



A Correlation: Oklahoma Standards and JA Financial Capability® 2

Session Descriptions Student Objectives	Economics (Social Studies) and Personal Financial Literacy Standards OK Math Framework OK Standards for Mathematics	ELA And Math Employability Skills OK Math of Finance
Theme 1: Investing in Employees, Benefits, and Work Experience		
<p>Project 1: First Job—Benefits Packages</p> <p>Students learn about optional employee benefits and how those benefits can help them to achieve their personal and financial goals. They will also explore how different options benefit employees at different stages of life.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe employee benefit package options. • Explain reasons an employee might choose different employee benefits at different stages of life. • Explain how a benefits package helps employees meet their personal and financial goals. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.2.2 Explain how taxes, employee benefits, and payroll deductions affect income.</p> <p>PFL.5.1 Explain reasons for saving and investing to meet goals and build wealth (e.g., opportunity cost, return on investment, emergencies, major purchases, down payments, and education).</p>	<p><u>Employability Skills</u></p> <p>STANDARD 2 Read and comprehend work-related instructions and policies, memos, bulletins, notices, letters, policy manuals, and governmental regulations</p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge</p> <p><u>Math of Finance</u> Functions</p> <p>MF.F.1.1 Identify the dependent and independent variables as well as the domain and range; identify the restrictions on the domain and range in real-world contexts.</p> <p>Personal Finance Literacy</p> <p>PFL.6.2 Explain the roles of Social Security, employer retirement plans (401k or 403b) and personal investments (e.g., annuities, IRAs, real estate, stocks, and bonds) as sources of retirement income, and how to acquire these plans (e.g., banks, insurance companies).</p>

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<p>1.1 Considering Employees</p> <p>Students weigh the advantages, disadvantages, and costs of regular employees and contractors for a small business entrepreneur.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain two advantages of hiring help in a small business. • Compare and contrast the advantages and disadvantages of hiring an employee or a contractor. • Explain four costs in addition to salary/hourly wage that comprise the full cost of employees. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.2 The student will identify and describe the impact of local, state, and federal taxes on income and standard of living.</p> <p>PFL.2.2 Explain how taxes, employee benefits, and payroll deductions affect income.</p> <p><u>Algebra 1 MAPs</u> Develop the Ability to Communicate Mathematically:</p> <p>Students will be able to communicate effectively by applying logic, reasoning, and vocabulary in writing, through discussions and modeling. Students translate words into mathematical sentences and vice versa. Students will explain their logic and reasoning to a concept with confidence while understanding others may come to the same conclusion using a different model. Students will be engaged while asking questions to further their knowledge and listening to others who use different models.</p> <p><u>OK Academic Standards for Mathematics</u> Algebra</p> <p>A2.D.2.3 Differentiate between correlation and causation when describing the relationship between two variables</p> <p>Statistics & Probability</p> <p>S.Q.1.2 Formulate meaningful statistical questions to clarify the problem at hand</p> <p>S.IR.1.3 Develop inferences or predictions to construct resulting decisions or recommendations.</p>	<p><u>Employability Skills</u></p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p><u>Math of Finance</u> Functions</p> <p>MF.F.1.1 Identify the dependent and independent variables as well as the domain and range; identify the restrictions on the domain and range in real-world contexts.</p> <p>Personal Finance Literacy</p> <p>PFL.2.2 Explain how taxes, employee benefits, and payroll deductions affect income</p> <p>PFL.6.2 Explain the roles of Social Security, employer retirement plans (401k or 403b) and personal investments (e.g., annuities, IRAs, real estate, stocks, and bonds) as sources of retirement income, and how to acquire these plans (e.g., banks, insurance companies).</p>

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<p>1.2 Benefits are Important</p> <p>Students learn about mandatory and optional employee benefits offered by small businesses and explore both the advantages and disadvantages.</p> <p>Students will:</p> <ul style="list-style-type: none"> List four legally required benefits provided by employers. List four optional benefits offered to employees. Describe two ways providing great benefits can help a company. Evaluate optional benefits for a small business scenario. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.11.2 Explain the purpose and importance of insurance protection as a risk management strategy (e.g., life, health, property, liability, disability, and automobile).</p> <p>PFL.2 The student will identify and describe the impact of local, state, and federal taxes on income and standard of living.</p> <p>PFL.2.2 Explain how taxes, employee benefits, and payroll deductions affect income.</p>	<p><u>Employability Skills</u></p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p><u>Math of Finance</u> Personal Finance Literacy</p> <p>PFL.6.2 Explain the roles of Social Security, employer retirement plans (401k or 403b) and personal investments (e.g., annuities, IRAs, real estate, stocks, and bonds) as sources of retirement income, and how to acquire these plans (e.g., banks, insurance companies).</p> <p>PFL.11.3 Examine appropriate amounts of insurance and how insurance deductibles work.</p>

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<p>1.3 The New Work Environment</p> <p>Students conduct research on low-cost and nontraditional employee benefits that small businesses offer to attract good workers. They explore new work environments and employee experiences.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify three low-cost or no-cost benefits provided by employers. • Identify three nontraditional employee benefits. • Describe the new work environment. • Define and explain employee experience. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><u>Employability Skills</u></p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p><u>Math of Finance</u> Personal Finance Literacy</p> <p>PFL.6.2 Explain the roles of Social Security, employer retirement plans (401k or 403b) and personal investments (e.g., annuities, IRAs, real estate, stocks, and bonds) as sources of retirement income, and how to acquire these plans (e.g., banks, insurance companies).</p>
<p>1.4 Exploring Careers in Human Resources</p> <p>Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Locate and use information gathered from a career website. • Identify basic career information about two of the following three careers: human resources manager, compensation and benefits manager, or training and development specialist. • Reflect on personal interest and fit for the researched careers. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><u>Employability Skills</u></p> <p>11.6.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p><u>Math of Finance</u> Personal Finance Literacy</p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/certification, needs versus wants, and the ability to live on less than you earn).</p>

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<p>Theme 2: Investing in Your Business</p>		
<p>Project 2: Managing Risk</p> <p>Students review insurance terms and evaluate the short-term and possible long-term impact of having or not having auto insurance. Students will create a diorama to demonstrate the concepts.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the short-term financial impact of auto insurance. Compare factors that minimize and maximize the cost of insurance. Explain the potential financial impacts of not having adequate auto insurance. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.11 The student will describe and explain how various types of insurance can be used to manage risk.</p> <p>PFL.11.2 Explain the purpose and importance of insurance protection as a risk management strategy (e.g., life, health, property, liability, disability, and automobile).</p> <p>PFL.11.3 Examine appropriate amounts of insurance and how insurance deductibles work.</p> <p><u>Algebra 1 MAPs</u> Develop Mathematical Reasoning:</p> <p>Students will develop their mathematical reasoning by utilizing estimation to apply logic to their conclusions. Students will explain (verbally or in writing), their mathematical modeling and make predictions based on their models. Students will make determinations in various contexts using their modeling and conceptual understanding of the concept.</p> <p><u>OK Academic Standards for Mathematics</u> Algebra</p> <p>A2.D.2.3 Differentiate between correlation and causation when describing the relationship between two variables.</p> <p>Statistics & Probability</p> <p>S.Q.1.2 Formulate meaningful statistical questions to clarify the problem at hand</p> <p>S.IR.1.3 Develop inferences or predictions to construct resulting decisions or recommendations.</p>	<p><u>Employability Skills</u></p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p> <p><u>Math of Finance</u> Functions</p> <p>MF.F.1.1 Identify the dependent and independent variables as well as the domain and range; identify the restrictions on the domain and range in real-world contexts.</p> <p>Data and Probability</p> <p>MF.D.2.2 Apply probability concepts to real-world situations to make informed decisions</p> <p>Personal Finance Literacy</p> <p>PFL.11.3 Examine appropriate amounts of insurance and how insurance deductibles work.</p>

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<p>2.1 Planning for Future Business Investment Strategies</p> <p>Students explore the four main types of business structures and analyze the advantages and disadvantages of each. They will apply their learning by creating an original business scenario.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify the four main legal structures of businesses. • Analyze the costs and benefits of each business structure. • Match an entrepreneur’s profile to a specific business strategy. 	<p><u>Economics</u></p> <p>E.8.3 Evaluate the costs and benefits of incorporation including the expansion of resources and reduction of risks.</p> <p><u>Algebra 1 MAPs</u> Develop Mathematical Reasoning: Students will develop their mathematical reasoning by utilizing estimation to apply logic to their conclusions. Students will explain (verbally or in writing), their mathematical modeling and make predictions based on their models. Students will make determinations in various contexts using their modeling and conceptual understanding of the concept.</p> <p><u>OK Academic Standards for Mathematics</u> Algebra</p> <p>A2.D.2.3 Differentiate between correlation and causation when describing the relationship between two variables</p>	<p><u>Employability Skills</u></p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p>

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<p>2.2 Growing Business Through Investments</p> <p>Students evaluate the options available when a small business begins to earn profits. Students will conduct research about reinvestments and which ones typically bring the most growth and return on the investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the three choices a business has regarding profits. • Define reinvestment. • Describe two disadvantages and two advantages of growing a business through reinvestment. • Explain three ways a small business can be grown through reinvestment. 	<p><u>Economics</u></p> <p>E.6.1 Explain how individuals, businesses, and the overall economy benefit from the various uses of money, such as trading, borrowing, investing, and diversifying, versus saving money.</p> <p>E.8.2 Analyze the potential risks and potential gains of entrepreneurs opening new businesses or inventing a new product; determine the financial and nonfinancial incentives that motivate entrepreneurs.</p> <p><u>Algebra 1 MAPs</u> Develop the Ability to Communicate Mathematically:</p> <p>Students will be able to communicate effectively by applying logic, reasoning, and vocabulary in writing, through discussions and modeling. Students translate words into mathematical sentences and vice versa. Students will explain their logic and reasoning to a concept with confidence while understanding others may come to the same conclusion using a different model. Students will be engaged while asking questions to further their knowledge and listening to others who use different models.</p> <p><u>OK Academic Standards for Mathematics</u> Algebra</p> <p>A2.D.2.3 Differentiate between correlation and causation when describing the relationship between two variables</p>	<p><u>Employability Skills</u></p> <p>DECISION MAKING: Apply critical thinking skills to solve problems encountered in the workplaces</p> <p>Identify and prioritize the key issues involved to facilitate the decision-making process</p> <p>Anticipate the consequences of decisions</p> <p><u>Math of Finance</u> Algebraic Reasoning & Algebra</p> <p>MF.A.1.4 Analyze and use formulas to calculate financial information including, but not limited to average daily balances, interest rates, estimated benefits, car price mark-up, profit-margins, and monthly payments.</p> <p>Functions</p> <p>MF.F.1.1 Identify the dependent and independent variables as well as the domain and range; identify the restrictions on the domain and range in real-world contexts.</p> <p>Personal Finance Literacy</p> <p>PFL.5.2 Identify and compare the costs and benefits of various investment strategies (e.g., compound interest, interest rates, tax implications, account liquidity, and investment diversification) and how inflation affects investment growth.</p>

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<p>2.3 Expanding a Business</p> <p>Students learn about two types of business expansion: organic and inorganic. They conduct group research to learn more about specific examples of each type of growth and make recommendations based on their understanding.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the difference between organic and inorganic business growth. • List two examples of organic and two examples of inorganic growth. • Describe the difference between a chain and a franchise. • Describe the advantages and disadvantages of merging with or acquiring another business. 	<p><u>Economics</u></p> <p>E.8 The student will analyze the role of entrepreneurs and laborers within a market economy.</p> <p>E.8.1 Identify both an entrepreneur and a laborer and describe how their decisions affect job opportunities for others, such as profit-maximizing level of output, hiring the optimal number of workers, comparing marginal costs and benefits of producing more or less of a resource.</p> <p>E.8.2 Analyze the potential risks and potential gains of entrepreneurs opening new businesses or inventing a new product; determine the financial and nonfinancial incentives that motivate entrepreneurs.</p> <p><u>Algebra 1 MAPs</u> Develop Mathematical Reasoning:</p> <p>Students will develop their mathematical reasoning by utilizing estimation to apply logic to their conclusions. Students will explain (verbally or in writing), their mathematical modeling and make predictions based on their models. Students will make determinations in various contexts using their modeling and conceptual understanding of the concept</p>	<p><u>Employability Skills</u></p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p> <p><u>Math of Finance</u> Algebraic Reasoning & Algebra</p> <p>MF.A.1.4 Analyze and use formulas to calculate financial information including, but not limited to average daily balances, interest rates, estimated benefits, car price mark-up, profit-margins, and monthly payments.</p>

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<p>2.4 Exploring Careers in Business Investment</p> <p>Students evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Locate and use information gathered from a career website. • Identify basic career information about two of the following three careers: management analyst, business growth (or development or innovation) strategist, or business attorney/lawyer. • Reflect on personal interest and fit for the researched careers. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><u>Employability Skills</u></p> <p>DECISION MAKING: Apply critical thinking skills to solve problems encountered in the workplaces</p> <p>Anticipate the consequences of decisions</p>
<p>Theme 3: Financial Ethics, Legal and Social Responsibility</p>		
<p>Project 3: Protecting Your Finances</p> <p>Students explore ways to mitigate the risks involved in today's cyber world. They consider various categories of online financial identity theft, fraud, and risky behaviors that can lead to financial and personal ruin.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Research and analyze a cyber-threat case study. • Create a learning aid that describes a cyber threat to personal finances. • Determine strategies to protect financial health online. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.9 The student will identify and explain consumer fraud and identity theft.</p> <p>PFL.9.1 Describe potential methods of identity theft and unfair, fraudulent business practices (e.g., medical, pyramid schemes, bait and switch, hacking, dumpster diving, forgery, false billing, skimming, changing address, and phishing).</p> <p>PFL.9.2 Describe ways to recognize and avoid identity theft (e.g., review monthly financial statements and annual credit reports; protect personal information and online passwords).</p>	<p><u>Employability Skills</u></p> <p>PROBLEM SOLVING: Demonstrate the ability to apply critical-thinking skills to solve problems by generating, evaluating, and implementing solutions</p> <p>Able to identify and define the problem</p> <p>Will communicate the problem to appropriate personnel</p> <p>Capable of generating possible solutions</p> <p>Ability to choose and implement a solution</p> <p><u>Math of Finances</u> Personal Finance Literacy</p> <p>PFL.8.1 Compare costs and benefits of using credit cards and making online purchases (e.g., interest rates, fees, repayment schedules, and personal information protection).</p>

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<p>3.1 Introduction to Business Ethics</p> <p>Students examine business ethics, looking specifically at corporate social responsibility and two key philosophical approaches to it. Students will also learn about contemporary expectations of business responsibilities.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the definition and purpose of business ethics. • Describe corporate social responsibility and two different philosophical approaches to it. • Identify the triple bottom line and explain its role in modern business. 	<p><u>Economics</u></p> <p>E.1 The student will develop and apply economic reasoning and decision-making skills.</p> <p>E.1.4 Explain that people tend to respond to fair treatment with fair treatment and to unfair treatment with retaliation, even when such reactions may not maximize their material wealth.</p>	<p><u>Employability Skills</u></p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge</p> <p>11.5.R Apply what is learned from written material to work situations</p>
<p>3.2 Compliance</p> <p>Students explore the relationship between ethics and compliance, identify what compliance is, and identify how it affects businesses. Students consult some of the major employment and labor laws to apply them to a business scenario.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe the relationship between ethics and compliance. • Identify four major areas of compliance that affect almost all businesses. • Identify three benefits of compliance and three consequences of noncompliance. • Apply key employment and labor laws to a business scenario. 	<p><u>Economics</u></p> <p>E.1 The student will develop and apply economic reasoning and decision-making skills.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p> <p>E.1.4 Explain that people tend to respond to fair treatment with fair treatment and to unfair treatment with retaliation, even when such reactions may not maximize their material wealth.</p>	<p><u>Employability Skills</u></p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge</p> <p>11.5.R Apply what is learned from written material to work situations</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p>

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<p>3.3 Contracts and Arbitration</p> <p>Students recognize a small business’s legal vulnerability. Contracts and arbitration offer some protection from those risks.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define a contract and the six elements needed to make it legally binding. Explain arbitration and its advantages over regular litigation. 	<p><u>Economics</u></p> <p>E.1 The student will develop and apply economic reasoning and decision-making skills.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p><u>Employability Skills</u></p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge</p> <p>11.5.R Apply what is learned from written material to work situations</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p>
<p>3.4 Exploring Careers in Ethics</p> <p>Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.</p> <p>Students will:</p> <ul style="list-style-type: none"> Locate and use information gathered from a career website. Identify basic career information about two of the following three careers: occupational health and safety specialist, information security analyst, or building inspector. Reflect on personal interest and fit for the researched careers. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><u>Employability Skills</u></p> <p>DECISION MAKING: Apply critical thinking skills to solve problems encountered in the workplaces</p> <p>Anticipate the consequences of decisions</p>

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<p>Theme 4: International Business Challenges and Opportunities</p>		
<p>Project 4: My Personal Plan</p> <p>Students take a look back at the financial capabilities they have gained and the projects they have completed to develop a vision and strategic plan for the future.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain what financial success and independence means. • Evaluate and summarize their learning about various aspects of personal financial capability. • Create a visual metaphor to depict their financial capability and their plans for financial success and independence in the future. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).</p> <p>PFL.1.2 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on short, medium, and long term goals (e.g., financial, personal, educational, and career).</p> <p><u>Algebra 1 MAPs</u> Develop a Productive Mathematical Disposition:</p> <p>Students will develop a productive mathematical disposition by making connections between modeling mathematics inside a classroom and applying those models to mathematical situations outside of the classroom. Students will understand the steps when solving expressions and equations while comprehending the reasoning of the steps. Students will build confidence by working collaboratively, allowing mistakes, and being provided an opportunity to correct mistakes.</p> <p><u>OK Academic Standards for Mathematics</u> Algebra</p> <p>A2.A.1.2 Use mathematical models to represent exponential relationships, such as compound interest, depreciation, and population growth. Solve these equations algebraically or graphically.</p> <p><u>Employability Skills</u></p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>12.3.R.1 Identify inconsistent or missing information</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p> <p>11.6.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p><u>Math of Finance</u> Numbers and Operations</p> <p>MF.N.2.2 Use mathematical models to organize and represent data.</p> <p>Functions</p> <p>MF.F.1.1 Identify the dependent and independent variables as well as the domain and range; identify the restrictions on the domain and range in real-world contexts.</p> <p>Personal Finance Literacy</p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living .</p> <p>PFL.5.1 Explain reasons for saving and investing to meet goals and build wealth.</p>

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<p>4.1 Going Global: Selling Internationally</p> <p>Students explore the challenges and benefits of selling products and services internationally.</p> <p>Students will</p> <ul style="list-style-type: none"> • Compare the benefits and challenges of selling a product internationally. • Identify three ways to get into international sales. 	<p><u>Economics</u></p> <p>E.1 The student will develop and apply economic reasoning and decision-making skills.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p><u>Employability Skills</u></p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p> <p><u>Math of Finance</u> <u>Functions</u></p> <p>MF.F.1.1 Identify the dependent and independent variables as well as the domain and range; identify the restrictions on the domain and range in real-world contexts.</p>
<p>4.2 Culture and International Business</p> <p>Students learn about cultural impacts on business. They study the common factors that lead to cultural misunderstandings and then imagine preparing for a business trip to another country.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define culture and identify two visible and two invisible cultural elements. • Explain two ways culture can impact international business. • Explain five common factors that lead to misunderstandings between cultures. 	<p><u>Economics</u></p> <p>E.1 The student will develop and apply economic reasoning and decision-making skills.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p> <p>E.1.4 Explain that people tend to respond to fair treatment with fair treatment and to unfair treatment with retaliation, even when such reactions may not maximize their material wealth.</p>	<p><u>Employability Skills</u></p> <p>PROBLEM SOLVING: Demonstrate the ability to apply critical-thinking skills to solve problems by generating, evaluating, and implementing solutions</p> <p>Able to identify and define the problem</p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p><u>Math of Finance</u> <u>Data & Probability</u></p> <p>MF.D.1.2 Use real-world scenarios to recognize patterns in problems</p>

JA Financial Capability 2

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<p>4.3 Going Global Board Game</p> <p>Students apply what they know about international business and culture to create a simple board game. The game will reinforce the importance of understanding culture when taking a business global.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Create a simple board game with an international business and culture theme. • Divide tasks among members of a group to accomplish the objective within the allotted time frame. 	<p><u>Economics</u></p> <p>E.1 The student will develop and apply economic reasoning and decision-making skills.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p>	<p><u>Employability Skills</u></p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>DECISION MAKING: Involve people appropriately in decisions that may impact them</p>
<p>4.4 Exploring Careers in Summary</p> <p>Students complete a brief activity related to career soft skills and then present a snapshot of their future by creating a timeline based on a career they have previously researched.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Locate and use information gathered from a career website. • Identify the steps and requirements needed to pursue a specific career path. • Reflect on personal interest and fit for the researched careers. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><u>Employability Skills</u></p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>DECISION MAKING: Apply critical thinking skills to solve problems encountered in the workplaces</p> <p>Anticipate the consequences of decisions</p> <p><u>Math of Finance</u> <u>Personal Finance Literacy</u></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/certification, needs versus wants, and the ability to live on less than you earn).</p>

JA Financial Capability 2

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<p>Case Study: Managing Change</p> <p>Students will examine the variety of sources of change that can impact an individual as well as businesses and the possible outcomes. Students will then apply the steps of a change model to a business scenario.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe some causes and effects of change. • Use a process for managing change. • Apply the principles of change management to personal situations. 	<p><u>Personal Financial Literacy</u></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><u>Employability Skills</u></p> <p>CRITICAL THINKING: Use logical thought processes to analyze and draw conclusions</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p> <p>DECISION MAKING: Apply critical thinking skills to solve problems encountered in the workplaces</p> <p>Anticipate the consequences of decisions</p>

November 2024

Oklahoma Standards for Personal Financial Literacy

Oklahoma Career Clusters - Finance

Oklahoma Algebra 1 MAPs

Oklahoma Academic Standards Mathematics

Oklahoma Math of Finance