

# JA Personal Finance 2.0

Session Descriptions	Social Studies and Financial Literacy Standards	Work Readiness Standards	Common Core ELA
<p><b>Session Three: Job Site Visit</b></p> <p>In this session students attend a workplace site visit. They see presentations about the company, conduct informational interviews, and participate in a series of challenges. A detailed itinerary is in the JA Job Shadow Site Coordinator Guide.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Observe and analyze a company’s presentations to discern business mission, values, and functions</li> <li>▪ Make ethical decisions related to a business scenario</li> <li>▪ Conduct informational interviews</li> <li>▪ Relate what was learned from a workplace visit to a personal career path</li> </ul>	NA	<p>STANDARD 9</p> <p>The student demonstrates work skills in a workplace environment.</p> <p>9.1 Has willingness to try or complete work by accepting assigned responsibilities with a positive attitude.</p> <p>9.2 Demonstrates responsibilities by completing simple one, two, or multi step tasks.</p> <p>9.3 Works well with and without supervision for a determined amount of time;</p>	<p>Reading for Informational Text 9-10 RI. 1,2,4 11-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1,2,3,6</p> <p>Language 9-12 L. 1-6</p>
<p><b>Session Four: Site Visit Reflection</b></p> <p>In this session students reflect on their site visit and write a thank you note to their hosts and any informational interview subjects. They create a resume and an online professional profile.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Evaluate personal career plan</li> <li>▪ Create a resume</li> <li>▪ Research local individuals working in preferable careers (optional)</li> <li>▪ Create an online job search profile</li> <li>▪ Write thank you notes</li> </ul>	NA	<p>STANDARD 2</p> <p>2.3 Develops a portfolio &amp; resume.</p> <p>2.4 Develops a system to record specific job leads, requirements, employer names, interview information, and personal notes.</p> <p>STANDARD 3</p> <p>3.6 Composes a resume with a cover letter.</p> <p>3.7 Communicates follow-up response after interview.</p>	<p>Reading for Informational Text 9-10 RI. 2,4,6 11-12 RI. 2,4,8</p> <p>Speaking and Listening 9-12 SL. 1-4</p> <p>Writing 9-10 W. 3,4,6 11-12 W.2,4,6</p> <p>Language 9-12 L. 1-6</p>
<p><b>Session Five: Interviewing for a Job</b></p> <p>In this session students learn how to behave professionally and answer questions on job interviews, and they practice interviewing for a job. They explore how to secure a job shadow placement.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify common interview mistakes</li> <li>▪ Investigate common job interview formats</li> <li>▪ Practice job interviews from both the employer’s and applicant’s perspectives</li> <li>▪ Prepare for job interview</li> <li>▪ Plan and obtain job shadow commitment</li> </ul>	NA	<p>STANDARD 3</p> <p>3.1 Describes and gives examples of effective interviewing situations, including prepared questions to ask the interviewer.</p> <p>3.2 Identifies appropriate behavior and attitudes in interview situations.</p> <p>3.3 Demonstrates competence in job interview techniques to include grooming, dress, and verbal/nonverbal communication.</p>	<p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL. 1-6</p> <p>Language 9-12 L. 1-6</p>

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<p><b>Session Six: Job Shadow Prep</b></p> <p>In this session students prepare for their job shadow experience by developing questions to ask of their job shadow subjects, learning about appropriate workplace behavior, and researching the companies where they will spend time.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Research the job shadow subject’s company, employees, and industry</li> <li>▪ Develop questions for the job shadow experience</li> <li>▪ Distinguish between appropriate and inappropriate workplace behavior</li> <li>▪ Assess personal preparedness for the job shadow experience</li> </ul>	NA	<p>STANDARD 9</p> <p>The student demonstrates work skills in a workplace environment.</p> <p>9.1 Has willingness to try or complete work by accepting assigned responsibilities with a positive attitude.</p> <p>9.7 Demonstrates increased independence with work skills.</p>	<p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL. 1,2,4,6</p> <p>Writing 9-12 W. 4,6,7</p> <p>Language 9-12 L. 1-6</p>
<p><b>Session Seven: Job Shadow Experience</b></p> <p>In this session students visit a workplace and participate in an independent job shadow experience with the host(s) they identified.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Complete a job shadow experience</li> <li>▪ Observe and analyze a workplace to evaluate relevancy to personal career plan</li> <li>▪ Adapt behavior to a work environment</li> <li>▪ Develop professional networking contacts</li> </ul>	NA	<p>STANDARD 8</p> <p>The student demonstrates ability to effectively interact and respect coworkers.</p> <p>8.1 Interacts in an appropriate manner with co-workers.</p> <p>8.2 Demonstrates effective communication skills in working with customers and clients.</p> <p>8.3 Develops a working relationship with co-workers.</p> <p>8.4 Demonstrates appropriate body language</p>	<p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1,2,3,6</p> <p>Language 9-12 L. 1-6</p>
<p><b>Session Eight: Job Shadow Reflection &amp; Career Planning</b></p> <p>In this session students reflect on their job shadow experience and write up their notes. They analyze the relevance of the company and jobs they observed to their own career path plans and consider next steps.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Analyze job shadow experience.</li> <li>▪ Re-evaluate personal career plan.</li> <li>▪ Demonstrate appropriate workplace etiquette.</li> </ul>	<p>FL.I. 1. People choose jobs or careers for which they are qualified based on the income they expect to earn and the benefits, such as health insurance coverage or a retirement plan, that they expect to receive.</p>	<p>STANDARD 6</p> <p>6.1 Identifies factors the employer considers when promoting/retaining employees.</p> <p>6.2 Interprets general work-related vocabulary.</p> <p>6.3 Demonstrates the ability to apply or transfer skills learned in one job situation to another.</p> <p>6.9 Identifies and maintains appropriate attire and hygiene standards for employment situations;</p>	<p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1,2,3,6</p> <p>Writing 9-10 W. 3,4,6 11-12 2,4,6</p> <p>Language 9-12 L. 1-6</p>

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<p><b>Session One: Earning, Employment, and Income</b></p> <p>Students learn that healthy personal finances require planning and managing. They begin to analyze the financial implications of their educational and career choices as a basis for understanding the relationship between earnings and personal finance. Students also explore how their decisions can affect other people with whom they have relationships and practice using healthy behaviors to discuss shared financial decisions.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Explain how values, priorities, and educational goals can affect career decisions.</li> <li>• Identify employment options that align with your priorities and values.</li> <li>• Recognize how your financial decisions can affect others.</li> <li>• Use healthy relationship behaviors to discuss shared financial decisions.</li> </ul>	<p>FL.I. 1. People choose jobs or careers for which they are qualified based on the income they expect to earn and the benefits, such as health insurance coverage or a retirement plan, that they expect to receive.</p> <p>FL.I.3. People vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits.</p> <p>FL.I. 4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p>	<p>STANDARD 1</p> <p>1.1 Identifies reasons people work.</p> <p>1.2 Describes the relationship between jobs, careers, family life, and leisure activities.</p>	<p><b>Grades 9-12</b>            9-12.RI.4            9-12.RI.6            9-12.W.3-4            9-12.SL.1-3            9-12.L.1-4</p>
<p><b>Session Two: Budgeting</b></p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget. They review characteristics of a healthy relationship and explore how shared budgeting creates opportunities to talk about equality, independence, and respect.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Recognize the importance of making and keeping a budget or spending plan.</li> <li>• Identify categories of expenses on a budget.</li> <li>• Explain how to use a budget to clarify shared financial decisions with another person.</li> <li>• Prioritize expense categories on a budget.</li> </ul>	<p>FL.II. 2. When people consume goods and services, their consumption can have positive and negative effects on others.</p> <p>FL.III. 1. People choose between immediate spending and saving for future consumption. Some people have a tendency to be impatient, choosing immediate spending over saving for the future.</p>	<p>STANDARD 9</p> <p>The student demonstrates work skills in a workplace environment.</p> <p>9.1 Has willingness to try or complete work by accepting assigned responsibilities with a positive attitude.</p> <p>9.2 Demonstrates responsibilities by completing simple one, two, or multi step tasks.</p> <p>9.3 Works well with and without supervision for a determined amount of time.</p> <p>9.4 Tolerates work environment and continues to work through frustration and difficulty;</p>	<p><b>Grades 9-12</b>            9-12.RI.1 <u>RI</u> 4            9-12.RI.6            9-12.W.4            9-12.SL.1-3            9-12.L.1-4</p>

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<p><b>Session Three: Savings</b></p> <p>Students analyze the role that saving plays in their personal finances. They explore how having a healthy savings plan is necessary in all phases of life but is especially critical for big-ticket items and emergencies. Students learn how to apply communication strategies when discussing financial issues.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Recognize reasons for saving.</li> <li>• Explain how saving can help you earn interest instead of paying interest.</li> <li>• Use strategies to achieve a saving goal.</li> <li>• Recognize unhealthy relationship behaviors related to saving.</li> </ul>	<p>FL.III. 1. People choose between immediate spending and saving for future consumption. Some people have a tendency to be impatient, choosing immediate spending over saving for the future.</p>	<p>STANDARD 8</p> <p>The student demonstrates ability to effectively interact and respect coworkers.</p> <p>8.1 Interacts in an appropriate manner with co-workers.</p> <p>8.2 Demonstrates effective communication skills in working with customers and clients.</p> <p>8.3 Develops a working relationship with co-workers;</p>	<p><b>Grades 9-12</b></p> <p>9-12.RI.4 9-12.RI.6 9-12.W.3-4 9-12.SL.1-2 9-12.SL.4 9-12.L.1-4</p>
<p><b>Session Four: Credit and Debt</b></p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. They examine the potential consequences of sharing credit or cosigning for loans.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Differentiate between credit and debt.</li> <li>• Recognize the factors that affect an individual’s credit score and credit history.</li> <li>• Recognize the consequences of a low credit score.</li> <li>• Recognize the impact of sharing credit cards or cosigning for loans.</li> </ul>	<p>FLIV. 5 People choose between immediate spending and saving for future consumption. Some people have a tendency to be impatient, choosing immediate spending over saving for the future.</p> <p>FL.IV.6. Lenders can pay to receive a borrower’s credit score from a credit bureau. A credit score is a number based on information in a credit report and assesses a person’s credit risk.</p> <p>FLIV. 8. Failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.</p>	<p>STANDARD 8</p> <p>The student demonstrates ability to effectively interact and respect coworkers.</p> <p>8.1 Interacts in an appropriate manner with co-workers.</p> <p>8.2 Demonstrates effective communication skills in working with customers and clients.</p> <p>8.3 Develops a working relationship with co-workers;</p>	<p><b>Grades 9-12</b></p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6 9-12.SL.1-3 9-12.L.1 9-12.L.3-4</p>

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<p><b>Session Five: Consumer Protection</b></p> <p>Students explore consumer protection basics, including how to avoid scams, manage their money, use credit and loans carefully, and protect their personal information. They learn some of the risks associated with sharing finances with others.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>List ways to protect online information.</li> <li>Recognize how a credit report can help identify suspicious activity related to your finances.</li> <li>Recognize risks involved with sharing finances.</li> </ul>	<p>FL.II. 7. Governments establish laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud.</p>	<p>STANDARD 8</p> <p>The student demonstrates ability to effectively interact and respect coworkers.</p> <p>8.1 Interacts in an appropriate manner with co-workers.</p> <p>8.2 Demonstrates effective communication skills in working with customers and clients.</p> <p>8.3 Develops a working relationship with co-workers;</p>	<p><b>Grades 9-12</b></p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6 9-12.W.4 9-12.SL.1 9-12.SL.3-4 9-12.L.1-4</p>
<p><b>Session Six: Smart Shopping</b></p> <p>Students learn about comparison shopping and participate in a simulated shopping experience. They explore communicating with other people about consumer behaviors and shared shopping. A volunteer or the teacher can introduce and wrap up the session.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the factors necessary for making an informed purchase.</li> <li>Compare and contrast prices and data when making a purchase decision.</li> <li>Calculate savings gained through smart shopping.</li> </ul>	<p>FL.II.1. Consumer decisions are influenced by the price of a good or service, the price of alternatives, and the consumer's income as well as his or her preferences.</p> <p>FL. II. 3. When buying a good, consumers may consider various aspects of the product including the product's features. For goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.</p> <p>FL. II. 4. Consumers may be influenced by how the price of a good is expressed.</p>	<p>STANDARD 9</p> <p>The student demonstrates work skills in a workplace environment.</p> <p>9.1 Has willingness to try or complete work by accepting assigned responsibilities with a positive attitude.</p> <p>9.2 Demonstrates responsibilities by completing simple one, two, or multi step tasks.</p> <p>9.3 Works well with and without supervision for a determined amount of time.</p> <p>9.5 Works continuously for a pre-determined amount of time and maintains effort.</p>	<p><b>Grades 9-12</b></p> <p>9-12.RI.4 9-12.RI.6 9-12.SL.2 9-12.L.3</p>
<p><b>Session Seven: Risk Management</b></p> <p>Students practice applying appropriate risk management strategies in scenarios and learn how to discuss risk management and manage the risks associated with shared financial choices.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the risk of financial loss as an everyday reality for everyone.</li> <li>Recognize risk management strategies and apply them appropriately.</li> <li>Understand the role of personal responsibility in preventing financial loss.</li> </ul>	<p>FL.V. 11. People vary in their willingness to take risks. The willingness to take risks depends on factors such as personality, income, and family situation.</p> <p>FL.VI. 2. Individuals vary with respect to their willingness to accept risk. Most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.</p> <p>FL.VI. 4. People choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.</p>	<p>STANDARD 9</p> <p>The student demonstrates work skills in a workplace environment.</p> <p>9.1 Has willingness to try or complete work by accepting assigned responsibilities with a positive attitude.</p> <p>9.2 Demonstrates responsibilities by completing simple one, two, or multi step tasks.</p> <p>9.3 Works well with and without supervision for a determined amount of time.</p> <p>9.5 Works continuously for a pre-determined amount of time and maintains effort.</p>	<p><b>Grades 9-12</b></p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6</p>

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<p><b>Session Eight: Investing</b></p> <p>Students explore the difference between saving and investing, the advantages and potential returns of investing, and common types of investment products. Students also learn about various types of investment risks and self-assess their personal investment risk tolerance and communication with others about shared investments.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Evaluate investments with different levels of risk and reward.</li> <li>Describe the role that compound interest plays in wealth over time.</li> <li>Recognize that investment options carry different levels of risk and reward.</li> <li>Analyze the risk tolerances for different investment strategies. Recognize the importance of practicing healthy relationship behaviors in shared investment decisions.</li> </ul>	<p>FL.V. 1. Financial assets include a wide variety of financial instruments including bank deposits, stocks, bonds, and mutual funds. Real estate and commodities are also often viewed as financial assets.</p> <p>FL.V. 5. An investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.</p> <p>FL.V.3. Expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.</p>	<p>STANDARD 9</p> <p>The student demonstrates work skills in a workplace environment.</p> <p>9.1 Has willingness to try or complete work by accepting assigned responsibilities with a positive attitude.</p> <p>9.2 Demonstrates responsibilities by completing simple one, two, or multi step tasks.</p> <p>9.3 Works well with and without supervision for a determined amount of time.</p> <p>9.5 Works continuously for a pre-determined amount of time and maintains effort.</p>	<p><b>Grades 9-12</b></p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6 9-12.SL.1 9-12.SL.2 9-12.SL.3 9-12.SL.4 9-12.L.4</p>
<p><b>Session Nine: Credit Cards</b></p> <p><b>(Optional: Self-Guided)</b></p> <p>These 10-minute, student self-guided activities introduce credit cards as a form of short-term financing that can be used to pay a bill or make a purchase. Other topics covered include credit card types, credit card terms and credit card rights.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Define the term “credit card.”</li> <li>Understand the difference between a credit card and a debit card.</li> <li>Discuss the reasons to use—and not to use—a credit card.</li> <li>Describe how using a credit card can impact your credit rating for better or worse.</li> <li>Discuss some of the pros and cons of sharing a credit card.</li> </ul>	<p>FL. IV. 3. A credit card purchase is a loan from the financial institution that issued the card. Credit card interest rates tend to be higher than rates for other loans.</p> <p>FL. IV. 4. Borrowers who use credit cards for purchases and who do not pay the full balance when it is due pay much higher costs for their purchases because interest is charged monthly.</p> <p>FL. IV. 12. Consumers who use credit should be aware of laws that are in place to protect them.</p>	<p>STANDARD 9</p> <p>The student demonstrates work skills in a workplace environment.</p> <p>9.1 Has willingness to try or complete work by accepting assigned responsibilities with a positive attitude.</p> <p>9.2 Demonstrates responsibilities by completing simple one, two, or multi step tasks.</p> <p>9.3 Works well with and without supervision for a determined amount of time.</p> <p>9.5 Works continuously for a pre-determined amount of time and maintains effort.</p>	<p><b>Grades 9-10</b></p> <p>RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p><b>Grades 11-12</b></p> <p>RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p>

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<p><b>Session Ten: Debt Management</b> <b>(Optional: Self-Guided)</b></p> <p>These 10-minute, student self-guided activities include lessons on bankruptcy, loans, managing debt, defaulting on loans, and consumer credit counselling.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the process, purpose, and outcomes of declaring bankruptcy.</li> <li>Identify the different types of bankruptcy.</li> <li>Evaluate the pros and cons of declaring bankruptcy in different situations.</li> <li>Analyze the impact of bankruptcy when debt is shared.</li> </ul>	<p>FL. IV. 8. Failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.</p> <p>FL. IV. 9. Consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.</p> <p>FL. IV. 10. In extreme cases, bankruptcy may be an option for consumers who are unable to repay debt.</p> <p>FL.IV.12. Consumers who use credit should be aware of laws that are in place to protect them.</p>	<p>STANDARD 9</p> <p>The student demonstrates work skills in a workplace environment.</p> <p>9.1 Has willingness to try or complete work by accepting assigned responsibilities with a positive attitude.</p> <p>9.2 Demonstrates responsibilities by completing simple one, two, or multi step tasks.</p> <p>9.3 Works well with and without supervision for a determined amount of time.</p> <p>9.5 Works continuously for a pre-determined amount of time and maintains effort.</p>	<p><b>Grades 9-10</b> RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p><b>Grades 11-12</b> RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p>
<p><b>Session 11: Net Worth</b> <b>(Optional: Self-Guided)</b></p> <p>These 10-minute, student self-guided activities explain net worth and the process of determining net worth. Students will explore the different types of net worth, set financial goals, and learn about investing to build wealth.</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Define net worth.</li> <li>Explore the process of determining net worth.</li> <li>Summarize the different types of net worth.</li> <li>Investigate the significance of shared net worth.</li> <li>Calculate their own net worth.</li> </ul>	<p>FL.V. Planning and Goal Setting: Households and individuals define the purposes of investing and set appropriate goals. Once they have specified goals and the approximate amount of money they would like to have in the future, the next step is to choose investments.</p>	<p>STANDARD 9</p> <p>The student demonstrates work skills in a workplace environment.</p> <p>9.1 Has willingness to try or complete work by accepting assigned responsibilities with a positive attitude.</p> <p>9.2 Demonstrates responsibilities by completing simple one, two, or multi step tasks.</p> <p>9.3 Works well with and without supervision for a determined amount of time.</p> <p>9.5 Works continuously for a pre-determined amount of time and maintains effort.</p>	<p><b>Grades 9-10</b> RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p><b>Grades 11-12</b> RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p>