

A Correlation: South Carolina Academic Standards and Junior Achievement Capstone Programs



Updated June 2025

Social Studies: <https://ed.sc.gov/instruction/standards/social-studies/standards/>

Math: <https://ed.sc.gov/instruction/standards/mathematics/standards/2025-south-carolina-college-and-career-ready-mathematics-standards/>

Junior Achievement USA
12320 Oracle Blvd.
Ste 310
Colorado Springs, CO 80921

Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the South Carolina Social Studies College- and Career-Ready Standards. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*[®] and *JA Finance Park*[®] will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

JA BizTown Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions.

JA Finance Park Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

JA Finance Park Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually.

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|--|---|
| Unit 1: Financial Literacy | | | | |
| <p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. | <p>4.3.2: Summarize the creation of the United States as a new nation and the impact of the Declaration of Independence.</p> <p>4.3.3: Explain the structure and function of the new national government created by the U.S. Constitution.</p> <p>5.4.4: Summarize key ideas from the Declaration of Independence and the role of foundational documents in shaping American democracy.</p> <p>5.4.5: Analyze the role of the U.S. Constitution in providing a framework for limited government and the protection of individual rights.</p> <p>5.4.6: Describe the purpose and structure of the federal government, including the separation of powers and checks and balances.</p> <p>6.3.3: Analyze the enduring impact of early government documents on the development of democratic ideals.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SS1: Use effective oral and written communication skills and listening skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS10: Demonstrate the ability to manage transitions and adapt to changing situations and responsibilities.</p> | <p>ELA.4.AOR.2.2: Summarize central ideas and key supporting details.</p> <p>ELA.4.R.1.1a-d: Analyze how key details develop the text; explain cause and effect, compare and contrast, and use text evidence.</p> <p>ELA.4.C.4.1: Use inquiry-based research.</p> <p>ELA.4.C.8.1a-b: Conduct short research projects to build knowledge and integrate information from sources.</p> <p>ELA.5.AOR.2.2: Summarize text and explain how key details support the main idea.</p> <p>ELA.5.R.1.1a-d: Analyze the structure of informational texts; explain relationships between concepts and ideas.</p> <p>ELA.5.C.4.1: Conduct short research to investigate a topic.</p> <p>ELA.5.C.8.1a-b: Integrate information from multiple sources.</p> <p>ELA.6.AOR.2.2: Determine central ideas of a text and explain how they are developed by key details.</p> <p>ELA.6.R.1.1a-d: Interpret and analyze informational texts using textual evidence.</p> <p>ELA.6.C.4.1: Conduct sustained research to answer questions.</p> | <p>The Primer is civics-focused and does not include explicit math skill development, so no direct alignment is necessary for this lesson. However, if extended into document analysis or percentages (e.g., voting rights over time, population representation), the following might be considered optional:</p> <p>5.DS.1.1 (Data and Statistical Reasoning): Create a line plot or table using measurement data.</p> <p>6.DS.1.1: Organize and display numerical data in various forms and summarize using measures of center.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|--|---|
| | | | <p>ELA.6.C.8.1a-b: Synthesize information from multiple sources.</p> | |
| <p>Unit 1: Session 1: Financial Services</p> <p>This lesson enables students to learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe financial institutions as the center of JA BizTown’s economy Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. Prerequisite: Describe the purpose of money in our community, economy• | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>4.4.4: Explain the importance of private property and how it supports economic activity in South Carolina.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> | <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SMS7: Demonstrate effective coping skills when faced with a problem.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.AOR.2.2: Summarize central ideas and key supporting details.</p> <p>ELA.4.R.1.1a-b: Explain how ideas are developed and supported in informational texts.</p> <p>ELA.4.W.2.1: Write informative texts that convey ideas and information clearly.</p> <p>ELA.5.AOR.2.2: Determine the central idea and explain how it is supported by key details.</p> <p>ELA.5.R.1.1a-d: Analyze how information is organized and how specific terms and concepts are introduced.</p> <p>ELA.5.W.2.1: Write informative/explanatory texts to examine a topic and convey ideas.</p> <p>ELA.6.R.1.1a-d: Analyze how individuals, ideas, or events are introduced and developed in a text.</p> <p>ELA.6.W.2.1: Write informative texts to examine a topic and convey ideas, concepts, and information.</p> | <p>4.NR.1.1: Read, write, and represent whole numbers and decimals using base-ten numerals.</p> <p>4.NR.3.2: Solve multi-step problems using addition, subtraction, multiplication, or division of whole numbers.</p> <p>5.NR.2.1: Perform operations with decimals to hundredths.</p> <p>5.NR.3.1: Solve real-world problems involving addition and subtraction of decimals.</p> <p>5.MR.1.1: Convert units and apply knowledge of money in practical contexts.</p> <p>6.NR.1.3: Apply the four operations to solve real-world problems involving decimals.</p> <p>6.NR.2.2: Understand</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|---|--|
| | | | | and compute unit rates in real-world problems, such as banking and consumer services. |
| <p>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> | <p>B-LS2: Demonstrate creativity.</p> <p>B-LS4: Identify learning strategies to improve academic performance.</p> <p>B-SS1: Use effective oral and written communication and listening skills.</p> <p>B-SS3: Create relationships with adults that support success.</p> <p>B-SMS10: Demonstrate the ability to manage transitions and adapt to changing situations and responsibilities.</p> | <p>ELA.4.L.4.1: Determine the meaning of academic and domain-specific words and phrases in texts relevant to a topic.</p> <p>ELA.4.C.1.1: Explore and apply language conventions in writing and speaking.</p> <p>ELA.5.L.4.1: Determine meaning of academic and domain-specific vocabulary.</p> <p>ELA.5.C.1.1: Apply appropriate language skills in collaborative group discussions.</p> <p>ELA.6.L.4.1: Determine or clarify the meaning of domain-specific terms relevant to grade-level content.</p> <p>ELA.6.C.1.1: Engage effectively in collaborative discussions, building on others’ ideas and expressing one’s own clearly.</p> | <p>This lesson does not include direct math computation, but it does reinforce vocabulary and concepts foundational to financial literacy and application-based numeracy. Therefore, no explicit math standard is required for alignment, but the session supports future readiness in:</p> <p>5.MR.1.1 (<i>Grade 5, Measurement Reasoning</i>): Understand and apply units of measure—including money—in real-world contexts.</p> <p>6.NR.2.2 (<i>Grade 6, Numerical Reasoning</i>): Understand unit rates in real-world problems such as financial institutions and consumer services.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|--|--|
| <p>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</p> <p>Review different types of financial institutions and the services they offer</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>4.4.4: Explain the importance of private property and how it supports economic activity in South Carolina.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SMS9: Demonstrate personal safety skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate social maturity and behaviors appropriate to the situation and environment.</p> | <p>ELA.4.AOR.2.2: Summarize central ideas and key supporting details.</p> <p>ELA.4.R.1.1c: Explain cause and effect relationships and compare and contrast key details in a text.</p> <p>ELA.4.L.4.1: Determine or clarify the meaning of academic and domain-specific words and phrases relevant to a topic.</p> <p>ELA.5.R.1.1a-d: Analyze how information is organized and how concepts are introduced and developed in a text.</p> <p>ELA.5.L.4.1: Determine or clarify the meaning of domain-specific vocabulary.</p> <p>ELA.5.C.4.1: Conduct short research to investigate a topic.</p> <p>ELA.6.AOR.2.2: Determine central ideas of a text and explain how they are developed by key details.</p> <p>ELA.6.L.4.1: Interpret and analyze the meaning of domain-specific words and phrases.</p> <p>ELA.6.R.1.1c: Compare and contrast information across sources and identify point of view or bias.</p> | <p>While this session is not focused on computation, it supports financial literacy and numeracy through concept reinforcement. These math standards may be indirectly supported if extended with quantitative comparisons of bank services (e.g., interest rates, fees):</p> <p>5.NR.3.1: Solve real-world problems involving operations with decimals.</p> <p>5.MR.1.1: Convert units and apply knowledge of money in practical contexts.</p> <p>6.NR.2.2: Understand and compute unit rates in real-world problems, such as comparing services offered by financial institutions.</p> <p>6.AF.1.2: Represent and analyze quantitative relationships between dependent and independent variables (if</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|---|--|
| | | | | extended into decision-making scenarios). |
| <p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> | <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS7: Demonstrate effective coping skills when faced with a problem.</p> <p>B-SMS10: Demonstrate the ability to manage transitions and adapt to changing situations and responsibilities.</p> | <p>ELA.4.L.4.1: Determine or clarify the meaning of academic and domain-specific words and phrases.</p> <p>ELA.4.C.1.1: Explore and apply language conventions in writing and speaking.</p> <p>ELA.4.C.3.1: Present information clearly in a way that supports comprehension.</p> <p>ELA.5.L.4.1: Determine the meaning of domain-specific vocabulary in informational contexts.</p> <p>ELA.5.C.1.1: Participate in discussions and use appropriate communication strategies.</p> <p>ELA.5.C.3.1: Present ideas and information clearly using appropriate delivery.</p> <p>ELA.6.L.4.1: Interpret and apply domain-specific words and phrases accurately.</p> <p>ELA.6.C.1.1: Engage effectively in discussions to explore and clarify content.</p> <p>ELA.6.C.3.1: Deliver presentations and explanations with clarity and precision.</p> | <p>4.NR.1.1: Read, write, and represent whole numbers and decimals using base-ten numerals.</p> <p>4.NR.3.2: Solve multi-step problems involving the four operations.</p> <p>4.MR.1.1: Apply understanding of money in practical contexts.</p> <p>5.NR.2.1: Perform operations with decimals to hundredths.</p> <p>5.NR.3.1: Solve real-world problems involving addition and subtraction of decimals.</p> <p>5.MR.1.1: Convert units and apply knowledge of money in authentic situations.</p> <p>6.NR.1.3: Apply the four operations to</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|--|---|
| | | | | <p>solve real-world problems involving decimals.</p> <p>6.NR.2.2: Compute and apply unit rates in everyday contexts, such as financial transactions.</p> |
| <p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. | <p>4.4.4: Explain the importance of private property and how it supports economic activity in South Carolina.</p> <p>4.1.1: Explain how individuals and groups use or manage natural, human, and capital resources in economic activity.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.3: Explain the role of property rights in encouraging entrepreneurship and innovation.</p> <p>6.5.6: Evaluate choices individuals make and how these choices</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate social maturity and behaviors appropriate to the situation and environment.</p> | <p>ELA.4.R.1.1b: Explain how key details support the development of ideas in informational texts.</p> <p>ELA.4.C.3.1: Present ideas and information with clarity and appropriate organization.</p> <p>ELA.4.L.4.1: Determine meaning of domain-specific vocabulary related to a topic.</p> <p>ELA.5.R.1.1a-d: Analyze how information and ideas are introduced, supported, and developed in a text.</p> <p>ELA.5.L.4.1: Interpret domain-specific vocabulary in context.</p> <p>ELA.5.C.1.1: Participate in discussions using evidence and reasoning.</p> <p>ELA.6.R.1.1c: Analyze how a particular point of view is conveyed in a text.</p> <p>ELA.6.C.3.1: Present</p> | <p>This lesson is conceptual and civics-focused, with no direct math component. However, the concept of ownership and exchange may serve as a foundation for later economic reasoning involving currency, budgeting, or value exchange in other lessons.</p> <p>If math is extended (e.g., dividing shared resources or comparing cookie values), the following could apply:</p> <p>4.NR.3.2: Solve problems involving multiplication or division in real-world settings.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|---|---|
| | affect the allocation of resources. | | <p>claims and findings in a logical sequence, supported by facts and details.</p> <p>ELA.6.L.4.1: Determine or clarify the meaning of content-area terms and domain-specific language.</p> | <p>5.NR.2.2: Apply operations to real-world contexts involving fairness, division, or comparison.</p> <p>6.NR.2.2: Understand proportional relationships when dividing resources or assigning value.</p> |
| <p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. Recognize the need to make responsible choices regarding money | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina's economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using</p> | <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SMS6: Demonstrate ability to set goals and develop a plan to achieve them.</p> | <p>ELA.4.R.1.1a-c: Explain how ideas and procedures are developed in informational texts; explain cause and effect; use text evidence.</p> <p>ELA.4.L.4.1: Determine the meaning of domain-specific vocabulary relevant to financial literacy.</p> <p>ELA.4.C.4.1: Conduct brief research to deepen understanding of money management.</p> <p>ELA.5.R.1.1a-d: Analyze informational text to identify relationships between concepts and vocabulary.</p> <p>ELA.5.C.1.1: Engage in collaborative discussions, using key terms accurately.</p> <p>ELA.5.L.4.1: Clarify meaning of financial and economic terms.</p> | <p>4.NR.3.2: Solve real-world problems involving addition, subtraction, multiplication, and division.</p> <p>4.MR.1.1: Apply understanding of money in practical situations such as transactions, deposits, and account balances.</p> <p>5.NR.2.1: Perform operations with decimals to hundredths in financial contexts.</p> <p>5.NR.3.1: Solve real-world problems involving decimal</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|---|--|
| | financial institutions. 6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources. | | ELA.6.R.1.1a-d: Interpret and analyze how key ideas are introduced, developed, and supported in informational texts. ELA.6.C.4.1: Conduct short research and synthesize information. ELA.6.L.4.1: Determine meaning of domain-specific financial terms through context and reference. | operations, including tracking deposits and expenses. 5.MR.1.1: Convert and apply money units in authentic financial tasks. 6.NR.1.3: Apply four operations to solve financial problems involving decimals. 6.NR.2.2: Understand and compute unit rates in budgeting scenarios. 6.MR.1.1: Convert between units and solve problems involving financial contexts. |
| Unit 1: Session 2: (Optional): Application 1: Transaction Actions Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity. <ul style="list-style-type: none"> • Demonstrate how to complete a deposit and record it in a money tracker. • Recognize the need to make responsible choices regarding your money. | 4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy. 4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices. 5.4.5: Understand how principles of a market economy, private property, and financial | B-LS3: Use time-management, organizational, and study skills. B-SMS1: Demonstrate the ability to assume responsibility. B-SMS5: Demonstrate perseverance to achieve long- and short-term goals. B-SMS6: Demonstrate the ability to set goals and | ELA.4.R.1.1a-b: Explain how ideas and procedures are developed and supported in informational texts. ELA.4.L.4.1: Determine or clarify the meaning of domain-specific vocabulary related to financial literacy. ELA.4.C.1.1: Apply language conventions and participate in collaborative discussions. ELA.5.R.1.1a-d: Analyze informational texts to | 4.NR.3.2: Solve problems involving multi-step operations, including managing money. 4.MR.1.1: Apply understanding of money in real-world contexts such as |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|--|--|
| | <p>institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>develop a plan to achieve them.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>understand processes and key ideas.</p> <p>ELA.5.L.4.1: Determine the meaning of financial terms and vocabulary.</p> <p>ELA.5.C.1.1: Engage in discussions to clarify understanding and apply concepts.</p> <p>ELA.6.R.1.1a-d: Interpret and explain how financial concepts are presented and supported in text.</p> <p>ELA.6.L.4.1: Determine meaning of domain-specific words and financial terms.</p> <p>ELA.6.C.1.1: Engage in group discussions and explain financial concepts clearly.</p> | <p>deposits and spending.</p> <p>5.NR.2.1: Perform operations with decimals to hundredths, including within financial situations.</p> <p>5.NR.3.1: Solve real-world financial problems involving addition and subtraction of decimals.</p> <p>5.MR.1.1: Apply money conversions and practical financial reasoning.</p> <p>6.NR.1.3: Use four operations to solve financial problems involving decimal numbers.</p> <p>6.MR.1.1: Solve real-world financial problems that include deposits, balances, and recordkeeping.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|---|---|
| <p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> • Express the purpose of a paycheck. • Demonstrate how to complete a deposit and record it in a money tracker. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1a-b: Explain how informational texts develop ideas and explain procedures.</p> <p>ELA.4.L.4.1: Determine or clarify the meaning of domain-specific vocabulary.</p> <p>ELA.4.C.4.1: Conduct short research or practical exploration to deepen understanding.</p> <p>ELA.5.R.1.1a-d: Analyze procedures in informational texts and how ideas are developed.</p> <p>ELA.5.L.4.1: Interpret and apply financial and employment-related vocabulary.</p> <p>ELA.5.C.1.1: Engage in discussions and presentations using domain-appropriate vocabulary.</p> <p>ELA.6.R.1.1a-d: Evaluate how concepts and procedures are presented in informational texts.</p> <p>ELA.6.L.4.1: Clarify and apply meaning of financial terms in context.</p> <p>ELA.6.C.1.1: Participate in structured discussions about financial procedures and documentation.</p> | <p>4.NR.3.2: Solve multi-step real-world problems, including managing money and completing forms.</p> <p>4.MR.1.1: Apply understanding of money in practical scenarios.</p> <p>5.NR.2.1: Perform decimal operations relevant to financial contexts.</p> <p>5.NR.3.1: Solve real-world problems involving addition and subtraction of decimals, including direct deposit scenarios.</p> <p>5.MR.1.1: Apply understanding of financial concepts to real-world tasks such as forms and balances.</p> <p>6.NR.1.3: Use four operations to solve problems involving money and financial records.</p> <p>6.MR.1.1: Analyze and apply financial procedures, including</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|---|--|
| | | | | tracking income and transactions. |
| <p>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> • Demonstrate how to complete a deposit and record it in a money tracker. • Describe the consequences of insufficient funds. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate social maturity and behaviors appropriate to the situation.</p> | <p>ELA.4.W.2.1: Create narratives using descriptive language and appropriate structure.</p> <p>ELA.4.L.3.1: Use knowledge of language and its conventions when writing, speaking, or listening.</p> <p>ELA.4.L.4.1: Determine the meaning of financial terms in a story-based context.</p> <p>ELA.4.C.4.1: Conduct creative writing and responses to express understanding of a topic.</p> <p>ELA.5.W.2.1: Compose narratives with descriptive details and a clear sequence of events.</p> <p>ELA.5.L.4.1: Interpret domain-specific vocabulary, including financial terms.</p> <p>ELA.5.L.3.1: Use descriptive language to express tone, mood, and sequence in writing.</p> <p>ELA.5.C.1.1: Participate in peer discussion to analyze and revise ideas.</p> <p>ELA.6.W.2.1: Write narratives that include engaging details and reflect an understanding of content-specific concepts.</p> <p>ELA.6.L.4.1: Clarify meaning of domain-specific words in narrative and informational settings.</p> <p>ELA.6.C.3.1: Present a sequence of events with clarity, purpose,</p> | <p>This session builds conceptual understanding around financial decision-making and cause/effect rather than numeric computation. However, it provides a foundation for mathematical reasoning in money management and tracking.</p> <p>4.MR.1.1: Apply understanding of money in everyday situations, including account balances and transactions.</p> <p>5.NR.3.1: Solve real-world problems involving tracking deposits and withdrawals.</p> <p>5.MR.1.1: Use money skills in practical settings like bank accounts and balance maintenance.</p> <p>6.NR.1.3: Apply operations with decimals in financial problem-solving.</p> <p>6.MR.1.1: Analyze financial scenarios that involve consequences of poor money tracking or</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|---|---|
| | | | and voice. | overdrafting. |
| <p>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational, and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS6: Demonstrate ability to set goals and develop a plan to achieve them.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1a-b: Explain how ideas and procedures develop in informational texts.</p> <p>ELA.4.L.4.1: Determine the meaning of domain-specific vocabulary related to financial transactions.</p> <p>ELA.4.C.4.1: Conduct short practical writing tasks to deepen understanding.</p> <p>ELA.5.R.1.1a-d: Analyze how concepts and procedures are explained in informational texts.</p> <p>ELA.5.L.4.1: Clarify financial vocabulary in academic and workplace documents.</p> <p>ELA.5.C.1.1: Participate in guided instruction and peer interactions using financial terms.</p> <p>ELA.6.R.1.1a-d: Interpret procedural texts and analyze how concepts are introduced and supported.</p> <p>ELA.6.L.4.1: Determine or clarify meanings of domain-specific language related to finance.</p> <p>ELA.6.C.3.1: Present understanding of financial tasks clearly and effectively.</p> | <p>4.MR.1.1: Apply understanding of money in practical, real-world scenarios including paycheck deposits</p> <p>5.NR.2.1: Perform operations with decimals in the context of money.</p> <p>5.NR.3.1: Solve financial problems that involve deposits and calculations with money.</p> <p>5.MR.1.1: Apply money knowledge to complete deposit forms and analyze balances.</p> <p>6.NR.1.3: Use operations to solve problems involving monetary transactions.</p> <p>6.MR.1.1: Interpret and apply information in financial documents such as paychecks and deposit tickets.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|--|
| <p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank's role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate how to make and record electronic payments. • Describe the reasons why someone should save • Recognize how the rule of law and right to own private property allows people to save. • State the benefit of an interest-earning savings account. • Explain how money grows in a savings account. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina's economy.</p> <p>4.4.4: Explain the importance of private property and how it supports economic activity.</p> <p>4.2.4: Explain the role of rules and laws in establishing order and protecting rights.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>5.2.5: Explain how the rule of law protects rights and maintains order in a democratic society.</p> <p>6.5.3: Explain the role of property rights in encouraging entrepreneurship and innovation.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS6: Demonstrate ability to set goals and develop a plan to achieve them.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1a-b: Explain how ideas and procedures develop in informational texts.</p> <p>ELA.4.C.1.1: Participate in discussions using financial and civic vocabulary.</p> <p>ELA.4.L.4.1: Determine the meaning of domain-specific vocabulary in the context of savings and banking.</p> <p>ELA.4.C.4.1: Conduct brief explorations of how rules and financial tools work in real life.</p> <p>ELA.5.R.1.1a-d: Analyze how concepts like saving and rule of law are supported in informational texts.</p> <p>ELA.5.L.4.1: Clarify the meaning of banking-related and civic vocabulary.</p> <p>ELA.5.C.1.1: Use appropriate terminology in discussions and role-plays.</p> <p>ELA.6.R.1.1a-d: Interpret how economic and civic ideas are introduced and developed in text.</p> <p>ELA.6.L.4.1: Apply and clarify domain-specific terms related to savings and personal finance.</p> <p>ELA.6.C.3.1: Present information and explanations clearly in group settings or presentations.</p> | <p>4.MR.1.1: Apply understanding of money to real-world scenarios, including savings and interest.</p> <p>4.NR.3.2: Solve multi-step problems related to financial decisions.</p> <p>5.NR.2.1: Perform operations with decimals to hundredths in savings-related contexts.</p> <p>5.NR.3.1: Solve real-world problems involving addition and subtraction of decimals in financial situations.</p> <p>5.DPS.2.1: Interpret simple graphs or data sets related to savings or interest growth.</p> <p>6.NR.1.3: Apply four operations to real-world financial problems, including compound or simple interest modeling.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|--|--|
| | affect the allocation of resources. | | | <p>6.MR.1.1: Solve financial problems involving electronic transactions and account growth.</p> <p>6.DPS.2.1: Analyze data involving savings growth or financial decision outcomes.</p> |
| <p>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day</p> <p>Complete a fill-in-the blank story and practice using a money tracker.</p> <ul style="list-style-type: none"> Make and record electronic payments. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SMS6: Demonstrate ability to set goals and develop a plan to achieve them.</p> | <p>ELA.4.W.2.1: Write and complete short narrative pieces using descriptive details.</p> <p>ELA.4.L.3.1: Use language conventions to enhance clarity in writing and storytelling.</p> <p>ELA.4.L.4.1: Determine the meaning of financial terms in context.</p> <p>ELA.4.C.4.1: Conduct creative writing that deepens understanding of real-world topics.</p> <p>ELA.5.W.2.1: Create imaginative texts incorporating appropriate vocabulary and structure.</p> <p>ELA.5.L.4.1: Use grade-level domain-specific vocabulary, including financial terminology.</p> <p>ELA.5.C.1.1: Use appropriate vocabulary and sequence when describing financial actions.</p> <p>ELA.6.W.2.1: Write narratives that incorporate meaningful financial content and logical flow.</p> | <p>4.MR.1.1: Apply understanding of money to everyday experiences, including spending and transaction tracking.</p> <p>4.NR.3.2: Solve multi-step real-world problems involving financial exchanges.</p> <p>5.NR.2.1: Use decimal operations in realistic money management contexts.</p> <p>5.NR.3.1: Solve problems involving deposits and electronic payments using a money tracker.</p> <p>5.MR.1.1: Track and</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|--|--|---|
| | | | <p>ELA.6.L.4.1: Clarify meanings of domain-specific words in story-based applications.</p> <p>ELA.6.C.3.1: Present or write with clarity and purpose in response to contextual financial scenarios.</p> | <p>reconcile money in real-world simulations.</p> <p>6.NR.1.3: Use operations to calculate and record electronic financial transactions.</p> <p>6.MR.1.1: Analyze and solve real-world financial scenarios involving spending and balance tracking.</p> |
| <p>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <p>Research the cost of an item, and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SMS6: Demonstrate the ability to set goals and develop a plan to achieve them.</p> <p>B-SS1: Use effective oral and written communication skills and listening skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1a-b: Explain how informational texts present procedures and ideas.</p> <p>ELA.4.RC.3.1: Conduct short research projects that build knowledge about a topic.</p> <p>ELA.4.L.4.1: Determine the meaning of financial terms related to interest and saving.</p> <p>ELA.4.C.4.1: Engage in research and writing tasks to deepen understanding of saving.</p> <p>ELA.5.R.1.1a-d: Analyze the development of ideas in texts related to financial planning.</p> <p>ELA.5.RC.3.1: Conduct research to gather information and build knowledge.</p> <p>ELA.5.L.4.1: Clarify meaning of saving and investing-related vocabulary.</p> | <p>4.MR.1.1: Apply understanding of money in real-world scenarios including saving and financial planning.</p> <p>4.NR.3.2: Solve multi-step real-world financial problems involving estimation and reasoning.</p> <p>5.NR.2.1: Perform operations with decimals to compare and project financial scenarios.</p> <p>5.MR.1.1: Analyze</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|--|--|
| | <p>about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | | <p>ELA.5.C.4.1: Report on a topic or text with facts and examples clearly and concisely.</p> <p>ELA.6.RC.3.1: Conduct short research projects to answer a question and build knowledge.</p> <p>ELA.6.L.4.1: Interpret and apply financial vocabulary, including interest and savings.</p> <p>ELA.6.C.3.1: Clearly present findings about saving goals and financial planning strategies.</p> | <p>interest over time and apply financial reasoning to savings decisions.</p> <p>5.PA.1.1: Use expressions and models to represent simple financial growth.</p> <p>6.NR.1.3: Solve problems using decimal operations in compound interest situations.</p> <p>6.MR.1.1: Model savings scenarios using percentages and interest rates.</p> <p>6.PA.3.2: Write and evaluate expressions to model financial growth over time.</p> <p>6.DPS.2.1: Represent and interpret data about financial planning and time-based savings projections.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|---|---|
| <p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. | <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.6: Describe economic decision-making and how the role of money influences consumer and producer choices.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SMS6: Demonstrate the ability to set goals and develop a plan to achieve them.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1b: Explain how ideas or concepts are introduced and illustrated in informational texts.</p> <p>ELA.4.L.4.1: Determine the meaning of financial and mathematical vocabulary.</p> <p>ELA.4.C.4.1: Conduct brief explorations to support understanding of abstract financial concepts.</p> <p>ELA.5.R.1.1c: Analyze how ideas and procedures are clarified in texts.</p> <p>ELA.5.L.4.1: Clarify and apply domain-specific terms related to financial growth and decision-making.</p> <p>ELA.5.C.4.1: Present findings clearly with support from examples and calculations.</p> <p>ELA.6.R.1.1c: Evaluate how concepts such as exponential growth are explained through text and examples.</p> <p>ELA.6.L.4.1: Apply understanding of financial and mathematical vocabulary in context.</p> <p>ELA.6.C.3.1: Present clear and logical arguments in response to financial scenarios.</p> | <p>4.NR.3.2: Solve multi-step financial problems and identify patterns of increase.</p> <p>4.PA.2.2: Generate and describe numerical patterns that grow in predictable ways.</p> <p>5.NR.2.1: Use decimal operations to analyze growing money values.</p> <p>5.PA.2.2: Identify and explain patterns in numbers that reflect exponential growth.</p> <p>5.MR.1.1: Apply financial reasoning to savings growth comparisons.</p> <p>6.NR.1.3: Use operations and exponential thinking to solve financial problems.</p> <p>6.PA.3.2: Write, analyze, and evaluate expressions that reflect exponential growth patterns.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|---|---|
| | | | | <p>6.DPS.2.1: Represent and analyze data showing how savings grow over time.</p> |
| <p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational, and study skills.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SMS6: Demonstrate the ability to set goals and develop a plan to achieve them.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1b: Explain how procedures and processes develop in informational texts.</p> <p>ELA.4.L.4.1: Determine the meaning of financial terms related to saving and interest.</p> <p>ELA.4.C.4.1: Engage in hands-on learning tasks and reflect on their outcomes in writing or discussion.</p> <p>ELA.5.R.1.1c: Analyze and explain financial processes presented in texts or activities.</p> <p>ELA.5.L.4.1: Clarify meaning of domain-specific financial vocabulary.</p> <p>ELA.5.C.1.1: Participate in guided discussion and explanation using appropriate terminology.</p> <p>ELA.6.R.1.1c: Evaluate how concepts such as compound interest are introduced and supported.</p> <p>ELA.6.L.4.1: Apply and interpret financial vocabulary in an academic context.</p> <p>ELA.6.C.3.1: Present learning from hands-on models clearly and with purpose.</p> | <p>4.MR.1.1: Apply knowledge of money and interest in basic financial scenarios.</p> <p>4.PA.2.2: Generate and describe numeric patterns that show growth.</p> <p>5.NR.2.1: Use decimal operations in compound interest scenarios.</p> <p>5.MR.1.1: Analyze how savings grow with interest over time.</p> <p>5.PA.2.2: Represent and describe exponential patterns related to financial growth.</p> <p>6.NR.1.3: Perform operations in multi-step problems involving compound interest.</p> <p>6.MR.1.1: Model savings</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|--|---|
| | | | | <p>growth using repeated percent increases.</p> <p>6.PA.3.2: Write and evaluate expressions that demonstrate compound interest patterns.</p> <p>6.DPS.2.1: Represent and interpret financial data related to savings growth.</p> |
| <p>Unit 1: Session 4: Types of Payments</p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate the use of a money tracker to record a purchase. Recognize the impact of scarcity and the need to make choices regarding money. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina's economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>4.2.3: Explain the importance of rules and laws in protecting individual rights and property.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS6: Demonstrate ability to set goals and develop a plan to achieve them.</p> <p>B-SS4: Demonstrate empathy.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1b: Explain how ideas or concepts are introduced and developed in informational texts.</p> <p>ELA.4.L.4.1: Determine the meaning of domain-specific vocabulary related to payments and financial responsibility.</p> <p>ELA.4.C.1.1: Participate in collaborative discussions using appropriate financial vocabulary.</p> <p>ELA.5.R.1.1c: Analyze how concepts like scarcity and credit are explained and supported in texts.</p> <p>ELA.5.L.4.1: Clarify and apply terminology related to types of payments.</p> <p>ELA.5.C.4.1: Write or present decision-making processes clearly using examples.</p> <p>ELA.6.R.1.1a-d: Interpret and analyze how multiple financial choices are introduced</p> | <p>4.MR.1.1: Apply knowledge of money in real-world simulations involving spending and payment types.</p> <p>4.NR.3.2: Solve multi-step real-world problems involving financial decisions and tracking.</p> <p>5.NR.2.1: Use decimal operations in scenarios involving purchases and payment forms.</p> <p>5.MR.1.1: Complete and analyze</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|--|--|
| | <p>influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> <p>6.5.2: Describe the impact of scarcity on personal economic choices and resource allocation.</p> | | <p>and explained.</p> <p>ELA.6.L.4.1: Apply domain-specific terms related to payment methods and scarcity.</p> <p>ELA.6.C.3.1: Present information about personal financial decisions clearly and logically.</p> | <p>transactions using a money tracker.</p> <p>5.DPS.2.1: Interpret data related to spending choices and scarcity.</p> <p>6.NR.1.3: Apply operations to solve problems involving digital and traditional financial transactions.</p> <p>6.MR.1.1: Record and evaluate payment types in real-world simulations.</p> <p>6.DPS.2.1: Represent and interpret data showing the impact of financial choices and scarcity.</p> |
| <p>Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank</p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina's economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS6: Demonstrate ability to set goals and develop a plan to achieve them.</p> | <p>ELA.4.R.1.1b: Explain how concepts develop in procedural and informational texts.</p> <p>ELA.4.L.4.1: Determine the meaning of financial vocabulary related to transactions and recordkeeping.</p> <p>ELA.4.C.1.1: Engage in collaborative exercises using correct terminology and processes.</p> <p>ELA.5.R.1.1c: Analyze how real-world processes, like banking, are conveyed through hands-on texts.</p> | <p>4.MR.1.1: Apply understanding of money to complete real-world transactions.</p> <p>4.NR.3.2: Solve multi-step word problems related to payments and recordkeeping.</p> <p>5.NR.2.1: Perform decimal operations to simulate</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|--|--|
| | <p>U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.5.L.4.1: Use precise language related to money movement and financial documentation.</p> <p>ELA.5.C.4.1: Communicate clearly and logically about financial actions and their implications.</p> <p>ELA.6.R.1.1a-d: Evaluate informational content and apply it in action-based learning.</p> <p>ELA.6.L.4.1: Clarify and apply financial terminology in interactive contexts.</p> <p>ELA.6.C.3.1: Present ideas and explain processes clearly based on practical experiences.</p> | <p>spending and banking transactions.</p> <p>5.MR.1.1: Accurately use a money tracker to complete and analyze transactions.</p> <p>5.DPS.2.1: Represent and interpret data related to financial transactions.</p> <p>6.NR.1.3: Use decimal operations in simulations involving financial institutions.</p> <p>6.MR.1.1: Apply mathematical knowledge to track and assess transaction history.</p> <p>6.DPS.2.1: Interpret real-world data tied to payment systems and banking activity.</p> |
| <p>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina's economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.5: Understand how principles of a market economy, private</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> | <p>ELA.4.R.1.1b: Explain how concepts and processes (like financial transactions) are introduced and developed in texts.</p> <p>ELA.4.L.4.1: Determine the meaning of vocabulary related to debit card use and financial processes.</p> <p>ELA.4.C.1.1: Participate in discussions using relevant domain-specific language.</p> | <p>4.MR.1.1: Apply money knowledge to complete and explain modern payment processes.</p> <p>4.NR.3.2: Solve problems involving digital transactions and balance tracking.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|--|---|
| | <p>property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>B-SMS6: Demonstrate ability to set goals and develop a plan to achieve them.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.5.R.1.1c: Analyze and clarify procedures, such as digital transactions, in step-by-step formats.</p> <p>ELA.5.L.4.1: Use precise financial terminology when explaining processes.</p> <p>ELA.5.C.4.1: Communicate understanding clearly through writing or presentation.</p> <p>ELA.6.R.1.1a-d: Evaluate how informational texts or scenarios clarify financial processes.</p> <p>ELA.6.L.4.1: Interpret and apply vocabulary related to electronic payments and money movement.</p> <p>ELA.6.C.3.1: Present ideas clearly and logically using examples from financial simulations.</p> | <p>5.NR.2.1: Use decimal operations to simulate debit card purchases.</p> <p>5.MR.1.1: Analyze and complete electronic transactions using real-world data.</p> <p>5.DPS.2.1: Represent and interpret data from electronic financial activities.</p> <p>6.NR.1.3: Apply operations to solve problems involving electronic payments and balances.</p> <p>6.MR.1.1: Track and assess debit card use through mathematical modeling.</p> <p>6.DPS.2.1: Interpret data showing outcomes of spending choices using electronic methods.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|---|--|
| <p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. | <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> <p>6.5.2: Describe the impact of scarcity on personal economic choices and resource allocation.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1b: Explain how key ideas and concepts (like interest and scarcity) are introduced and developed.</p> <p>ELA.4.L.4.1: Determine the meaning of financial and mathematical vocabulary in context.</p> <p>ELA.4.C.4.1: Present explanations about financial concepts through writing or discussion.</p> <p>ELA.5.R.1.1c: Analyze how complex ideas, such as compound interest and scarcity, are presented through examples and scenarios.</p> <p>ELA.5.L.4.1: Clarify financial terms and use them accurately.</p> <p>ELA.5.C.4.1: Clearly communicate ideas related to responsible financial choices.</p> <p>ELA.6.R.1.1c: Evaluate how financial ideas (interest, scarcity, decision-making) are supported with evidence or examples.</p> <p>ELA.6.L.4.1: Apply and interpret financial vocabulary accurately in extended contexts.</p> <p>ELA.6.C.3.1: Deliver clear, logical arguments related to personal financial decision-making.</p> | <p>4.MR.1.1: Apply understanding of money to solve real-world scenarios involving cost increases.</p> <p>4.NR.3.2: Solve multi-step problems related to increasing interest or growth.</p> <p>5.NR.2.1: Perform calculations with decimals to determine interest over time.</p> <p>5.MR.1.1: Analyze savings and interest to make informed financial choices.</p> <p>5.PA.2.2: Identify and describe numeric patterns that result from compounding growth.</p> <p>6.NR.1.3: Use operations to model and solve compound interest scenarios.</p> <p>6.MR.1.1: Evaluate real-life financial consequences</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|--|--|
| | | | | <p>of interest accumulation.</p> <p>6.PA.3.2: Write and evaluate expressions representing exponential growth.</p> <p>6.DPS.2.1: Represent and interpret data related to long-term financial growth or cost increases.</p> |
| <p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. | <p>4.4.3: Understand the role of banks and other financial institutions in South Carolina’s economy.</p> <p>4.4.5: Explain how individuals and businesses make economic choices and the consequences of those choices.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS3: Use time-management, organizational and study skills.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1b: Explain how procedural concepts (e.g., how checks work) are introduced and developed.</p> <p>ELA.4.L.4.1: Determine the meaning of financial terms related to check writing and tracking.</p> <p>ELA.4.C.1.1: Engage in discussions and answer questions using domain-specific financial language.</p> <p>ELA.5.R.1.1c: Analyze processes like financial transactions using checks.</p> <p>ELA.5.L.4.1: Use accurate vocabulary when discussing check components and financial records.</p> <p>ELA.5.C.4.1: Clearly respond to questions and communicate steps taken during financial simulations.</p> <p>ELA.6.R.1.1a-d: Interpret and analyze informational tasks related to financial procedures.</p> | <p>4.MR.1.1: Apply knowledge of money in simulations requiring check use and transaction recording.</p> <p>4.NR.3.2: Solve real-world problems involving financial transactions and balancing a register.</p> <p>5.NR.2.1: Use decimals in check-writing and money tracking activities.</p> <p>5.MR.1.1: Analyze spending decisions and complete accurate recordkeeping in a financial</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|---|---|
| | <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | | <p>ELA.6.L.4.1: Apply and explain terms relevant to personal checks and transaction records.</p> <p>ELA.6.C.3.1: Present detailed explanations or reflections on financial decisions and recordkeeping.</p> | <p>log.</p> <p>5.DPS.2.1: Represent and interpret transaction data in personal finance contexts.</p> <p>6.NR.1.3: Perform operations to complete and track real-world financial tasks.</p> <p>6.MR.1.1: Use mathematical thinking to maintain accurate personal transaction records.</p> <p>6.DPS.2.1: Interpret financial patterns from check use and register tracking.</p> |

Unit 2: Community and Economy

| | | | | |
|---|--|--|---|---|
| <p>Unit 2: Session 1: Citizenship</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Define philanthropy. | <p>4.2.1: Summarize the role of citizens in a democratic republic, including the importance of civic responsibilities and participation.</p> <p>4.2.3: Explain the importance of rules and laws in protecting individual rights and property.</p> <p>4.4.5: Explain how individuals and businesses make</p> | <p>B-SS1: Use effective communication and listening skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-S9: Demonstrate social maturity and behaviors appropriate to the situation and environment.</p> <p>B-SMS1: Demonstrate the</p> | <p>ELA.4.R.1.1b: Explain how ideas like community, ethics, and citizenship are introduced and developed.</p> <p>ELA.4.L.4.1: Determine the meaning of domain-specific words like “citizenship,” “ethics,” and “philanthropy.”</p> <p>ELA.4.C.1.2: Create written work that clearly states opinions and supports them with reasoning.</p> <p>ELA.5.R.1.1c: Analyze</p> | <p>This session focuses on civic understanding rather than quantitative reasoning, so while there are no explicit math standards, the activity builds foundational understanding for later economic modeling.</p> |
|---|--|--|---|---|

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|--|
| <ul style="list-style-type: none"> Explain the relationship between taxes and responsible citizenship. | <p>economic choices and the consequences of those choices.</p> <p>4.2.5: Explain the role of government services and how they are paid for through taxes.</p> <p>5.2.3: Explain how the U.S. Constitution protects individual rights and promotes the common good.</p> <p>5.2.5: Explain the role of taxes in American society.</p> <p>5.4.6: Describe economic decision-making and how scarcity, opportunity cost, and the role of money influence consumer and producer choices.</p> <p>6.3.1: Explain the roles and responsibilities of citizens in various governments.</p> <p>6.3.3: Analyze the purpose and functions of government in different types of systems.</p> <p>6.5.6: Evaluate choices individuals make and how these choices affect the allocation of resources.</p> | <p>ability to assume responsibility.</p> <p>B-SMS10: Demonstrate the ability to manage transitions and adapt to changing situations and responsibilities.</p> | <p>how civic concepts are developed in informational and persuasive texts.</p> <p>ELA.5.L.4.1: Use academic and civic vocabulary accurately in speech and writing.</p> <p>ELA.5.C.1.2: Write informative or explanatory texts to convey ideas and information clearly.</p> <p>ELA.6.R.1.1c: Interpret how central ideas like rights, responsibilities, and public service are developed.</p> <p>ELA.6.L.4.1: Determine the meaning of civics-related vocabulary.</p> <p>ELA.6.C.1.3: Write or present arguments and explanations clearly, citing evidence and reasoning.</p> | <p>However, it complements:</p> <p>5.DPS.2.1 (<i>Grade 5</i>): Represent and interpret data involving taxes and government services in future sessions.</p> <p>6.MR.1.1 (<i>Grade 6</i>): Understand how tax systems influence personal finance.</p> |
| <p>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. | <p>4.2.1: Summarize the role of citizens in a democratic republic, including the importance of civic responsibilities and participation.</p> <p>4.2.3: Explain the importance of rules and laws in protecting individual rights and property.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS1: Use effective communication and listening skills.</p> <p>B-SS9: Demonstrate social maturity and behaviors</p> | <p>ELA.4.R.1.1a: Identify the theme and explain how it is developed through key details.</p> <p>ELA.4.L.4.1: Determine the meaning of moral and civic values vocabulary in context.</p> <p>ELA.4.C.1.2: Write or speak about civic responsibility and personal values with</p> | <p>N/A. This session focuses on civics, character, and social studies concepts.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|---|--|
| | <p>5.2.3: Explain how the U.S. Constitution protects individual rights and promotes the common good.</p> <p>5.2.6: Analyze the contributions of key figures, such as Benjamin Franklin, in shaping American democratic ideals.</p> <p>6.3.1: Explain the roles and responsibilities of citizens in various governments.</p> <p>6.3.3: Analyze the purpose and functions of government in different types of systems.</p> | <p>appropriate to the situation and environment.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS10: Demonstrate the ability to manage transitions and adapt to changing situations and responsibilities.</p> | <p>clarity and support.</p> <p>ELA.5.R.1.1c: Analyze how virtues and responsibilities are introduced and explained through historical figures.</p> <p>ELA.5.L.4.1: Use language that conveys civic and ethical understanding.</p> <p>ELA.5.C.4.1: Present clear, supported opinions on character and responsibility.</p> <p>ELA.6.R.1.1c: Explain how historical texts convey abstract themes like ethics and virtue.</p> <p>ELA.6.L.4.1: Interpret and apply historical and civic language.</p> <p>ELA.6.C.1.3: Write or present arguments about personal responsibility and citizenship using evidence.</p> | |
| <p>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. | <p>4.2.1: Summarize the role of citizens in a democratic republic, including civic responsibilities and participation.</p> <p>4.2.2: Explain the importance of personal character traits, such as honesty, courage, and compassion, in a democratic society.</p> <p>4.2.5: Explain the role of government services and how they are paid for through taxes.</p> <p>5.2.3: Explain how the U.S. Constitution protects individual rights and promotes the common good.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate social maturity and behaviors appropriate to the situation and environment.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS10: Demonstrate adaptability to social and civic settings.</p> <p>B-LS4: Apply self-motivation and self-direction to contribute to community and group</p> | <p>ELA.4.R.1.1b: Explain how ideas like community, citizenship, and philanthropy are introduced and developed in text and discussion.</p> <p>ELA.4.L.4.1: Understand and apply civic and values-based vocabulary.</p> <p>ELA.4.C.1.2: Clearly express opinions and ideas about civic responsibility using supporting details.</p> <p>ELA.5.R.1.1c: Analyze how concepts like character, responsibility, and service are illustrated in texts and discussions.</p> <p>ELA.5.L.4.1: Use content-specific vocabulary to describe civic participation and</p> | <p>N/A. This activity emphasizes character development and civic responsibility.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|---|---|
| | <p>5.2.6: Evaluate the contributions of key individuals and groups that helped shape American civic life.</p> <p>5.4.6: Describe economic decision-making and how the role of money influences community support and philanthropy.</p> <p>6.3.1: Explain the roles and responsibilities of citizens in various governments.</p> <p>6.3.2: Describe how civic virtues and participation support effective governments and communities.</p> | <p>success.</p> | <p>ethical behavior.</p> <p>ELA.5.C.1.2: Write or present explanations that connect personal behavior to community values.</p> <p>ELA.6.R.1.1c: Evaluate how texts or discussion show the relationship between character traits and civic life.</p> <p>ELA.6.L.4.1: Apply precise vocabulary related to character, responsibility, and philanthropy.</p> <p>ELA.6.C.1.3: Present reasoned arguments or reflections on one’s role as a citizen in multiple communities.</p> | |
| <p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. | <p>4.2.1: Summarize the role of citizens in a democratic republic, including the importance of civic responsibilities and participation.</p> <p>4.2.3: Explain the importance of rules and laws in protecting individual rights and property.</p> <p>4.2.5: Explain the role of government services and how they are paid for through taxes.</p> <p>5.2.3: Explain how the U.S. Constitution protects individual rights and promotes the common good.</p> <p>5.2.6: Evaluate the contributions of individuals and groups that have positively impacted American civic life.</p> | <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> <p>B-SMS10: Demonstrate the ability to manage transitions and adapt to changing situations and responsibilities.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate maturity and appropriateness in civic and social participation.</p> <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> | <p>ELA.4.R.1.1b: Explain how themes like responsibility, community, and government are introduced and illustrated.</p> <p>ELA.4.C.4.1: Present thoughts and reflections clearly after viewing a media source.</p> <p>ELA.4.L.4.1: Determine the meaning of domain-specific words related to government and citizenship.</p> <p>ELA.5.R.1.1c: Analyze how videos and texts convey civic ideas and community values.</p> <p>ELA.5.C.4.1: Write and speak about civic responsibility with logical support.</p> <p>ELA.5.L.4.1: Use relevant vocabulary to describe civic roles and responsibilities.</p> <p>ELA.6.R.1.1c: Evaluate how multimedia messages support civic themes and</p> | <p>No direct math standard is applicable for this civics-based reflection activity.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|---|--|
| | <p>5.4.6: Describe how personal economic decisions can influence the community.</p> <p>6.3.1: Explain the roles and responsibilities of citizens in various governments.</p> <p>6.3.3: Analyze the purpose and functions of government in meeting citizens' needs.</p> <p>6.5.6: Evaluate personal and civic choices and how they affect the community and allocation of resources.</p> | | <p>responsibilities.</p> <p>ELA.6.C.1.3: Write or present reflective and civic-minded responses with evidence.</p> <p>ELA.6.L.4.1: Apply academic language related to civic engagement accurately.</p> | |
| <p>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. | <p>4.2.1: Summarize the role of citizens in a democratic republic, including the importance of civic responsibilities and participation.</p> <p>4.2.3: Explain the importance of rules and laws in protecting individual rights and property.</p> <p>4.2.4: Identify the fundamental rights guaranteed by the U.S. Constitution, including the Bill of Rights.</p> <p>5.2.3: Explain how the U.S. Constitution protects individual rights and promotes the common good.</p> <p>5.2.4: Analyze how the Constitution established a government that embodies democratic principles.</p> <p>5.2.6: Evaluate how individuals and</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate social maturity and behaviors appropriate to civic situations.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility and reflect on one's role in community.</p> | <p>ELA.4.R.1.1a–b: Determine central ideas related to civic life and explain how they are developed in multimedia formats.</p> <p>ELA.4.C.4.1: Communicate reflections after engaging with digital civic content.</p> <p>ELA.4.L.4.1: Understand and apply vocabulary related to the Constitution and individual rights.</p> <p>ELA.5.R.1.1c: Analyze multimedia to identify civic responsibilities and constitutional principles.</p> <p>ELA.5.C.4.1: Clearly explain ideas gained from civic simulations.</p> <p>ELA.5.L.4.1: Accurately use civic terms such as rights, amendments, and laws.</p> <p>ELA.6.R.1.1c: Evaluate how civic concepts are represented in interactive media.</p> <p>ELA.6.C.1.3: Create responses that explain</p> | <p>No math standard applies to this activity, as it focuses entirely on civics, constitutional knowledge, and responsible citizenship.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|---|---|
| | <p>organizations participate in civic life.</p> <p>6.3.1: Explain the roles and responsibilities of citizens in various governments.</p> <p>6.3.3: Analyze the purpose and functions of government in protecting citizens' rights.</p> <p>6.3.4: Compare how different systems define and protect citizens' rights and responsibilities.</p> | | <p>civic engagement in digital environments.</p> <p>ELA.6.L.4.1: Apply technical and civic language accurately in discussions and writing.</p> | |
| <p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary | <p>4.4.1: Explain how goods and services are produced and traded in local economies.</p> <p>4.4.2: Distinguish among types of resources (human, natural, capital) used to produce goods and services.</p> <p>4.4.4: Explain how government provides goods and services through taxes.</p> <p>5.4.4: Describe the role of government in the U.S. economy (e.g., taxing, spending, regulation).</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe economic decision-making and how scarcity,</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS2: Demonstrate creativity and innovation.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SM55: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-LS9: Gather evidence and consider multiple perspectives to make economic and civic decisions.</p> | <p>ELA.4.R.1.1b: Explain how ideas about economic roles and systems are developed through discussion and text.</p> <p>ELA.4.C.1.2: Write or present informative texts that describe systems (e.g., circular flow of economy).</p> <p>ELA.4.L.4.1: Determine the meaning of domain-specific economic vocabulary (e.g., goods, services, capital, resources).</p> <p>ELA.5.R.1.1c: Analyze how texts and discussions develop understanding of economic interdependence.</p> <p>ELA.5.C.1.2: Write to explain economic roles, systems, and government influence.</p> <p>ELA.5.L.4.1: Use academic vocabulary to describe economic systems and choices.</p> <p>ELA.6.R.1.1c: Evaluate how texts and multimedia represent economic systems and civic interaction.</p> | <p>4.MR.1.1: Use money in real-world applications such as economic simulations.</p> <p>4.DPS.2.1: Interpret and represent data about resources, goods, and services.</p> <p>5.MR.1.1: Analyze spending and saving within the context of systems like circular flow.</p> <p>5.DPS.2.1: Use data displays to explain relationships among consumers, producers, and government.</p> <p>6.MR.1.1:</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|---|
| | <p>opportunity cost, and the role of money influence choices.</p> <p>6.5.1: Describe how people use resources and technology to meet their needs.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.5: Explain the role of governments in mixed economies.</p> <p>6.5.6: Evaluate choices individuals and governments make and their effect on the allocation of resources.</p> | | <p>ELA.6.C.1.3: Present clear explanations or arguments about economic systems and government roles.</p> <p>ELA.6.L.4.1: Apply precise vocabulary related to economics and civic participation.</p> | <p>Apply economic reasoning to interpret real-world data systems.</p> <p>6.DPS.2.1: Interpret patterns in economic models and systems, including taxation and flow of goods.</p> |
| <p>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. | <p>4.4.1: Explain how goods and services are produced and traded in South Carolina and how economic interdependence is demonstrated.</p> <p>4.4.2: Distinguish among types of resources (human, natural, capital) used to produce goods and services.</p> <p>4.4.4: Explain how government provides goods and services through taxes and spending.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SS1: Use effective oral and written communication and listening skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-LS9: Gather and evaluate information to solve problems in real-world simulations.</p> <p>B-SMS10: Demonstrate adaptability and teamwork in a simulated economic environment.</p> | <p>ELA.4.C.1.2: Present information clearly through speaking or writing about systems like the economy.</p> <p>ELA.4.L.4.1: Determine the meaning of domain-specific terms related to economics and systems.</p> <p>ELA.5.C.1.2: Write or speak to explain how individuals interact within economic systems.</p> <p>ELA.5.L.4.1: Use content-specific vocabulary (e.g., resources, goods, services, producers, consumers) correctly.</p> <p>ELA.6.C.1.3: Convey complex systems (e.g., economy) through discussion or</p> | <p>4.DPS.2.1: Use data to model and explain the exchange of goods and services.</p> <p>4.MR.1.1: Solve problems involving money in real-world contexts, including simulated economies.</p> <p>5.MR.1.1: Use math to describe and model spending, saving, and resource distribution.</p> <p>5.DPS.2.1: Represent and</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|---|--|
| | <p>5.4.6: Describe economic decision-making and how scarcity and opportunity cost influence personal and national choices.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.5: Explain the role of governments in mixed economies.</p> <p>6.5.6: Evaluate choices and the resulting allocation of resources in economic systems.</p> | | <p>presentation.</p> <p>ELA.6.L.4.1: Apply subject-specific vocabulary in context when explaining economic processes.</p> | <p>interpret data involving economic decision-making and flow.</p> <p>6.MR.1.1: Analyze numerical patterns and relationships in economic simulations.</p> <p>6.DPS.2.1: Interpret visual data and economic models that illustrate flow and exchange.</p> |
| <p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. | <p>4.4.1: Explain how goods and services are produced and traded in South Carolina and how economic interdependence is demonstrated.</p> <p>4.4.2: Distinguish among human, natural, and capital resources used in the production of goods and services.</p> <p>4.4.3: Describe the role of entrepreneurship in the economy of South Carolina.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.4.6: Describe how economic decision-making and the role of money influence</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS2: Demonstrate creativity and innovation.</p> <p>B-LS9: Gather evidence and analyze information to support entrepreneurial decision-making.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SMS5: Demonstrate perseverance and initiative to achieve business or creative goals.</p> | <p>ELA.4.C.1.2: Write or present informative texts that describe business ideas, goods and services, or economic models.</p> <p>ELA.4.L.4.1: Determine the meaning of vocabulary specific to economics and entrepreneurship.</p> <p>ELA.5.C.1.2: Explain processes or systems like starting a business or participating in an economy.</p> <p>ELA.5.L.4.1: Use academic and domain-specific vocabulary accurately in entrepreneurial contexts.</p> <p>ELA.6.C.1.3: Present clear and logical reasoning to support an entrepreneurial idea.</p> | <p>4.MR.1.1: Apply math concepts to entrepreneurial activities involving budgeting, pricing, or resource planning.</p> <p>4.DPS.2.1: Represent data about resource use and business decisions.</p> <p>5.MR.1.1: Use math to model costs, income, and savings in entrepreneurial or circular flow simulations.</p> <p>5.DPS.2.1: Analyze and interpret data</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|--|
| | <p>consumer and producer choices.</p> <p>6.5.1: Describe how people use resources and technology to meet economic needs and wants.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.6: Evaluate choices and how they affect the allocation of resources within a market economy.</p> | | <p>ELA.6.L.4.1: Apply appropriate content-area vocabulary when explaining economic processes or business planning.</p> | <p>used in designing a business.</p> <p>6.MR.1.1: Apply mathematical reasoning to plan and justify business models, including cost-benefit analysis.</p> <p>6.DPS.2.1: Create and interpret data representations to evaluate resource needs and potential success of a business.</p> |
| <p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. | <p>4.4.4: Explain how government provides goods and services through taxes and how it impacts the economy.</p> <p>4.4.5: Describe the benefits and challenges of shared community resources.</p> <p>5.4.4: Describe the role of government in the U.S. economy, including regulation and taxation.</p> <p>5.4.6: Describe how scarcity and the need to preserve resources influence economic decisions.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.5: Explain the role of government in protecting common</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS5: Demonstrate the ability to make ethical and sustainable choices.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.R.1.1b: Explain how key ideas like resource preservation and government regulation are developed.</p> <p>ELA.4.C.1.2: Write or present ideas that describe real-world systems (e.g., government’s role in economy).</p> <p>ELA.4.L.4.1: Use vocabulary related to economics, government, and sustainability.</p> <p>ELA.5.R.1.1c: Analyze how actions in a text or simulation lead to consequences tied to civic or economic themes.</p> <p>ELA.5.C.1.2: Explain cause-and-effect in</p> | <p>4.DPS.2.1: Use data to track shared resource use and depletion.</p> <p>4.MR.1.1: Apply math to real-world simulations involving decision-making and resource allocation.</p> <p>5.DPS.2.1: Represent and interpret data involving common resources and patterns of overuse.</p> <p>5.MR.1.1: Model limited resource availability and government-i</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|--|
| | <p>goods and ensuring economic stability.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> | | <p>systems like environmental regulation or economic planning.</p> <p>ELA.5.L.4.1: Apply domain-specific language like regulation, scarcity, and sustainability.</p> <p>ELA.6.R.1.1c: Evaluate how texts and simulations represent complex systems, including government and resource use.</p> <p>ELA.6.C.1.3: Present supported arguments about why systems like regulation are necessary.</p> <p>ELA.6.L.4.1: Accurately apply advanced content-area vocabulary in explanations and discussions.</p> | <p>mposed constraints.</p> <p>6.MR.1.1: Analyze patterns of behavior in systems with limited resources.</p> <p>6.DPS.2.1: Use data and visuals to interpret the consequences of unregulated vs. regulated systems.</p> |
| <p>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. | <p>6.5.5: Explain the role of government in protecting common goods and ensuring economic stability.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.6.C.1.3: Present supported arguments about why systems like regulation are necessary.</p> | <p>6.DPS.2.1: Use data and visuals to interpret the consequences of unregulated vs. regulated systems.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|--|--|
| <p>Unit 2: Session 3: Free Enterprise</p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. | <p>4.4.1: Explain the role of goods and services and supply and demand in a market economy.</p> <p>4.4.2: Compare the relationships of price, competition, and profit in a free market economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.1: Compare different economic systems (e.g., traditional, command, market, and mixed).</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.3: Identify the basic economic questions all societies must answer.</p> <p>6.5.4: Define scarcity and evaluate strategies for allocating scarce resources.</p> | <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1b: Use content-specific vocabulary when explaining economic concepts such as goods, services, scarcity, and markets.</p> <p>ELA.5.L.4.1: Apply domain-specific language like regulation, scarcity, and sustainability.</p> <p>ELA.6.R.1.1c: Evaluate how texts and simulations represent complex systems, including government and resource use.</p> | <p>6.MR.1.1: Analyze patterns of behavior in systems with limited resources.</p> |
| <p>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms?</p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. | <p>4.4.2: Compare the relationships of price, competition, and profit in a free market economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>6.5.1: Compare different economic systems (e.g., traditional, command, market, and mixed).</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.R.1.1b: Use content-specific vocabulary when explaining economic concepts such as goods, services, scarcity, and markets.</p> <p>ELA.5.L.4.1: Apply domain-specific language like regulation, scarcity, and sustainability.</p> <p>ELA.6.C.1.3: Present supported arguments about why systems like regulation are necessary.</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|---|---------------------|
| | <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.5: Explain the role of government in protecting common goods and ensuring economic stability.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> <p>8.4.3: Explain how the U.S. Constitution and the Bill of Rights protect individual freedoms, including economic rights.</p> | | | |
| <p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. | <p>4.4.2: Compare the relationships of price, competition, and profit in a free market economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>6.5.1: Compare different economic systems (e.g., traditional, command, market, and mixed).</p> <p>6.5.5: Explain the role of government in protecting common goods and ensuring economic stability.</p> <p>6.5.6: Evaluate personal and governmental choices about resource</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.R.1.1b: Use content-specific vocabulary when explaining economic concepts such as goods, services, scarcity, and markets.</p> <p>ELA.5.L.4.1: Apply domain-specific language like regulation, scarcity, and sustainability.</p> <p>ELA.6.C.1.3: Present supported arguments about why systems like regulation are necessary.</p> | N/A |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|--|--|
| | <p>use and their economic consequences.</p> <p>8.4.3: Explain how the U.S. Constitution and the Bill of Rights protect individual freedoms, including economic rights.</p> | | | |
| <p>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. | <p>4.4.1: Explain the role of goods and services and supply and demand in a market economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.3: Identify the basic economic questions all societies must answer.</p> <p>6.5.4: Define scarcity and evaluate strategies for allocating scarce resources.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> | <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1b: Use content-specific vocabulary when explaining economic concepts such as goods, services, scarcity, and markets.</p> <p>ELA.5.L.4.1: Apply domain-specific language like regulation, scarcity, and sustainability.</p> <p>ELA.6.R.1.1c: Evaluate how texts and simulations represent complex systems, including government and resource use.</p> | <p>6.MR.1.1: Analyze patterns of behavior in systems with limited resources.</p> |
| <p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems | <p>4.4.2: Compare the relationships of price, competition, and profit in a free market economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.7.4: Explain how the Constitution secures property rights and</p> | <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.R.1.1b: Use content-specific vocabulary when explaining economic concepts such as goods, services, scarcity, and markets.</p> <p>ELA.5.L.4.1: Apply domain-specific language like regulation, scarcity, and sustainability.</p> <p>ELA.6.C.1.3: Present</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|---|
| | <p>supports trust in financial systems, enabling economic activity.</p> <p>6.5.1: Compare different economic systems (e.g., traditional, command, market, and mixed).</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.5: Explain the role of government in protecting common goods and ensuring economic stability.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> | | supported arguments about why systems like regulation are necessary. | |
| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Define gross pay and net pay. • Calculate tax by multiplying with decimals. • Differentiate between public goods and services and private goods and services. • State examples of philanthropy. • Identify or explain why philanthropy is important in a | <p>4-SSLS.1.22: Explain the importance of taxes in providing public services to meet the needs of the individual and the community.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.5: Explain the role of government in protecting common goods and ensuring economic stability.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.R.1.1b: Use content-specific vocabulary when explaining economic concepts such as goods, services, scarcity, and markets.</p> <p>ELA.5.L.4.1: Apply domain-specific language like regulation, scarcity, and sustainability.</p> <p>ELA.6.R.1.1c: Evaluate how texts and simulations represent complex systems, including government and resource use.</p> | <p>4.NSBT.5: Multiply a whole number of up to four digits by a one-digit whole number and multiply two two-digit numbers.</p> <p>5.NF.5: Interpret multiplication as scaling (resizing), including decimal multiplication in real-world contexts.</p> <p>6.NS.3: Fluently add, subtract, multiply, and divide</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|---|
| community. | | | | multi-digit decimals using the standard algorithm for each operation. |
| <p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> Explain why people pay taxes. Differentiate between public goods and services and private goods and services. | <p>4-SSLS.1.22: Explain the importance of taxes in providing public services to meet the needs of the individual and the community.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.5: Explain the role of government in protecting common goods and ensuring economic stability.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.R.1.1b: Use content-specific vocabulary when explaining economic concepts such as goods, services, scarcity, and markets.</p> <p>ELA.5.L.4.1: Apply domain-specific language like regulation, scarcity, and sustainability.</p> <p>ELA.6.R.1.1c: Evaluate how texts and simulations represent complex systems, including government and resource use.</p> | N/A |
| <p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <p>Calculate tax by multiplying with decimals.</p> <ul style="list-style-type: none"> Explain why people pay taxes | <p>4-SSLS.1.22: Explain the importance of taxes in providing public services to meet the needs of the individual and the community.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.5: Explain the role of government in protecting common goods and ensuring economic stability.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.R.1.1b: Use content-specific vocabulary when explaining economic concepts such as goods, services, scarcity, and markets.</p> <p>ELA.5.L.4.1: Apply domain-specific language like regulation, scarcity, and sustainability.</p> <p>ELA.6.R.1.1c: Evaluate how texts and simulations represent complex systems, including government and resource use.</p> | <p>4.NSBT.5: Multiply a whole number of up to four digits by a one-digit whole number and multiply two two-digit numbers.</p> <p>4.ATO.5: Apply mathematical operations in real-world contexts, including calculating costs and making change.</p> <p>5.NF.5: Interpret multiplication as scaling (resizing),</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|--|--|
| | | | | including decimal multiplication in real-world contexts. 5.ATO.3: Solve real-world problems using decimal operations, including with money and tax scenarios. 6.NS.3: Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation. |
| <p>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. | <p>4-SSLS.1.21: Explain the benefits of voluntary exchange and how people can improve their communities through work, volunteerism, and philanthropy.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS7: Identify and develop social and civic responsibilities that contribute to the community.</p> | <p>ELA.4.R.1.1a: Read and comprehend biographies of historical figures, including their contributions to society.</p> <p>ELA.5.R.1.1a: Explain how biographies convey contributions to society and influence communities.</p> <p>ELA.6.R.1.1b: Analyze how biographies reveal personal values, motivations, and civic actions.</p> | N/A |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|--|---------------------|
| <p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. | <p>4-SSLS.1.21: Explain the benefits of voluntary exchange and how people can improve their communities through work, volunteerism, and philanthropy.</p> <p>6.5.6: Evaluate personal and governmental choices about resource use and their economic consequences.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS7: Identify and develop social and civic responsibilities that contribute to the community.</p> | <p>ELA.4.R.1.1a: Read and comprehend biographies of historical figures, including their contributions to society.</p> <p>ELA.5.R.1.1a: Explain how biographies convey contributions to society and influence communities.</p> <p>ELA.6.R.1.1b: Analyze how biographies reveal personal values, motivations, and civic actions.</p> | <p>N/A</p> |

Unit 3: Work and Career Readiness

| | | | | |
|--|---|---|--|------------|
| <p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths.</p> <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-LS10: Participate in enrichment and extracurricular activities aligned with personal and career goals.</p> | <p>ELA.4.C.4.1: Prepare a job application or related form using complete sentences and domain-specific vocabulary.</p> <p>ELA.5.C.4.1: Produce written work that reflects personal voice and purpose, such as filling out an application or writing about interests.</p> <p>ELA.6.C.4.1: Present information clearly using a format appropriate to a real-world task (e.g., applications, summaries, or self-reflections).</p> | <p>N/A</p> |
|--|---|---|--|------------|

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|--|--|
| <p>Unit 3: Session 1: (Optional) Application 1: My Career Interests</p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths.</p> <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-LS10: Participate in enrichment and extracurricular activities aligned with personal and career goals.</p> | <p>ELA.4.C.4.1: Prepare a job application or related form using complete sentences and domain-specific vocabulary.</p> <p>ELA.5.C.4.1: Produce written work that reflects personal voice and purpose, such as filling out an application or writing about interests.</p> <p>ELA.6.C.4.1: Present information clearly using a format appropriate to a real-world task (e.g., applications, summaries, or self-reflections).</p> | <p>N/A</p> |
| <p>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. Connect investment in human capital with wage potential. | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.7: Explain the relationship between investing in human capital and future income potential.</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths.</p> <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-LS10: Participate in enrichment and extracurricular activities aligned with personal and career goals.</p> | <p>ELA.4.C.4.1: Prepare a job application or related form using complete sentences and domain-specific vocabulary.</p> <p>ELA.5.C.4.1: Produce written work that reflects personal voice and purpose, such as filling out an application or writing about interests.</p> <p>ELA.6.C.4.1: Present information clearly using a format appropriate to a real-world task (e.g., applications, summaries, or self-reflections).</p> | <p>4.DSP.4: Create a bar graph or line plot to represent a data set with several categories and interpret the results in context.</p> <p>5.DSP.3: Create and interpret data represented in bar graphs and numerical summaries related to real-world contexts.</p> <p>6.DPS.1.1: Create, interpret, and analyze data displays such as bar graphs,</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|---|--|
| | | | | histograms, and line plots in context. |
| <p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths.</p> <p>B-LS6: Demonstrate ability to write documents for career exploration, such as resumes and cover letters.</p> <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> | <p>ELA.4.C.4.1: Prepare a job application or related form using complete sentences and domain-specific vocabulary.</p> <p>ELA.5.C.4.1: Produce written work that reflects personal voice and purpose, such as filling out an application or writing about interests.</p> <p>ELA.6.C.4.1: Present information clearly using a format appropriate to a real-world task (e.g., resumes, applications, or summaries).</p> | N/A |
| <p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths.</p> <p>B-LS10: Participate in enrichment and extracurricular activities aligned with personal and career goals.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> | <p>ELA.4.C.1.4: Collaborate with peers to solve a problem or conduct an inquiry.</p> <p>ELA.5.C.1.4: Use evidence and reasoning when speaking or collaborating on academic tasks.</p> <p>ELA.6.C.1.4: Collaborate in teams to solve problems and present solutions clearly and effectively.</p> | N/A |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|---|---------------------|
| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> • Model appropriate business greetings. • Demonstrate proper interview skills. • Define resume, job interview, and applicant. • Demonstrate appropriate workplace behaviors and soft skills. | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS2: Demonstrate creativity and innovation.</p> <p>B-LS6: Demonstrate ability to write documents for career exploration, such as resumes and cover letters.</p> <p>B-SS1: Use effective oral and written communication skills in various settings.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS4: Demonstrate empathy and respect for others.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS8: Demonstrate advocacy skills and ability to assert self when needed.</p> | <p>ELA.4.C.1.2: Ask and answer questions to clarify meaning during collaborative discussions.</p> <p>ELA.4.C.4.1: Prepare a job application or related form using complete sentences and domain-specific vocabulary.</p> <p>ELA.5.C.1.2: Use oral language and nonverbal cues to present ideas and respond appropriately in discussions.</p> <p>ELA.5.C.4.1: Produce written work that reflects personal voice and purpose, such as filling out an application or writing about interests.</p> <p>ELA.6.C.1.2: Participate in conversations and presentations using formal and informal language appropriately.</p> <p>ELA.6.C.4.1: Present information clearly using a format appropriate to a real-world task (e.g., resumes, applications, or interviews).</p> | <p>N/A</p> |
| <p>Unit 3: Session 2:(Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> • Model appropriate business greetings. • Contribute to group success by demonstrating appropriate workplace behaviors. • Demonstrate proper interview skills. | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths.</p> <p>B-LS6: Demonstrate ability to write documents for career exploration, such as resumes and cover letters.</p> <p>B-SS1: Use effective oral and written communication skills in various settings.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> | <p>ELA.4.C.1.2: Ask and answer questions to clarify meaning during collaborative discussions.</p> <p>ELA.4.C.4.1: Prepare a job application or related form using complete sentences and domain-specific vocabulary.</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|--|---------------------|
| <ul style="list-style-type: none"> Define resume, job interview, and applicant. | <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-SS4: Demonstrate empathy and respect for others.</p> <p>B-SS8: Demonstrate advocacy skills and ability to assert self when needed.</p> | <p>ELA.5.C.1.2: Use oral language and nonverbal cues to present ideas and respond appropriately in discussions.</p> <p>ELA.5.C.4.1: Produce written work that reflects personal voice and purpose, such as filling out an application or writing about interests.</p> <p>ELA.6.C.1.2: Participate in conversations and presentations using formal and informal language appropriately.</p> <p>ELA.6.C.4.1: Present information clearly using a format appropriate to a real-world task (e.g., resumes, applications, or interviews).</p> | |
| <p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> <p>6.5.2: Analyze how economic decisions</p> | <p>B-SS1: Use effective oral and written communication skills in various settings.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS4: Demonstrate empathy and respect for others.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS8: Demonstrate advocacy skills and ability to assert self when needed.</p> | <p>ELA.4.C.1.2: Ask and answer questions to clarify meaning during collaborative discussions.</p> <p>ELA.5.C.1.2: Use oral language and nonverbal cues to present ideas and respond appropriately in discussions.</p> <p>ELA.6.C.1.2: Participate in conversations and presentations using formal and informal</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|---|--|
| | impact individuals, businesses, and governments. | | language appropriately. | |
| <p>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS4: Demonstrate empathy and respect for others.</p> | <p>ELA.4.C.1.4: Collaborate with peers to solve a problem or conduct an inquiry.</p> <p>ELA.5.C.1.4: Use evidence and reasoning when speaking or collaborating on academic tasks.</p> <p>ELA.6.C.1.4: Collaborate in teams to solve problems and present solutions clearly and effectively.</p> | <p>4.G.1: Draw points, lines, line segments, rays, angles, and perpendicular and parallel lines. Identify these in two-dimensional figures.</p> <p>4.G.2: Classify two-dimensional figures based on the presence or absence of parallel or perpendicular lines or angles of a specified size.</p> <p>5.G.3: Understand that attributes belonging to a category of two-dimensional figures also belong to all subcategories of that category.</p> <p>5.G.4: Classify two-dimensional figures in a hierarchy based on properties.</p> <p>6.G.4: Represent three-dimensional figures using nets made up of rectangles and triangles, and use the nets to find surface area.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|--|---------------------|
| <p>Unit 3: Session 2: Optional) Extension 2: Soft Skills</p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>4-SSLS.1.17: Describe characteristics of a good citizen and explain how civic virtues support community and workplace success.</p> <p>5-SSLS.1.16: Analyze how civic responsibility, respect, and collaboration contribute to a functioning society.</p> <p>6.1.1: Explain the roles, rights, and responsibilities of individuals in various systems of government.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-SS1: Use effective oral and written communication skills in various settings.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS4: Demonstrate empathy and respect for others.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.C.1.2: Ask and answer questions to clarify meaning during collaborative discussions.</p> <p>ELA.5.C.1.2: Use oral language and nonverbal cues to present ideas and respond appropriately in discussions.</p> <p>ELA.6.C.1.2: Participate in conversations and presentations using formal and informal language appropriately.</p> | <p>N/A</p> |
| <p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. Identify the steps of the election | <p>4-SSLS.1.15: Describe the importance of civic participation and explain how individuals and groups can effect change in a community.</p> <p>4-SSLS.1.16: Explain the role of elections in a representative democracy.</p> <p>5-SSLS.1.14: Analyze how citizens influence government through voting and other forms of participation.</p> <p>5-SSLS.1.15: Explain</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.C.1.3: Write or present an opinion with supporting evidence.</p> <p>ELA.5.C.1.3: Write and deliver a persuasive speech using logical reasons and relevant evidence.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|--|---------------------|
| <p>process.</p> | <p>the steps in the election process and how elections promote democratic values.</p> <p>6.1.1: Explain the roles, rights, and responsibilities of individuals in various systems of government.</p> <p>6.1.2: Compare the structures and processes of democratic governments, including the role of voting and elections.</p> | | | |
| <p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. | <p>4-SSLS.1.16: Explain the role of elections in a representative democracy.</p> <p>4-SSLS.1.15: Describe the importance of civic participation and explain how individuals and groups can effect change in a community.</p> <p>5-SSLS.1.14: Analyze how citizens influence government through voting and other forms of participation.</p> <p>5-SSLS.1.15: Explain the steps in the election process and how elections promote democratic values.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.C.1.3: Write or present an opinion with supporting evidence.</p> <p>ELA.5.C.1.3: Write and deliver a persuasive speech using logical reasons and relevant evidence.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|---|---------------------|
| | <p>6.1.1: Explain the roles, rights, and responsibilities of individuals in various systems of government.</p> <p>6.1.2: Compare the structures and processes of democratic governments, including the role of voting and elections.</p> | | | |
| <p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. | <p>4-SSLS.1.15: Describe the importance of civic participation and explain how individuals and groups can effect change in a community.</p> <p>5-SSLS.1.14: Analyze how citizens influence government through voting and other forms of participation.</p> <p>6.1.1: Explain the roles, rights, and responsibilities of individuals in various systems of government.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.R.1.1a: Ask and answer questions about a text, referring explicitly to the text as the basis for answers.</p> <p>ELA.4.C.1.3: Write or present an opinion with supporting evidence.</p> <p>ELA.5.R.1.1a: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p> <p>ELA.5.C.1.3: Write and deliver a persuasive speech using logical reasons and relevant evidence.</p> <p>ELA.6.R.1.1a: Cite textual evidence to support analysis of what the text says explicitly.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|---------------------|
| <p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. | <p>4-SSLS.1.16: Explain the role of elections in a representative democracy.</p> <p>5-SSLS.1.15: Explain the steps in the election process and how elections promote democratic values.</p> <p>6.1.2: Compare the structures and processes of democratic governments, including the role of voting and elections.</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government.</p> | <p>ELA.4.R.1.1b: Integrate information from texts and visuals to understand historical or civic concepts.</p> <p>ELA.4.C.3.1: Create multimedia presentations that explain ideas or processes.</p> <p>ELA.5.R.1.1b: Integrate information from several texts and visuals to explain civic and historical ideas.</p> <p>ELA.5.C.3.1: Use multimedia elements to enhance presentation of information.</p> <p>ELA.6.R.1.1b: Analyze how multimedia or visual components contribute to meaning in historical texts.</p> <p>ELA.6.C.3.1: Create digital presentations that synthesize information and support a central idea.</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|---|---------------------|
| <p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan | <p>4-SSLS.1.19: Explore careers and explain how jobs contribute to the functioning of the local economy.</p> <p>5-SSLS.1.20: Investigate how personal skills and interests align with career choices in a market economy.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths.</p> <p>B-LS6: Demonstrate ability to write documents for career exploration, such as resumes and cover letters.</p> <p>B-LS10: Participate in enrichment and extracurricular activities aligned with personal and career goals.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> | <p>ELA.4.C.4.1: Prepare a job application or related form using complete sentences and domain-specific vocabulary.</p> <p>ELA.5.C.4.1: Produce written work that reflects personal voice and purpose, such as filling out an application or writing about interests.</p> <p>ELA.6.C.4.1: Present information clearly using a format appropriate to a real-world task (e.g., resumes, applications, or plans).</p> | <p>N/A</p> |

Unit 4 Business Management

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|--|
| <p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS2: Demonstrate creativity and innovation.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.C.1.1: Write opinion pieces that clearly explain ideas using relevant facts and details.</p> <p>ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic.</p> <p>ELA.5.C.1.1: Write informative or explanatory texts to convey ideas and information clearly.</p> <p>ELA.5.C.1.3: Use precise language and domain-specific vocabulary in writing.</p> <p>ELA.6.C.1.1: Write informative texts that examine a topic and clearly convey ideas and information.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>4.ATO.5: Solve multi-step real-world problems using the four operations.</p> <p>5.ATO.3: Apply mathematical operations to solve multi-step problems with decimals and whole numbers in context.</p> <p>6.NS.3: Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.</p> |
| <p>Unit 4: Session 1: (Optional)</p> <p>Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions</p> | <p>B-LS2: Demonstrate creativity and innovation.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic.</p> <p>ELA.5.C.1.3: Use precise language and domain-specific vocabulary in writing.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>4.ATO.5: Solve multi-step real-world problems using the four operations.</p> <p>4.DSP.3: Represent and interpret data in a table or chart and solve problems using the data.</p> <p>5.ATO.3: Apply</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|---|---|
| | impact individuals, businesses, and governments. 6.5.8: Develop a simple budget based on allocated resources and income. | | | mathematical operations to solve multi-step problems with decimals and whole numbers in context. 5.DSP.3: Create and interpret data in charts and tables related to financial contexts. 6.NS.3: Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm. 6.DPS.2.1: Use data and visuals to interpret financial and economic scenarios. |
| <p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. | 4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers. 5-SSLS.1.19: Identify the costs and benefits of business decisions and how | B-LS2: Demonstrate creativity and innovation. B-SS3: Demonstrate the ability to work in teams and develop leadership skills. B-SS5: Demonstrate ethical decision-making and social responsibility. | ELA.4.C.1.1: Write opinion pieces that clearly explain ideas using relevant facts and details. ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic. ELA.5.C.1.1: Write informative or | N/A |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|--|--|
| | <p>those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | | <p>explanatory texts to convey ideas and information clearly. ELA.5.C.1.3: Use precise language and domain-specific vocabulary in writing.</p> <p>ELA.6.C.1.1: Write informative texts that examine a topic and clearly convey ideas and information. ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | |
| <p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. | <p>4-SSLS.1.20: Explain the importance of creating a personal budget and keeping track of spending.</p> <p>5-SSLS.1.21: Develop a personal budget based on income and expenses.</p> <p>6.5.8: Develop a simple budget based on allocated resources and income.</p> | <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> | <p>ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic.</p> <p>ELA.5.C.1.3: Use precise language and domain-specific vocabulary in writing.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>4.ATO.5: Solve multi-step real-world problems using the four operations.</p> <p>5.ATO.3: Apply mathematical operations to solve multi-step problems with decimals and whole numbers in context.</p> <p>6.NS.3: Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm.</p> <p>6.DPS.2.1: Use data and</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|--|
| | | | | visuals to interpret financial and economic scenarios. |
| <p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS2: Demonstrate creativity and innovation.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1b: Explain ideas and details using information from text and visuals.</p> <p>ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic.</p> <p>ELA.5.R.1.1b: Integrate information from text and visuals to explain key ideas.</p> <p>ELA.5.C.1.3: Use precise language and domain-specific vocabulary in writing.</p> <p>ELA.6.R.1.1b: Analyze how visual or multimedia elements contribute to meaning in a text.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | N/A |
| <p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions</p> | <p>B-LS2: Demonstrate creativity and innovation.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.R.1.1b: Explain ideas and details using information from text and visuals.</p> <p>ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic.</p> <p>ELA.5.R.1.1b: Integrate information from text and visuals</p> | N/A |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|--|---|
| <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. | <p>affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | | <p>to explain key ideas. ELA.5.C.1.3: Use precise language and domain-specific vocabulary in writing.</p> <p>ELA.6.R.1.1b: Analyze how visual or multimedia elements contribute to meaning in a text. ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | |
| <p>Unit 4: Session 2: Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.9: Explain the relationship between price, profit, supply, and demand in a market economy.</p> | <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> <p>B-LS10: Participate in enrichment and extracurricular activities aligned with personal and career goals.</p> | <p>ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic.</p> <p>ELA.5.C.1.3: Use precise language and domain-specific vocabulary in writing.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>4.ATO.5: Solve multi-step real-world problems using the four operations.</p> <p>4.DSP.3: Represent and interpret data in a table or chart and solve problems using the data.</p> <p>5.ATO.3: Apply mathematical operations to solve multi-step problems with decimals and whole numbers in context.</p> <p>5.DSP.3: Create and interpret data in charts and tables related to financial contexts.</p> <p>6.NS.3: Fluently add, subtract,</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|---|--|
| | | | | multiply, and divide multi-digit decimals using the standard algorithm. 6.DPS.2.1: Use data and visuals to interpret financial and economic scenarios. |
| <p>Unit 4: Session 2: (Optional) Application 1: The Right Price</p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.9: Explain the relationship between price, profit, supply, and demand in a market economy.</p> | <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> <p>B-LS10: Participate in enrichment and extracurricular activities aligned with personal and career goals.</p> | <p>ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic.</p> <p>ELA.5.C.1.3: Use precise language and domain-specific vocabulary in writing.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>4.ATO.5: Solve multi-step real-world problems using the four operations.</p> <p>4.DSP.3: Represent and interpret data in a table or chart and solve problems using the data.</p> <p>5.ATO.3: Apply mathematical operations to solve multi-step problems with decimals and whole numbers in context.</p> <p>5.DSP.3: Create and interpret data in charts and tables related to financial contexts.</p> <p>6.NS.3: Fluently add, subtract, multiply, and divide multi-digit decimals using the standard</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|---|---|
| | | | | algorithm. 6.DPS.2.1: Use data and visuals to interpret financial and economic scenarios. |
| <p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.9: Explain the relationship between price, profit, supply, and demand in a market economy.</p> | <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> <p>B-LS10: Participate in enrichment and extracurricular activities aligned with personal and career goals.</p> | <p>ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic.</p> <p>ELA.5.C.1.3: Use precise language and domain-specific vocabulary in writing.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>4.ATO.5: Solve multi-step real-world problems using the four operations.</p> <p>4.DSP.3: Represent and interpret data in a table or chart and solve problems using the data.</p> <p>5.ATO.3: Apply mathematical operations to solve multi-step problems with decimals and whole numbers in context.</p> <p>5.DSP.3: Create and interpret data in charts and tables related to financial contexts.</p> <p>6.NS.3: Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm.</p> <p>6.DPS.2.1: Use data and visuals to</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|---|---|
| | | | | interpret financial and economic scenarios. |
| <p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Conduct research to discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.9: Explain the relationship between price, profit, supply, and demand in a market economy.</p> | <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> <p>B-LS5: Demonstrate the ability to make ethical and sustainable choices.</p> <p>B-LS10: Participate in enrichment and extracurricular activities aligned with personal and career goals.</p> | <p>ELA.4.R.1.1b: Explain ideas and details using information from text and visuals.</p> <p>ELA.4.C.3.1: Conduct short research projects that build knowledge through investigation of different aspects of a topic.</p> <p>ELA.5.R.1.1b: Integrate information from text and visuals to explain key ideas.</p> <p>ELA.5.C.3.1: Conduct short research projects using multiple sources to build knowledge.</p> <p>ELA.6.R.1.1b: Analyze how visual or multimedia elements contribute to meaning in a text.</p> <p>ELA.6.C.3.1: Conduct research to answer a question or solve a problem using multiple relevant sources.</p> | N/A |
| <p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> Create a friendly letter using a template. | <p>4-SSLS.1.14: Explain how effective communication builds relationships and supports cooperation in a community.</p> <p>5-SSLS.1.13: Describe how citizens communicate, collaborate, and problem-solve to</p> | <p>B-SS1: Use effective oral and written communication skills in various settings.</p> | <p>ELA.4.C.1.4: Write personal or formal letters that follow appropriate formatting and use clear, concise language.</p> <p>ELA.4.C.5.1: Follow the conventions of standard English grammar, punctuation, capitalization, and spelling appropriate to grade level.</p> <p>ELA.5.C.1.4: Write formal and informal correspondence using</p> | N/A |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|--|
| | maintain a healthy community. | | <p>correct formatting and tone.</p> <p>ELA.5.C.5.1: Follow the conventions of standard English grammar, punctuation, capitalization, and spelling appropriate to grade level.</p> <p>ELA.6.C.1.4: Write for a variety of purposes using appropriate tone and formatting (e.g., letters, articles, or journal entries).</p> <p>ELA.6.C.5.1: Follow the conventions of standard English appropriate to sixth grade when writing.</p> | |
| <p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. Define advertising. Describe characteristics of effective advertising. Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS2: Demonstrate creativity and innovation.</p> <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> <p>B-SS1: Use effective oral and written communication skills in various settings.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>ELA.4.C.1.1: Write opinion pieces that clearly explain ideas using relevant facts and details.</p> <p>ELA.4.C.1.4: Collaborate with peers to solve a problem or conduct an inquiry.</p> <p>ELA.4.C.3.1: Create multimedia presentations that explain ideas or processes.</p> <p>ELA.5.C.1.1: Write informative or explanatory texts to convey ideas and information clearly.</p> <p>ELA.5.C.1.4: Use evidence and reasoning when speaking or collaborating on academic tasks.</p> | <p>4.NSBT.5: Multiply whole numbers to solve multi-step real-world problems.</p> <p>4.ATO.5: Solve multi-step real-world problems using the four operations.</p> <p>5.ATO.3: Apply mathematical operations to solve real-world problems with decimals and whole numbers.</p> <p>5.DSP.3: Create and interpret data in charts and tables related to financial contexts.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|---|--|
| | | | <p>ELA.5.C.3.1: Use multimedia elements to enhance presentation of information.</p> <p>ELA.6.C.1.1: Write informative texts that examine a topic and clearly convey ideas and information.</p> <p>ELA.6.C.1.4: Collaborate in teams to solve problems and present solutions clearly and effectively.</p> <p>ELA.6.C.3.1: Create digital presentations that synthesize information and support a central idea.</p> | <p>6.NS.3: Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm.</p> <p>6.DPS.2.1: Use data and visuals to interpret financial and economic scenarios.</p> |
| <p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. | <p>4-SSLS.1.17: Describe characteristics of a good citizen and explain how civic virtues support community and workplace success.</p> <p>5-SSLS.1.16: Analyze how civic responsibility, respect, and collaboration contribute to a functioning society.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> <p>6.5.10: Evaluate the</p> | <p>B-SS4: Demonstrate empathy and respect for others.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-SS8: Demonstrate advocacy skills and ability to assert self when needed.</p> | <p>ELA.4.C.1.2: Ask and answer questions to clarify meaning during collaborative discussions.</p> <p>ELA.4.C.1.3: Use precise language and domain-specific vocabulary to explain a topic.</p> <p>ELA.5.C.1.2: Use oral language and nonverbal cues to present ideas and respond appropriately in discussions.</p> <p>ELA.5.C.1.3: Use precise language and domain-specific vocabulary in</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|--|---------------------|
| | <p>role of ethics in business decisions and customer relationships.</p> | | <p>writing.</p> <p>ELA.6.C.1.2: Participate in conversations and presentations using formal and informal language appropriately.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | |
| <p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. | <p>4-SSLS.1.18: Describe the basic components of a business and explain how businesses meet the needs and wants of consumers.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS2: Demonstrate creativity and innovation.</p> <p>B-SS1: Use effective oral and written communication skills in various settings.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> | <p>ELA.4.C.1.1: Write opinion pieces that clearly explain ideas using relevant facts and details.</p> <p>ELA.4.C.3.1: Create multimedia presentations that explain ideas or processes.</p> <p>ELA.5.C.1.1: Write informative or explanatory texts to convey ideas and information clearly.</p> <p>ELA.5.C.3.1: Use multimedia elements to enhance presentation of information.</p> <p>ELA.6.C.1.1: Write informative texts that examine a topic and clearly convey ideas and information.</p> <p>ELA.6.C.3.1: Create digital presentations that synthesize</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|--|---------------------|
| | | | information and support a central idea. | |
| <p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. | <p>5-SSLS.1.20: Describe ways individuals can protect personal information and make safe choices in the digital world.</p> <p>6.5.12: Explain how financial decisions and practices, such as saving, credit use, and protecting personal information, affect personal well-being.</p> | <p>B-SMS10: Demonstrate personal safety skills, including the ability to recognize and respond to unsafe or risky situations.</p> <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> | <p>ELA.4.C.1.2: Ask and answer questions to clarify meaning during collaborative discussions.</p> <p>ELA.5.C.1.2: Use oral language and nonverbal cues to present ideas and respond appropriately in discussions.</p> <p>ELA.6.C.1.2: Participate in conversations and presentations using formal and informal language appropriately.</p> <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | N/A |
| <p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. | <p>4-SSLS.1.14: Explain how effective communication builds relationships and supports cooperation in a community.</p> <p>5-SSLS.1.13: Describe how citizens communicate, collaborate, and problem-solve to maintain a healthy community.</p> | <p>B-SS1: Use effective oral and written communication skills in various settings.</p> <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> | <p>ELA.4.C.1.4: Write personal or formal letters that follow appropriate formatting and use clear, concise language.</p> <p>ELA.4.C.5.1: Follow the conventions of standard English grammar, punctuation, capitalization, and spelling appropriate to grade level.</p> <p>ELA.5.C.1.4: Write formal and informal correspondence using correct formatting and</p> | N/A |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|--|---------------------|
| | 6.5.2: Analyze how economic decisions impact individuals, businesses, and governments. | | tone. ELA.5.C.5.1: Follow the conventions of standard English grammar, punctuation, capitalization, and spelling appropriate to grade level. ELA.6.C.1.4: Write for a variety of purposes using appropriate tone and formatting (e.g., letters, articles, or journal entries). ELA.6.C.5.1: Follow the conventions of standard English appropriate to sixth grade when writing. | |

Unit 5: The Visit

| | | | | |
|--|---|---|-----|--|
| <p>Unit 5: Activity: Schedule and Citizen Checklist</p> <ul style="list-style-type: none"> Manage their personal finances and time. Appreciate how careful completion of details ensures a more successful JA BizTown visit. | <p>4-SSLS.1.20: Explain the importance of creating a personal budget and keeping track of spending.</p> <p>5-SSLS.1.21: Develop a personal budget based on income and expenses.</p> <p>6.5.8: Develop a simple budget based on allocated resources and income.</p> | <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> | N/A | <p>4.ATO.5: Solve multi-step real-world problems using the four operations.</p> <p>5.ATO.3: Apply mathematical operations to solve multi-step problems with decimals and whole numbers in context.</p> <p>6.NS.3: Fluently compute with multi-digit decimals (add, subtract, multiply, divide) using the standard algorithm.</p> |
|--|---|---|-----|--|

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|--|---|
| | | | | 6.DPS.2.1: Use data and visuals to interpret financial and economic scenarios. |
| <p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Function in their job capacity at JA BizTown. • Appreciate how careful completion of details ensures a more successful JA BizTown visit. • Manage their personal finances and time. • Carry out responsibilities of citizenship, such as voting and job responsibilities. | <p>4-SSLS.1.18: Describe how businesses meet community needs and the role of individuals in those businesses.</p> <p>5-SSLS.1.21: Apply personal responsibility and civic participation through roles and duties.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments (reflecting practical finance/time management and teamwork during the BizTown visit).</p> | <p>B-SS1: Use effective oral and written communication in varied settings.</p> <p>B-SS3: Demonstrate teamwork and leadership skills in real-world environments.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility in civic and economic roles.</p> | <p>ELA.4.C.1.4 / 5-C.1.4 / 6-C.1.4: Collaborate in teams to solve problems and present outcomes effectively—supporting students’ ability to debrief and reflect post-visit.</p> | <p>4.ATO.5: Solve multi-step real-world problems (e.g. tracking finances upon return).</p> <p>5.ATO.3: Apply operations involving decimals and whole numbers in context.</p> <p>6.NS.3 / 6.DPS.2.1: Compute with multi-digit decimals and interpret financial data for reflection on personal finance management and community roles during the BizTown simulation.</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|--|--------------------|---------------------|
| <p>Unit 5: Activity: Bringing It Home</p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. | <p>EPF.2.IN: Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals (e.g., banks, credit unions, investments)</p> <p>6.5.3: Demonstrate understanding of circular flow: how individuals, businesses, and government interact to create the flow of goods, services, and money</p> | <p>N/A</p> | <p>N/A</p> | <p>N/A</p> |
| <p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. | <p>4-SSLS.1.18: Describe how businesses meet community needs and the role of individuals in those businesses.</p> <p>5-SSLS.1.19: Identify the costs and benefits of business decisions and how those decisions affect individuals and communities.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> | <p>N/A</p> | <p>N/A</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|--|---------------------|
| <p>Unit 5: (Optional) Application 2: Biz Quiz</p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> • Explain circular flow. • Describe how citizens use financial institutions. • Describe how citizens work within a quality business. | <p>EPF.2.IN: Identify and explain how financial institutions (banks, credit unions, investments) help citizens achieve financial goals.</p> <p>6.5.3: Explain the circular flow of the economy, detailing interactions among individuals, businesses, and government.</p> <p>4-SSLS.1.18: Describe how individuals participate in quality businesses within their community.</p> | <p>N/A</p> | <p>N/A</p> | <p>N/A</p> |
| <p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> • Evaluate team performance at JA BizTown. • Describe how citizens work within a quality business. | <p>4-SSLS.1.14: Explain how effective communication builds relationships and supports cooperation in a community.</p> <p>5-SSLS.1.13: Describe how citizens communicate, collaborate, and problem-solve to maintain a healthy community.</p> <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-SS1: Use effective oral and written communication skills in various settings.</p> <p>B-LS4: Demonstrate critical thinking skills to make informed decisions.</p> | <p>This lesson focuses on writing business letters; while South Carolina ELA standards specifically for business writing aren't listed, the lesson supports general writing, clarity, and formatting skills in grades 4–6.</p> | <p>N/A</p> |

JA BizTown Adventures

| Session Details | Social Studies | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|--|---|
| <p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate word choices | <p>Standard 3 – Economics (Grades 4-6): Utilize college and career economist skills to understand how economic decisions affect one’s personal community—including market analysis, target market identification, and budgeting decisions like hiring and pricing.</p> | <p>B-LS1: Articulate personal strengths and interests (selecting a company).</p> <p>B-LS4: Apply critical thinking in decision-making (using mission statements).</p> <p>B-LS6: Produce career-related documents (evaluating resumes and writing customer letters).</p> <p>B-LS7: Set academic or career goals and plan (budget-based hiring).</p> <p>B-SS3: Collaboration and leadership (managing groups).</p> | <p>Middle Grades Writing – Persuasive/Informational (Grades 5-6):</p> <p>Produce clear text with domain-specific vocabulary, persuasive tone, and appropriate structure—used when drafting hiring letters or customer communications.</p> | <p>4.ATO.5 – Solve multi-step real-world problems (e.g., budget calculations).</p> <p>5.ATO.3 – Perform multi-step operations with decimals and whole numbers.</p> <p>6.NS.3 & 6.DPS.2.1 – Compute multi-digit decimals and interpret financial data.</p> |

JA BizTown Adventures

| Session Details | Social Studies | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|---|--|
| <p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process | <p>6.5.8: Develop a simple budget based on allocated resources and income.</p> <p>6.5.9: Explain the relationship between price, profit, supply, and demand in a market economy.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals (budgeting decisions).</p> <p>B-LS9: Decision-making informed by gathering evidence, getting others’ perspectives, and recognizing bias (evaluating proposals, reading terms and conditions).</p> <p>B-SMS10: Ability to manage transitions and adapt to change (cyber insurance decisions).</p> | <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence (comparing offers, writing proposals, drafting evaluation letters).</p> | <p>4.ATO.5: Solve multi-step real-world problems using the four operations (basic budgeting and net pay).</p> <p>5.ATO.3: Apply mathematical operations to solve multi-step problems with decimals and whole numbers (deducting taxes, computing prices).</p> <p>6.NS.3: Add, subtract, multiply, and divide multi-digit decimals using the standard algorithm (profit calculations).</p> <p>6.DPS.2.1: Use data and visuals to interpret financial and economic scenarios (evaluating service value comparisons).</p> |

JA BizTown Adventures

| Session Details | Social Studies | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|--|--|
| <p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts | <p>6.5.9: Explain the relationship between price, profit, supply, and demand in a market economy (used when comparing cost-effectiveness of ads and resolving customer pain points).</p> <p>6.5.3: Demonstrate understanding of circular flow: how individuals, businesses, and government interact to create the flow of goods, services, and money (identifying target markets and strategic planning).</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths (selecting a company based on fit).</p> <p>B-LS4: Demonstrate critical thinking and decision-making (refining product ideas, evaluating campaigns).</p> <p>B-SS3: Demonstrate teamwork and leadership skills (collaborating on marketing campaigns).</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility (considering customer ethics and mission alignment).</p> | <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence (developing marketing plans and justifying campaign decisions).</p> | <p>4.ATO.5: Solve multi-step real-world problems (basic budgeting for campaign costs).</p> <p>5.ATO.3: Apply operations with decimals and whole numbers (calculating cost effectiveness of ads).</p> <p>6.NS.3: Compute with multi-digit decimals (comparing service prices and campaign budgets).</p> <p>6.DPS.2.1: Use data and visuals to interpret financial and economic scenarios (analyzing marketing data and audience analytics).</p> |

JA BizTown Adventures

| Session Details | Social Studies | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|---|---------------------|
| <p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service | <p>6.5.2: Analyze how economic decisions impact individuals, businesses, and governments.</p> | <p>B-LS1: Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SS1: Use effective oral and written communication skills in various settings.</p> <p>B-SS3: Demonstrate the ability to work in teams and develop leadership skills.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-LS4: Apply self-motivation and self-direction to learning (problem-solving customer service).</p> <p>B-LS9: Decision-making informed by gathering evidence, getting others' perspectives and recognizing personal bias.</p> | <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence.</p> | <p>N/A</p> |

JA BizTown Adventures

| Session Details | Social Studies | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|---|--|
| <p>Adventure Five: Consumer</p> <p>As consumers, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost | <p>EPF.2.IN: Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals (e.g., checking, savings, debit/credit services).</p> <p>EPF.2.CC: Determine financially responsible ways that individuals acquire and use credit (understanding debit vs credit and electronic payments).</p> <p>EPF.2.IP: Develop a personal finance strategy for investing, protecting, purchasing, and saving resources (budgeting and managing needs vs wants).</p> <p>SC Standard A28: Understand how scarcity and choice influence individual financial decisions (opportunity cost and prioritizing needs).</p> | <p>B-LS1: Demonstrate ability to articulate personal interests and strengths (choosing suitable accounts and payment methods).</p> <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals (setting and adjusting budgets).</p> <p>B-LS9: Apply decision-making informed by evidence and personal insights (comparing services, evaluating spending vs saving).</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them (tracking finances, using registers).</p> | <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence—evident when justifying budget choices, payment method preferences, or need/want evaluations.</p> | <p>4.ATO.5: Solve multi-step real-world problems using the four operations (recording transactions, tracking spending).</p> <p>5.ATO.3: Apply mathematical operations to solve multi-step problems with decimals and whole numbers (calculating net pay, balancing budgets).</p> <p>6.NS.3: Fluently add, subtract, multiply, and divide multi-digit decimals (recording and reconciling transactions).</p> <p>6.DPS.2.1: Use data and visuals to interpret financial scenarios (analyzing register totals, savings growth, debit vs credit usage)</p> |

JA BizTown Adventures

| Session Details | Social Studies | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|---|---------------------|
| <p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Make decisions based on their understanding of personal freedoms ▪ Determine appropriate allocation of tax funds ▪ Create policy based on public safety ▪ Base voting decisions on candidate policies and promises. | <p>4-SSLS.1.15: Describe the importance of civic participation and explain how individuals and groups can effect change in a community.</p> <p>5-SSLS.1.14: Analyze how citizens influence government through voting and other forms of participation.</p> <p>5-SSLS.1.15: Explain the steps in the election process and how elections promote democratic values.</p> <p>6.1.2: Compare the structures and processes of democratic governments, including the role of voting and elections.</p> <p>6.5.3: Demonstrate understanding of the circular flow of goods, services, and money between individuals, businesses, and government (as context for tax allocations and community decisions).</p> | <p>B-SS5: Demonstrate ethical decision-making and social responsibility (weighing individual vs. community good).</p> <p>B-SS9: Demonstrate civic maturity when discussing the role of rules and government (allocating tax funds and evaluating policies).</p> | <p>ELA.6.C.1.3: Present supported arguments about real-world issues using reasoning and evidence (creating policies and voting based on candidate promises).</p> | <p>N/A</p> |

JA Finance Park

| Unit Description | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|---|---|
| <p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income | <p>EPF.1.ER: Examine how scarcity of time and resources necessitates decision-making (matching interests and skills to careers).</p> <p>EPF.2.IP: Develop personal finance strategies for investing, protecting, purchasing, and saving resources (handling gross/net income and taxes).</p> <p>F.1.2 (Career & Tech – Accounting): Determine the difference between gross salary versus net pay.</p> | <p>B-LS1: Demonstrate the ability to articulate personal interests and strengths (rate interests/abilities).</p> <p>B-LS9: Apply decision-making informed by gathering evidence and recognizing bias (matching preferences to careers, determining taxes).</p> | <p>SC Standard A4 – Writing: Write arguments to support claims with clear reasons and relevant evidence (justifying career matches, income choices).</p> <p>SC Standard A6 – Research & Oral Communication: Formulate questions, consider multiple perspectives, and convey learning (exploring career options and salary factors).</p> | <p>7.NS.3: Apply all four operations with rational numbers in real-world problems (calculating net monthly income).</p> <p>7.RP.3: Solve ratio and percentage problems using proportional reasoning (e.g., tax rates, net pay).</p> |
| <p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management | <p>EPF.2.IP: Develop a personal finance strategy for investing, protecting, purchasing, and saving resources</p> <p>EPF – Risk & Insurance Topics:</p> <ul style="list-style-type: none"> • Define the principles and terminology of insurance (claim, deductible, premium, etc.) • Describe risk management methods: avoidance, reduction, assumption, and transfer | <p>B-LS9: Apply decision-making informed by evidence, alternative viewpoints, and personal data (choosing investments and savings options).</p> <p>B-SMS10: Demonstrate ability to set goals and implement strategies to meet them (planning saving/investing over time).</p> | <p>A4 – Writing Arguments: Write claims about financial strategies with clear reasoning and evidence (comparing saving vs investing).</p> <p>A6 – Research & Oral Communication: Conduct inquiry into saving options, interpret findings, and present recommendations on risk management and investment choices.</p> | <p>N/A</p> |

JA Finance Park

| Unit Description | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|--|---------------------|
| <p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money | <p>EPF.MCM.2.1: Design a plan that uses the services of various financial institutions to meet financial goals.</p> <p>EPF.MCM.2.3: Compare costs and benefits of cash, debit, payment applications, and credit card transactions in terms of interest rates, fees, penalties, costs, and benefits.</p> <p>EPF.MCM.3.2: Explain how debt management and creditworthiness impact an individual's ability to become a responsible consumer and borrower.</p> | <p>B-LS9: Apply decision-making informed by gathering evidence, alternative viewpoints, and recognizing bias.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> | <p>A4: Write arguments to support claims with clear reasons and relevant evidence.</p> <p>A6: Conduct short and sustained research projects to answer questions, evaluate sources, and present findings.</p> | <p>N/A</p> |

JA Finance Park

| Unit Description | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|---|--|
| <p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income | <p>EPF.MCM.1.2: Critique income and spending plans in terms of age, individual needs, and available resources.</p> <p>Advanced Personal Finance – Budgeting and Financial Planning Standard 3: Create a spending log to track personal expenses over time.</p> <p>Advanced Personal Finance – Budgeting and Financial Planning Standard 7: Develop a personal budget based on expected earnings from a chosen career and lifestyle, including short-term and long-term financial SMART goals.</p> | <p>B-LS9: Apply decision-making informed by evidence, alternative viewpoints, and recognizing bias.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> | <p>A4: Write arguments to support claims with clear reasons and relevant evidence (e.g., defending budgeting choices by comparing needs vs wants).</p> <p>A6: Conduct short and sustained research projects to answer questions, assess sources, and communicate findings (e.g., deciding budget categories, saving goals).</p> | <p>7.RP.3: Solve ratio and percentage problems using proportional reasoning (e.g., allocating income into savings vs spending categories).</p> <p>EPF-embedded Financial Math: Apply operations with rational numbers to create and maintain a budget—computing totals, percentages, and balance tracking.</p> |
| <p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience | <p>EPF.MCM.1.2: Critique income and spending plans in terms of age, individual needs, and available resources.</p> <p>Advanced Personal Finance – Budgeting and Financial Planning Standard 7: Develop a personal budget based on expected earnings from a chosen career and lifestyle, including short-term and long-term financial SMART goals.</p> <p>EPF.2.IP: Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p> | <p>B-LS9: Apply decision-making informed by evidence, alternative viewpoints, and recognizing bias.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> <p>B-SMS 7: Demonstrate effective coping skills when faced with a problem (e.g., adapting spending within simulation constraints).</p> | <p>A4: Write arguments to support claims with clear reasoning and evidence (e.g., justifying financial decisions made during simulation).</p> <p>A6: Conduct short and sustained research to answer questions and present findings (e.g., reflecting on budgeting choices or financial trade-offs).</p> | <p>7.RP.3: Use proportional reasoning to solve real-world problems involving budgets, percentages, and ratios.</p> <p>EPF-embedded Financial Math: Apply operations with rational numbers to maintain a balanced budget and adjust spending decisions accordingly.</p> |

JA Finance Park

JA Finance Park PBL

| Unit Description | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|--|---|
| <p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare | <p>EPF.IN.1.1: Identify personal interests, skills, and career goals that influence income.</p> <p>EPF.IN.1.2: Explain how factors such as education, experience, certifications, and geographic location impact income.</p> <p>EPF.IN.2.1: Compare common employee benefits and types of income (wages, salaries, commission, tips, interest, profit, dividends).</p> <p>EPF.IN.2.2: Calculate net income using gross income and mandatory deductions, including income tax, Social Security, and Medicare.</p> | <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-LS8: Actively engage in career exploration and planning.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> | <p>A2: Integrate information from diverse sources to gain insights and draw conclusions (e.g., analyzing income sources and tax impacts).</p> <p>A6: Conduct research to answer questions and present knowledge on career pathways and financial implications.</p> | <p>NC.AREI.1: Interpret expressions that represent real-world scenarios (e.g., deductions from gross income).</p> <p>NC.F.IF.4: Interpret functions that model relationships between quantities, including financial ones.</p> <p>NC.A.CED.1: Create equations and inequalities to represent constraints and solve real-world budgeting and income problems.</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|---|
| <p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management | <p>EPF.IN.3.1: Explain the importance of saving and investing to meet financial goals.</p> <p>EPF.IN.3.2: Compare various savings and investment options and explain how they support personal financial goals.</p> <p>EPF.IN.4.1: Assess personal financial risk and explain strategies for managing it, including insurance.</p> <p>EPF.IN.4.2: Explain the purpose and characteristics of different types of insurance (health, auto, property, life, etc.).</p> | <p>B-LS9: Apply decision-making informed by evidence and long-term goals.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> | <p>A1: Read and comprehend informational texts to support analysis, reflection, and research (e.g., insurance policies, investment comparisons).</p> <p>A2: Integrate information from multiple sources to evaluate savings and investment options.</p> <p>A4: Write arguments supported by evidence (e.g., justify a savings strategy or investment plan).</p> | <p>NC.S.ID.1: Use statistics to analyze data and trends in savings and investment growth.</p> <p>NC.A.CED.2: Create and solve equations that represent savings growth, compound interest, or insurance premiums.</p> <p>NC.F.LE.1: Distinguish between linear and exponential models (e.g., comparing simple and compound interest over time).</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|--|---|
| <p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important | <p>EPF.IN.2.3: Compare services offered by financial institutions, including banks, credit unions, and online institutions.</p> <p>EPF.CR.1.1: Differentiate among credit types (e.g., credit cards, installment loans) and analyze their functions and costs.</p> <p>EPF.CR.1.2: Evaluate the costs and benefits of using credit, including interest, fees, and rewards.</p> <p>EPF.CR.2.1: Explain factors that affect creditworthiness (e.g., payment history, credit utilization, length of credit history).</p> <p>EPF.CR.2.2: Describe how credit scores are calculated and why they are important to personal financial decisions.</p> | <p>B-LS9: Apply decision-making informed by data and long-term consequences.</p> <p>B-SMS6: Demonstrate the ability to evaluate and reflect on financial decisions and personal responsibility.</p> | <p>A2: Integrate information from diverse sources to make informed financial decisions.</p> <p>A3: Analyze the credibility and accuracy of sources (e.g., promotional materials from credit institutions).</p> <p>A4: Construct written arguments or explanations supported by evidence (e.g., justification of a credit choice).</p> | <p>NC.S.ID.3: Interpret data on credit utilization, interest rates, or credit score ranges.</p> <p>NC.A.CED.1: Create and solve equations to compare credit card balances, fees, and payments over time.</p> <p>NC.F.IF.4: Interpret functions modeling real-world financial relationships (e.g., rising interest due to unpaid debt).</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|---|--|
| <p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income | <p>EPF.IN.5.1: Differentiate between needs and wants and how they influence spending decisions.</p> <p>EPF.IN.5.2: Categorize types of income and expenses within a personal budget.</p> <p>EPF.IN.5.3: Develop and use a personal budget based on income, expenses, financial goals, and opportunity costs.</p> <p>EPF.IN.5.4: Compare different types of budgets and how they align with various financial goals and circumstances.</p> | <p>B-LS9: Apply decision-making informed by data and long-term personal goals.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> <p>B-SMS6: Demonstrate the ability to evaluate and reflect on financial decisions and personal responsibility.</p> | <p>A2: Integrate information from multiple sources to inform planning and budgeting.</p> <p>A4: Write explanations or justifications using evidence and reasoning (e.g., defending budget decisions).</p> <p>C1: Present information clearly using technology, visuals, and structured support (e.g., budget presentations).</p> | <p>NC.A.CED.1: Create equations and inequalities to represent budget scenarios and solve real-world problems.</p> <p>NC.S.ID.1: Analyze data and graphs related to budget categories and spending habits.</p> <p>NC.F.IF.4: Interpret graphs and functions showing financial growth or decline over time.</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|---|
| <p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills | <p>EPF.IN.5.3: Develop and use a personal budget based on income, expenses, financial goals, and opportunity costs.</p> <p>EPF.IN.5.4: Compare different types of budgets and how they align with various financial goals and circumstances.</p> <p>EPF.IN.6.1: Demonstrate the use of decision-making strategies to make smart financial decisions.</p> <p>EPF.IN.6.2: Evaluate short- and long-term effects of financial decisions on future goals.</p> <p>EPF.IN.4.1: Identify savings and investment strategies based on personal financial goals and life stages.</p> | <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> <p>B-LS4: Apply critical-thinking skills to make informed decisions.</p> <p>B-LS9: Apply decision-making informed by data and long-term consequences.</p> <p>B-SS1: Use effective oral and written communication skills and listening skills.</p> | <p>A1: Engage in inquiry-based learning to prepare for lifelong learning.</p> <p>A2: Integrate information from multiple sources to inform financial and future planning.</p> <p>A4: Write arguments and explanatory texts supported by evidence (e.g., final portfolio).</p> <p>C1: Present information clearly using technology, visuals, and appropriate presentation techniques.</p> | <p>NC.A.CED.1: Create equations and inequalities to represent financial decision scenarios.</p> <p>NC.S.ID.1: Analyze budget data, spending habits, and savings projections using graphs or charts.</p> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|---|---------------------|
| <p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. | <p>EPF.MCM.1.1: Investigate individual interests, aptitudes, and skills as they relate to career options.</p> <p>EPF.MCM.1.2: Evaluate career options and pathways in relation to personal interests and future earning potential.</p> | <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-LS8: Actively engage in challenging coursework and tasks, even when the work is difficult.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> | <p>A2: Integrate information from multiple sources to research and evaluate career pathways.</p> <p>A4: Write explanatory texts examining and conveying ideas clearly about a specific career path.</p> <p>C1: Present research and ideas using appropriate communication modes and digital tools.</p> | <p>N/A</p> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|---|---|
| <p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. | <p>EPF.IN.2.1: Identify components of a paycheck, including gross pay, net pay, and common payroll deductions.</p> <p>EPF.IN.2.2: Explain how taxes, benefits, and other deductions affect take-home pay.</p> <p>EPF.IN.2.3: Calculate net pay after taxes and deductions.</p> | <p>B-LS4: Apply critical-thinking skills to make informed decisions.</p> <p>B-SMS9: Demonstrate personal responsibility in managing goals, time, and finances.</p> | <p>A2: Integrate information from charts, forms, and written explanations (e.g., pay stubs) to evaluate financial documents.</p> <p>A4: Write clear explanations about earnings and deductions using domain-specific vocabulary.</p> <p>C1: Present information and calculations clearly using visual formats (e.g., financial breakdowns, charts).</p> | <p>NC.A.CED.1: Create and solve equations representing income and deductions.</p> <p>NC.N.Q.1: Use units to understand and solve problems involving monetary calculations.</p> <p>NC.F.IF.4: Interpret functions that model relationships between gross and net income.</p> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|--|--|
| <p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of postsecondary education, including trade schools and military service. ▪ Identify the income projection for a variety of careers. ▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. | <p>EPF.IN.1.2: Analyze how education, training, and career choices impact future income and quality of life.</p> <p>EPF.IN.1.4: Evaluate the costs and benefits of different types of postsecondary education, including military service and trade schools.</p> <p>EPF.IN.1.5: Interpret labor market information to analyze job outlook and potential earnings.</p> | <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> <p>B-LS9: Gather evidence and consider multiple factors in decision-making.</p> | <p>A2: Evaluate and synthesize information from multiple sources (e.g., Occupational Outlook Handbook).</p> <p>A4: Write informative/explanatory texts to convey comparisons between education options and career outcomes.</p> <p>C1: Present findings using data, visuals, and structured argumentation based on labor market research.</p> | <p>NC.A.CED.1: Create equations to model income over time versus cost of education.</p> <p>NC.F.IF.4: Interpret functions representing return on investment across careers.</p> <p>NC.N.Q.2: Define appropriate levels of precision when comparing projected incomes and education costs.</p> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|--|---|
| <p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future | <p>EPF.DM.1.1: Apply a rational decision-making process to personal financial decisions.</p> <p>EPF.DM.1.3: Explain how financial decisions can affect future financial goals and opportunities.</p> <p>EPF.DM.1.5: Evaluate trade-offs and opportunity costs when making financial decisions.</p> | <p>B-LS4: Apply critical-thinking skills to make informed decisions.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> <p>B-LS3: Use time-management, organizational and study skills.</p> | <p>A4: Write explanations or arguments evaluating the effects of financial decisions.</p> <p>C1: Present financial choices and trade-offs using verbal, written, or visual communication.</p> <p>A2: Analyze multiple sources of information to support responsible decision-making.</p> | <p>NC.A.CED.1: Create equations and inequalities to model financial decisions and constraints.</p> <p>NC.F.IF.4: Interpret graphs and tables that illustrate the long-term impact of financial decisions.</p> <p>NC.N.Q.1: Use units and quantitative reasoning to evaluate financial trade-offs and projections.</p> |
| <p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. | <p>EPF.MM.2.1: Identify the components of a personal budget.</p> <p>EPF.MM.2.3: Explain the consequences of spending more than one earns.</p> <p>EPF.DM.1.2: Identify short- and long-term financial goals and strategies to achieve them.</p> <p>EPF.DM.1.5: Evaluate trade-offs and opportunity costs when making spending decisions.</p> | <p>B-SMS9: Demonstrate personal responsibility in managing goals, time, and finances.</p> <p>B-LS4: Apply critical-thinking skills to make informed decisions.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> | <p>A4: Write informative texts explaining the consequences of financial mismanagement.</p> <p>C1: Present budget plans and financial behaviors clearly using written or visual formats.</p> <p>A2: Analyze multiple sources (e.g., financial tools, articles) to support budgeting decisions.</p> | <p>NC.A.CED.1: Create and solve equations involving budget constraints.</p> <p>NC.N.Q.1: Use units to quantify and evaluate budget items.</p> <p>NC.F.IF.4: Interpret linear models that represent spending versus earning over time.</p> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|--|--|
| <p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. | <p>EPF.RMI.3.1: Identify types of insurance and the financial protection they provide.</p> <p>EPF.RMI.3.2: Compare insurance options, including costs and benefits.</p> <p>EPF.DM.1.4: Describe how personal choices and circumstances can increase or reduce financial risk.</p> <p>EPF.RMI.3.3: Evaluate when it is appropriate to have life, health, and disability insurance.</p> | <p>B-LS4: Apply critical-thinking skills to make informed decisions.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> <p>B-SMS1: Demonstrate the ability to assume responsibility.</p> | <p>A4: Write informative or explanatory texts examining the role of insurance in financial risk management.</p> <p>A2: Integrate information from multiple sources to compare insurance options.</p> <p>C1: Communicate clearly about risk and insurance decisions through oral and visual presentations.</p> | <p>NC.A.CED.1: Create equations and inequalities to model insurance premiums and coverage trade-offs.</p> <p>NC.N.Q.1: Use quantitative reasoning to evaluate insurance policy costs and risks.</p> <p>NC.F.IF.4: Interpret graphs and models representing changes in insurance costs and benefits over time.</p> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|--|--|
| <p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit | <p>EPF.RMI.2.1: Describe the importance of saving and investing to build wealth and meet financial goals.</p> <p>EPF.RMI.2.2: Compare and contrast various investment options (stocks, bonds, mutual funds, etc.).</p> <p>EPF.RMI.2.3: Analyze the relationship between risk and return.</p> <p>EPF.RMI.2.5: Create a diversified investment portfolio based on personal financial goals and risk tolerance.</p> | <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-LS4: Apply critical-thinking skills to make informed decisions.</p> <p>B-SMS9: Demonstrate personal responsibility in managing goals, time, and finances.</p> | <p>A4: Write explanations evaluating different investment strategies and their long-term impact.</p> <p>A2: Gather and synthesize information from financial texts and data sources to inform investment decisions.</p> <p>C1: Present investment recommendations clearly using data-supported arguments.</p> | <p>NC.A.CED.1: Model and solve problems involving investment growth using functions and equations.</p> <p>NC.F.IF.4: Interpret functions representing investment growth over time.</p> <p>NC.N.Q.1: Use appropriate tools and units to evaluate and compare investment returns and risks.</p> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|---|--|
| <p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. | <p>EPF.INV.1.3: Develop a plan for lifelong financial well-being.</p> <p>EPF.DM.1.1: Identify and evaluate financial goals for the future.</p> <p>EPF.PFL.1.2: Analyze how budgeting and financial decision-making impact personal and professional goals.</p> | <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> <p>B-LS9: Gather evidence and consider multiple perspectives to make informed decisions.</p> | <p>A1: Write arguments to support claims using valid reasoning and relevant evidence drawn from simulations and personal reflections.</p> <p>A4: Write explanatory texts that connect simulated financial experiences to future planning.</p> <p>C1: Present findings from financial simulations and relate them to personal goals using digital and oral presentations.</p> | <p>NC.A.REI.3: Solve problems involving budget constraints and linear equations from simulation scenarios.</p> <p>NC.F.IF.4: Interpret simulation data trends in relation to income, spending, and savings.</p> <p>NC.N.Q.1: Use quantitative reasoning to support financial decisions and projections.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|---|--|---------------------|
| Theme One: Employment and Income | | | | |
| <p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of a successful entrepreneur. ▪ Examine personal entrepreneurial qualifications and characteristics. ▪ Develop a plan for building entrepreneurial skills. | <p>EPF.PFL.1.4: Explore characteristics of successful entrepreneurs and the role of entrepreneurship in the economy.</p> <p>EPF.DM.1.4: Assess personal qualities and skills needed for sound decision-making and goal achievement.</p> <p>EPF.INV.1.2: Analyze the importance of lifelong learning and skill development for financial and career success.</p> | <p>B-LS6: Set high standards of quality.</p> <p>B-LS9: Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS10: Demonstrate ability to set goals and develop strategies for achieving them.</p> | <p>A4: Write explanatory texts analyzing how entrepreneurial traits contribute to success.</p> <p>A1: Write arguments supporting the value of personal goal setting and entrepreneurial planning.</p> <p>C1: Present a personal development plan using effective communication strategies.</p> | N/A |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|---|--|
| <p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. ▪ Develop a plan for preparing for job loss. ▪ Identify professional development and job retraining opportunities to help when job loss happens. | <p>EPF.PFL.1.3: Investigate strategies for adapting to changing employment conditions, including layoffs, automation, and global trends.</p> <p>EPF.INV.1.2: Analyze the importance of lifelong learning and continuing education for economic adaptability.</p> <p>EPF.DM.1.1: Identify and evaluate personal financial goals, including contingency planning for job loss.</p> | <p>B-LS8: Actively engage in challenging coursework.</p> <p>B-LS9: Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS1: Demonstrate ability to assume responsibility and manage transitions and adapt to change.</p> | <p>A4: Write explanatory texts describing causes of job loss and strategies for preparation.</p> <p>R1: Cite textual evidence to support analysis of economic trends and employment shifts.</p> <p>CI: Present findings on economic changes and job market shifts using clear and appropriate formats.</p> | <p>NC.F.IF.4: Interpret graphs or functions showing job market trends or unemployment over time.</p> <p>NC.N.Q.1: Use quantitative reasoning to plan budgets or emergency savings in case of job loss.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|--|--|
| <p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. ▪ Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. | <p>EPF.LCR.1.2: Describe the importance of soft skills, including punctuality, dependability, communication, and teamwork in the workplace.</p> <p>EPF.DM.1.4: Evaluate consequences of ethical and unethical workplace behaviors.</p> | <p>B-SS1: Demonstrate effective coping skills when faced with a problem.</p> <p>B-SS5: Demonstrate ethical decision-making and social responsibility.</p> <p>B-LS5: Demonstrate the ability to make ethical and sustainable choices.</p> | <p>C1: Present claims and findings with clear reasoning, including responses to ethical workplace scenarios.</p> <p>A1: Write arguments supporting claims about workplace values and soft skills.</p> <p>R2: Determine central ideas in workplace scenarios and analyze how they are conveyed.</p> | N/A |
| <p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form | <p>EPF.IN.1.2: Define and describe the purpose of various tax forms including W-2, W-4, and 1040.</p> <p>EPF.IN.1.3: Explain the process of income tax withholding and the purpose of the W-4 form.</p> <p>EPF.GT.1.1: Analyze the impact of taxes on income and purchasing power.</p> | <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-LS10: Participate in enrichment and extracurricular activities. <i>(applies if completing IRS simulations/tools)</i></p> | <p>I1: Conduct research using authoritative sources (e.g., IRS.gov) and summarize key information.</p> <p>RI.11–12.1: Cite strong textual evidence from informational texts (e.g., tax forms, government websites).</p> <p>RI.11–12.3: Analyze complex legal and informational documents (e.g., IRS forms) and explain how they clarify a process.</p> | <p>A1.N.Q.1: Use units to understand and interpret quantities in real-world tax-related contexts.</p> <p>F.IF.4: Interpret functions that model tax withholding situations (e.g., linear relationships between income and tax withheld).</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|---|--|
| Theme Two: Employment and Education | | | | |
| <p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. | <p>EPF.PFI.2.1: Explain the purpose and importance of financial aid in funding postsecondary education.</p> <p>EPF.PFI.2.2: Identify types of financial aid, including grants, scholarships, loans, and work-study, and explain how to access them through FAFSA.</p> <p>EPF.PFI.2.3: Describe the steps and documentation required to complete the FAFSA application.</p> | <p>B-SMS10: Demonstrate ability to manage transitions and adapt to changing situations and responsibilities.</p> <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-LS9: Gather evidence and consider multiple perspectives to make informed decisions.</p> | <p>RI.11–12.1: Cite strong textual evidence from informational documents like the FAFSA.</p> <p>RI.11–12.3: Analyze and follow complex procedures described in financial aid applications and resources.</p> <p>W.11–12.2: Write informative/explanatory texts to clearly convey how to complete a process (e.g., writing out FAFSA steps in a plan).</p> | <p>N-Q.1: Use quantities and units to understand personal finance decisions (e.g., cost of attendance, aid amounts).</p> <p>F.IF.4: Interpret functions to model college cost planning scenarios and the impact of aid.</p> |
| <p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. | <p>EPF.LCR.1.1: Explore the relationship among education, training, and career opportunities.</p> <p>EPF.LCR.1.3: Evaluate personal skills, interests, and aptitudes in relation to career options.</p> <p>EPF.LCR.1.4: Develop short- and long-term career and education goals using the SMART goal framework.</p> | <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> <p>B-LS4: Apply critical-thinking skills to make informed decisions about future plans.</p> <p>B-SMS5: Demonstrate perseverance to achieve goals.</p> | <p>W.11–12.4: Produce clear and coherent writing appropriate to planning tasks and career-focused goals.</p> <p>SL.11–12.4: Present information and supporting evidence clearly when discussing career plans and SMART goals.</p> <p>RI.11–12.1: Cite evidence from career-planning resources to support goal-setting decisions.</p> | <p>N-Q.2: Define appropriate quantities for the purpose of personal and career financial planning (e.g., salary comparisons, education costs).</p> <p>A-CED.1: Create equations that model relationships between training, job levels, and earnings potential.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|--|---|
| <p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses | <p>EPF.LCR.1.5: Analyze how academic performance, course selection, and extracurricular involvement influence future education and career opportunities.</p> <p>EPF.LCR.1.6: Examine factors that contribute to scholarship eligibility and college admissions, including GPA, course rigor, and personal goals.</p> | <p>B-SMS6: Demonstrate ability to overcome barriers to academic success.</p> <p>B-LS3: Use time-management, organizational, and study skills.</p> <p>B-LS7: Identify long- and short-term academic, career, and social/emotional goals.</p> | <p>W.11–12.1: Write arguments or reflections based on academic decisions and outcomes.</p> <p>SL.11–12.1: Engage in discussions to reflect on academic planning, performance, and college readiness.</p> <p>RI.11–12.1: Cite textual evidence when analyzing expectations for college admissions and scholarships.</p> | <p>N-Q.1: Use units as a way to understand GPA calculations and comparisons.</p> <p>A-CED.1: Create equations to model GPA scenarios or projected academic outcomes.</p> |
| <p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. | <p>EPF.LCR.2.2: Interpret a financial aid award letter and compare it with the cost of attendance at different postsecondary institutions.</p> <p>EPF.LCR.2.3: Evaluate the implications of different types of aid (grants, scholarships, loans, work-study) on future finances.</p> <p>EPF.INV.4.1: Assess how borrowing for education impacts long-term financial well-being.</p> | <p>B-SMS10: Demonstrate ability to manage transitions and adapt to changing situations and responsibilities.</p> <p>B-LS4: Apply research skills to career and college decision-making.</p> <p>B-LS9: Gather evidence and consider multiple perspectives to make informed decisions.</p> | <p>RI.11–12.1: Cite textual evidence to analyze complex informational texts like financial aid letters.</p> <p>RI.11–12.7: Evaluate multiple sources of information presented in different formats to make informed decisions.</p> <p>W.11–12.1: Write arguments or persuasive requests (e.g., negotiating for aid) using relevant evidence.</p> | <p>N-Q.2: Define appropriate quantities in the context of comparing aid packages.</p> <p>A-CED.1: Create equations to represent total aid, cost of attendance, and out-of-pocket costs.</p> <p>F-IF.4: Interpret functions representing cost vs. aid over time or across options.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|--|--|---|
| <p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. | <p>EPF.LCR.2.1: Analyze the costs of postsecondary education and training options.</p> <p>EPF.LCR.2.2: Identify and evaluate sources of financial aid, including grants, scholarships, and student loans.</p> <p>EPF.INV.2.1: Establish a savings goal and plan to achieve it.</p> <p>EPF.INV.4.1: Evaluate the long-term financial impact of borrowing for education.</p> | <p>B-LS5: Demonstrate perseverance to achieve long- and short-term goals.</p> <p>B-SMS2: Demonstrate self-discipline and self-control.</p> <p>B-LS4: Apply research skills to career and college decision-making.</p> <p>B-LS9: Gather evidence and consider multiple perspectives to make informed decisions.</p> | <p>RI.11–12.1: Cite strong and thorough textual evidence to support analysis of postsecondary financing materials.</p> <p>W.11–12.2: Write informative texts to examine and explain financial options and responsibilities.</p> <p>SL.11–12.1: Initiate and participate in discussions about financial planning for college.</p> | <p>N-Q.1: Use units to understand quantities and savings over time.</p> <p>A-CED.1: Create equations to represent savings plans and loan repayment schedules.</p> <p>F-IF.7: Graph and interpret functions related to saving and loan accumulation over time.</p> |
| <p>Theme Three: Financial Responsibility and Decision Making</p> | | | | |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|---|---|
| <p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare benefits of buying and leasing a car. Identify costs associated with buying and owning a car. Explain benefits of buying new and used cars. Analyze costs and features of several vehicles to identify the best car for one's needs. | <p>EPF.CM.3.1: Explain the role of planned and unplanned expenses in a personal budget.</p> <p>EPF.CM.3.3: Evaluate major purchasing decisions, including buying a car, based on cost-benefit analysis.</p> <p>EPF.CM.4.1: Analyze factors that impact long-term purchasing decisions such as depreciation, insurance, and financing.</p> <p>EPF.CM.4.2: Compare and contrast the costs and benefits of leasing vs. buying durable goods.</p> | <p>B-LS8: Actively engage in challenging coursework and activities that promote decision-making.</p> <p>B-SMS10: Demonstrate ability to manage transitions and adapt to changing situations and responsibilities.</p> <p>B-LS9: Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS5: Demonstrate perseverance and resilience when faced with personal and financial challenges.</p> | <p>RI.11–12.1: Cite strong and thorough textual evidence to support comparison of vehicle options.</p> <p>W.11–12.2: Write informative texts to explain and justify financial decisions related to car ownership.</p> <p>SL.11–12.1: Initiate and participate in discussions to evaluate purchasing scenarios and alternatives.</p> | <p>N-Q.1: Use units to understand and compare total costs, including taxes, interest, and fees.</p> <p>A-CED.1: Create equations and inequalities to represent total ownership costs and monthly payments.</p> <p>F-IF.4: Interpret functions that model the depreciation of vehicles over time.</p> <p>S-ID.1: Analyze data (e.g., car pricing, insurance rates) to make informed financial decisions.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|--|---|--|---|
| <p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. | <p>EPF.IN.1.1: Analyze how income levels vary based on individual choices, economic conditions, and geographic locations.</p> <p>EPF.IN.2.1: Compare wage levels, benefits, and employment opportunities in different careers and regions.</p> <p>EPF.CM.1.3: Explain how geographic mobility affects cost of living and income potential.</p> <p>EPF.PF.1.1: Develop a long-term plan that accounts for expected living costs and career goals.</p> | <p>B-LS7: Identify long- and short-term academic, career and social/emotional goals.</p> <p>B-SMS6: Demonstrate ability to overcome barriers to career success in various locations.</p> <p>B-LS10: Participate in ongoing planning for postsecondary and career pathways.</p> <p>M 4: Understanding how location and labor market trends affect career planning.</p> | <p>RI.11–12.7: Integrate and evaluate multiple sources of information in different formats (e.g., cost of living calculators, labor statistics).</p> <p>W.11–12.4: Produce clear writing that reflects planning and evaluation of geographic financial data.</p> <p>SL.11–12.1: Collaboratively discuss and compare regional economic differences.</p> | <p>N-Q.2: Define appropriate quantities for the purpose of comparing cost of living.</p> <p>S-ID.6: Use scatter plots and regression to analyze relationships between location and income/costs.</p> <p>A-CED.3: Represent constraints (e.g., housing, food, transportation costs) with equations or inequalities.</p> <p>F-IF.4: Interpret functions that describe growth in costs across regions.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|--|---|---|
| <p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the effects of late or missed payments. Explain the effect of debts on a person's net worth. Distinguish between good use and misuse of credit cards. | <p>EPF.CU.1.2: Explain the role of credit scores and how they influence borrowing.</p> <p>EPF.CU.2.1: Evaluate the advantages and disadvantages of various types of credit.</p> <p>EPF.CU.2.2: Describe the consequences of excessive debt and late or missed payments.</p> <p>EPF.WM.1.2: Analyze how personal debt and financial obligations affect net worth.</p> <p>EPF.PF.1.2: Describe responsible credit use as part of an overall financial strategy.</p> | <p>B-SMS5: Demonstrate perseverance to achieve long- and short-term goals, even with financial challenges.</p> <p>B-LS6: Set high standards of quality for financial decision-making.</p> <p>M 6: Demonstrate an understanding of financial literacy as it relates to career and life success.</p> | <p>RI.11–12.1: Cite strong and thorough textual evidence to support analysis of credit use and consequences.</p> <p>W.11–12.2: Write informative/explanatory texts to convey understanding of credit and debt management.</p> <p>SL.11–12.1: Participate in collaborative discussions to evaluate responsible vs. irresponsible debt use.</p> | <p>A-CED.1: Create equations that model credit repayment and debt accrual.</p> <p>F-IF.4: Interpret credit card interest functions and graph them to show debt growth.</p> <p>S-ID.7: Use data to compare credit types and outcomes on net worth over time.</p> <p>N-Q.1: Use units to understand and communicate the real-world implications of credit and debt.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|--|--|
| <p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. | <p>EPF.PF.1.3: Evaluate how personal financial decisions—such as charitable giving—affect individuals, families, and communities.</p> <p>EPF.PF.1.4: Analyze the role of philanthropy and social responsibility in financial planning.</p> <p>EPF.WM.1.4: Explain how giving (time, money, or resources) is part of an overall wealth management strategy.</p> <p>EPF.CU.1.3: Describe how taxes support public services and how tax deductions for charitable giving can reduce taxable income.</p> | <p>B-SS3: Create relationships with adults that support success, including mentors and philanthropic leaders.</p> <p>B-SMS6: Demonstrate ability to overcome barriers in pursuing personal, educational, and financial goals through responsible planning.</p> <p>M 6: Demonstrate an understanding of financial literacy as it relates to life success and community contribution.</p> | <p>RI.11–12.2: Determine central ideas in informational texts about philanthropy and financial planning.</p> <p>W.11–12.1: Write arguments supporting philanthropic giving as part of a financial strategy.</p> <p>SL.11–12.4: Present information and evidence clearly when discussing how charitable contributions affect society.</p> | <p>N-Q.2: Define appropriate quantities for charitable giving and tax deductions in context.</p> <p>A-CED.2: Create equations to represent the effect of charitable donations on net income and tax liability.</p> <p>S-ID.1: Interpret data representing the impact of charitable giving at the individual or societal level.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|--|---|---|
| <p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. | <p>EPF.PF.1.1: Identify short-term and long-term financial goals and how to develop a plan to reach them.</p> <p>EPF.PF.1.2: Demonstrate the steps in the financial planning process and how goal setting influences financial decision-making.</p> <p>EPF.WM.1.1: Analyze how personal financial goals influence wealth-building strategies and long-term success.</p> | <p>B-LS7: Identify long- and short-term academic, career, and financial goals.</p> <p>B-SMS1: Demonstrate ability to assume responsibility for financial planning.</p> <p>M 4: Understand the connection between goal setting and future success in career and life readiness.</p> | <p>RI.11–12.2: Determine central ideas and summarize key steps in goal planning from informational texts.</p> <p>W.11–12.2: Write informative texts to examine a financial goal and convey a plan to achieve it.</p> <p>SL.11–12.4: Present a well-structured explanation of how financial planning leads to goal attainment.</p> | <p>A-CED.1: Create equations to model how saving over time can lead to a specific financial goal.</p> <p>N-Q.1: Use units to define variables and interpret savings rates and timelines.</p> <p>F-IF.4: Interpret functions representing progress toward financial goals over time.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|--|---|
| <p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain what taxes are used for. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. | <p>EPF.PF.3.1: Identify the types of taxes individuals pay, including sales tax, property tax, income tax, and payroll tax.</p> <p>EPF.PF.3.2: Explain the role of taxes in providing public goods and services.</p> <p>EPF.PF.3.3: Analyze how taxes influence personal financial decisions, such as purchasing a vehicle or home.</p> <p>EPF.PF.3.4: Interpret a pay stub to determine tax withholdings and deductions.</p> | <p>B-SMS5: Demonstrate perseverance to overcome barriers to financial well-being.</p> <p>B-LS6: Set high standards of quality for evaluating financial obligations and responsibilities.</p> | <p>RI.11–12.1: Cite evidence from informational texts to analyze how taxes impact purchasing decisions.</p> <p>W.11–12.1: Write arguments defending or opposing the financial impact of certain taxes.</p> <p>SL.11–12.1: Participate in discussions evaluating trade-offs in tax-related financial choices.</p> | <p>N-Q.2: Define appropriate quantities for tax-related modeling (e.g., calculating sales tax or property tax).</p> <p>A-CED.1: Create equations to calculate the total cost of a purchase including sales tax.</p> <p>F-IF.4: Analyze functions that model the relationship between purchase price and total tax burden.</p> |
| Theme Four: Planning and Money Management | | | | |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|---|--|
| <p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explore different payment types, and classify the pros and cons of using payment apps. ▪ Identify potential security issues with using payment apps. ▪ Analyze how to use a payment app to manage spending. | <p>EPF.PF.4.1: Identify various forms of payment, including cash, checks, debit cards, credit cards, and electronic transfers.</p> <p>EPF.PF.4.4: Evaluate the advantages and disadvantages of electronic banking and online payment methods.</p> <p>EPF.PF.5.3: Describe consumer protection strategies, including identity theft prevention and safe online practices.</p> | <p>B-SMS10: Demonstrate the ability to manage transitions and adapt to changing technology in financial settings.</p> <p>B-SS3: Demonstrate the ability to manage technology tools to make informed financial decisions.</p> | <p>RI.11–12.7: Evaluate multiple sources of information to analyze the reliability and security of digital payment platforms.</p> <p>W.11–12.2: Write informative texts to explain the pros and cons of cashless payments.</p> <p>SL.11–12.4: Present findings on the use of payment apps, integrating multimedia and supporting evidence.</p> | <p>A-CED.2: Create equations that model cash vs. cashless spending scenarios.</p> <p>F-IF.7: Graph and analyze spending trends over time using different payment types.</p> <p>S-ID.1: Use statistics to interpret data on consumer habits with digital vs. cash payments.</p> |
| <p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students’ high school experiences.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Outline a short-term financial goal for how to save for extracurricular expenses. ▪ Generate a personal budget to achieve the goal | <p>EPF.PF.2.1: Develop a personal budget based on short-term financial goals.</p> <p>EPF.PF.2.2: Differentiate between wants and needs and apply this understanding to real-life budgeting.</p> <p>EPF.PF.2.3: Analyze spending decisions based on opportunity cost and financial priorities.</p> | <p>B-LS4: Demonstrate the ability to plan and achieve short- and long-term goals.</p> <p>B-SMS2: Demonstrate self-discipline and self-control in achieving financial goals.</p> | <p>W.11–12.2: Write informative texts explaining a personal financial goal and a budget to meet it.</p> <p>SL.11–12.4: Present a personal plan for saving toward extracurricular expenses using clear reasoning and relevant evidence.</p> <p>RI.11–12.1: Cite textual evidence when analyzing budgeting advice or financial planning guides.</p> | <p>A-CED.1: Create equations to represent personal budgeting scenarios for extracurricular savings.</p> <p>F-BF.1: Build functions to model savings growth over time.</p> <p>S-ID.2: Use data displays to compare average extracurricular costs and project savings needs.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|---|---|--|--|
| <p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency. Analyze how saving for an emergency fund can impact a monthly budget. | <p>EPF.PF.1.4: Explain the importance of saving for emergencies and the strategies for creating an emergency fund.</p> <p>EPF.PF.2.1: Develop a personal budget that accounts for both fixed and unexpected expenses.</p> <p>EPF.PF.2.3: Analyze financial decisions using opportunity cost, including decisions related to saving vs. spending.</p> | <p>B-LS4: Demonstrate the ability to plan and achieve short- and long-term goals.</p> <p>B-SMS5: Demonstrate perseverance and resilience when faced with a budget challenge or financial setback.</p> <p>B-SS5: Demonstrate ethical and responsible behavior regarding saving and financial planning.</p> | <p>W.11–12.2: Write informative texts to explain the purpose and process of building an emergency fund.</p> <p>RI.11–12.7: Evaluate financial scenarios and make informed judgments about saving and budgeting using multiple sources.</p> <p>SL.11–12.1: Participate in collaborative discussions about financial planning for emergencies.</p> | <p>A-CED.1: Create equations or inequalities to model savings targets for emergency funds.</p> <p>F-IF.4: Interpret functions modeling emergency fund growth over time.</p> <p>S-ID.1: Use data to analyze the impact of unexpected expenses on monthly budgets.</p> |
| Theme Five: Risk Management and Insurance | | | | |
| <p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p> <p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. | <p>EPF.PF.4.1: Explain the purpose and function of various types of insurance, including auto insurance.</p> <p>EPF.PF.4.2: Analyze the factors that affect the cost of auto insurance, such as risk, premiums, and deductibles.</p> <p>EPF.PF.4.3: Evaluate how personal behavior and choices influence insurance costs and coverage options.</p> | <p>B-SMS10: Demonstrate the ability to manage transitions and adjust to changing personal and financial situations.</p> <p>B-SMS4: Demonstrate understanding of risk management strategies.</p> <p>B-LS3: Use critical-thinking skills to evaluate insurance choices.</p> | <p>RI.11–12.1: Cite textual evidence to support analysis of informational texts about insurance policies.</p> <p>W.11–12.2: Write informative texts to examine and explain types of auto insurance and cost-saving strategies.</p> <p>SL.11–12.4: Present findings on auto insurance comparisons clearly and logically.</p> | <p>A-CED.1: Create equations to calculate insurance premiums based on various risk factors.</p> <p>S-ID.1: Interpret and summarize data sets related to insurance rates and accident statistics.</p> <p>F-IF.4: Analyze functions that model the relationship between deductible amounts and monthly premiums.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|--|---|--|---|--|
| <p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the expenses associated with taking out a mortgage. Differentiate among different types of mortgages. | <p>EPF.PF.3.1: Explain the costs and benefits of homeownership.</p> <p>EPF.PF.3.2: Describe the components of a typical mortgage payment (e.g., principal, interest, taxes, insurance).</p> <p>EPF.PF.3.3: Compare different types of mortgage loans (e.g., fixed-rate, adjustable-rate, balloon) and their long-term financial impact.</p> | <p>B-SMS10: Demonstrate ability to manage transitions and adapt to changing financial situations.</p> <p>B-LS3: Use critical-thinking skills to evaluate mortgage loan options and affordability.</p> <p>B-LS4: Demonstrate the ability to make informed decisions related to long-term financial obligations.</p> | <p>RI.11–12.2: Determine central ideas of informational texts about mortgages and summarize their development.</p> <p>W.11–12.1: Write arguments supported by evidence when comparing mortgage types.</p> <p>SL.11–12.1: Engage in collaborative discussions evaluating various mortgage options and outcomes.</p> | <p>A-CED.1: Create equations to model monthly mortgage payments.</p> <p>F-IF.4: Interpret functions describing how mortgage payments change over time.</p> <p>S-ID.6: Use data to compare interest rates and terms across different mortgage options.</p> |
| Theme 6: Investing | | | | |
| <p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. | <p>EPF.IF.2.1: Explain the role of the stock market in personal and national economic systems.</p> <p>EPF.IF.2.2: Analyze how market conditions, interest rates, and company performance affect stock prices.</p> <p>EPF.IF.2.3: Compare investment strategies, including diversification, growth investing, and value investing.</p> | <p>B-LS4: Demonstrate the ability to make informed financial decisions, including evaluating investment risks and rewards.</p> <p>B-SMS1: Demonstrate ability to assume responsibility and persist in short- and long-term financial planning.</p> <p>B-SMS6: Demonstrate ability to set financial goals and develop investment strategies to meet them.</p> | <p>RI.11–12.7: Integrate and evaluate multiple sources of information to understand how the stock market works.</p> <p>SL.11–12.1: Participate in discussions analyzing scenarios and case studies about stock investing.</p> <p>W.11–12.2: Write informative texts explaining stock investing principles and strategies.</p> | <p>S-ID.1: Use data displays and statistical measures to interpret stock market trends.</p> <p>A-CED.2: Create equations to model gains and losses in a stock portfolio.</p> <p>F-LE.1: Identify functions that model linear and exponential changes in stock value over time.</p> |

JA Finance Park Advanced

| Extension Details | Social Studies Standards | Career and College Mindsets and Behaviors Standards (ASCA) | South Carolina ELA | South Carolina Math |
|---|--|---|--|---|
| <p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. | <p>EPF.IF.2.4: Evaluate retirement planning strategies, including the use of employer-sponsored plans (e.g., 401(k), 403(b)) and individual retirement accounts (IRAs).</p> <p>EPF.IF.2.5: Analyze the importance of starting early and contributing regularly to retirement savings.</p> <p>EPF.PF.1.3: Assess long-term financial planning, including retirement goals, and the benefits of compound interest over time.</p> | <p>B-LS4: Demonstrate the ability to make informed financial decisions, including planning for retirement.</p> <p>B-SMS1: Demonstrate ability to assume responsibility for long-term goals such as retirement.</p> <p>B-SMS6: Demonstrate ability to set financial goals and create action plans, including for retirement savings.</p> | <p>RI.11–12.1: Cite strong textual evidence to analyze features of different retirement plans.</p> <p>W.11–12.2: Write explanatory texts detailing the advantages of early and consistent retirement investment.</p> <p>SL.11–12.1: Engage in collaborative discussions about retirement strategies and long-term savings.</p> | <p>F-LE.1: Model exponential growth of retirement savings using compound interest.</p> <p>A-CED.1: Create equations representing contributions and returns for different retirement plans.</p> <p>S-ID.6: Use functions fitted to data to project long-term retirement savings.</p> |