

# JA Personal Finance – Blended

Session Details	NM Content Standards	Common Core ELA	Literacy in History Social Studies
<p><b>Session One: Money for the Long Run</b></p> <p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Define personal finance and why it matters.</li> <li>▪ Contrast being rich with using financial planning to be financially secure.</li> <li>▪ Express the relationship between career, education choices, and lifetime earnings.</li> </ul> <p><b>Concepts:</b> Earnings, Education, Lifetime earnings, Personal finances</p> <p><b>Skills:</b> Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p><b>Social Studies</b> 4-A:9-12.13. Understand personal financing (e.g., banking, credit, debit, lending institutions).</p> <p><b>Career and Technical Education Standards</b> 7-12 4.2.2 Employ collaborative/groupware applications to facilitate group work.</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p><b>Grades 9-10</b> RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b> RH.3 RH.4</p>
<p><b>Session Two: Why Budget?</b></p> <p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Plan, prioritize, and adjust expenses to meet a scenario-based budget.</li> <li>▪ Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.</li> </ul> <p><b>Concepts:</b> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p><b>Career and Technical Education Standards</b> 7-12 3.1.1. Employ critical thinking skills independently and in teams to solve problems and make decisions (e.g., analyze, synthesize and evaluate).</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>NA</p>

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<p><b>Session Three: Anatomy of a Budget</b></p> <p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.</li> <li>▪ Demonstrate basic budget</li> <li>▪ competencies</li> </ul> <p><b>Concepts:</b> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p><b>Career and Technical Education Standards</b> 7-12.4.1.8 Employ computer operations applications to manage work tasks.</p>	<p><b>Grades 9-10</b> SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b> SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	NA
<p><b>Session Four: Breaking Even Isn't Enough</b></p> <p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the key reasons for saving.</li> <li>▪ Apply the steps in developing a savings plan, including the concept of paying yourself first.</li> </ul> <p><b>Concepts:</b> Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b> 4-A:9-12.13 Understand personal financing (e.g., banking, credit, debit, lending institutions).</p> <p><b>Career and Technical Education Standards</b> 7-12 2.1.2 Demonstrate use of the concepts, strategies and systems for obtaining and conveying ideas and information to enhance communication in the workplace.</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b> RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b> RH.1 RH.2 RH.3 RH.4</p>

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<p><b>Session Five: The Benefits and Costs of Credit</b></p> <p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>Recognize and prevent negative effects of a poor credit score and credit history.</li> <li>Analyze the costs and benefits of various forms of credit.</li> </ul> <p><b>Concepts:</b> Credit, Credit cards, credit reports and scores, Risk</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b></p> <p>4-A:9-12.4 Analyze and evaluate the impact of economic choices on the allocation of scarce resources.</p> <p>4-A:9-12.13 Understand personal financing (e.g., banking, credit, debit, lending institutions).</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b> RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b> RH.1 RH.2 RH.3 RH.4</p>
<p><b>Session Six: Maximize your Money</b></p> <p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>Recognize and apply various techniques to maximize buying power.</li> <li>Evaluate various selling techniques and situations to determine the best values.</li> </ul> <p><b>Concepts:</b> Expense, Opportunity cost, Savvy shopping, Value</p> <p><b>Skills:</b> Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b></p> <p>1-D: 9-12.3 Describe primary and secondary sources and their uses in research.</p> <p>1-D: 9-12.8 Explain how to use technological tools to research data, verify facts and information, and communicate findings.</p> <p>4-A:9-12.1 Analyze “opportunity costs” as a factor resulting from the process of decision making;</p> <p><b>Career and Technical Education Standards</b></p> <p>7-12 2.1.1 Select and employ appropriate reading and communication strategies to learn and use technical concepts and vocabulary.</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 RI.910.8 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 L.1112.1 L.1112.4</p>	<p><b>Grades 9-10</b> RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b> RH.1 RH.2 RH.3 RH.4</p>

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<p><b>Session Seven: On Guard</b></p> <p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Assess and prepare for diverse threats to personal information and finances online and offline.</li> <li>▪ Identify the signs of identity theft and how to take action against fraud by using a credit report.</li> </ul> <p><b>Concepts:</b> Credit report, Consumer protection, Fraud, Identity theft</p> <p><b>Skills:</b> Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Career and Technical Education Standards</b> 7-12 3.1.4 Conduct technical research to gather information necessary for decision-making.</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b> RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b> RH.1 RH.2 RH.3 RH.4</p>
<p><b>Session Eight: Growing Money</b></p> <p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the many options for growing money through investing— each with different terms, risks, and rewards.</li> <li>▪ Express the correlation between risk and reward when investing.</li> </ul> <p><b>Concepts:</b> Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p><b>Skills:</b> Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b> 4-A:9-12.5 Describe and analyze how economic incentives allow individuals, households, businesses, governments and societies to use scarce human, financial and natural resources more efficiently to meet economic goals.  4-A:9-12.6 Evaluate present and future economic costs and economic risks in the use of productive resources associated with investments.  4-A:9-12.11 Analyze various investment strategies available when meeting personal and business goals.</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 RI.910.8 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b> RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b> RH.1 RH.2 RH.3 RH.4</p>