

**A Correlation Between  
Pennsylvania Academic Standards  
And  
Junior Achievement Finance Park Curriculum**

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Junior Achievement Inc.  
One Education Way  
Colorado Springs, CO 80906

# **JA Finance Park**

*JA Finance Park* is a six-week economics education program for middle grades social studies students. *JA Finance Park* provides a hands-on, follow-up experience to the economics concepts introduced in elementary grades. In addition to carry-over concepts, students are introduced to concepts concerning personal financial decisions and career exploration.

The culmination of the program is a visit to the Finance Park site. There, students compute their actual net monthly -income to create a realistic budget. The simulation area is divided into separate areas dealing with various aspects of personal financial responsibility. At each area, students gather information as consumers, determine what expenditure options they can afford, and pay their bills.

These on-site activities allow students to apply the personal finance and economics concepts and skills learned in the classroom. More importantly, this experience leaves students with a deeper understanding of personal economic issues, from which they can draw the rest of their lives.

*Finance Park* contains numerous lessons that will help teachers and students achieve the eighth-grade academic standards listed below. *Note: Where there are no eighth-grade standards, seventh- or ninth-grade standards are cited.*

Pennsylvania Academic Standards	JA Finance Park Curriculum
<b>ARTS AND HUMANITIES</b>	
<p><i>Pennsylvania’s public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:</i></p> <p><b>9.1.8 Production, Performance and Exhibition of Dance, Music, Theatre and Visual Arts</b></p> <p>B. Recognize, know, use and demonstrate a variety of appropriate arts elements and principles to produce, review and revise original works in the arts.</p> <p>E. Communicate a unifying theme or point of view through the production of works in the arts.</p> <p>H. Demonstrate and maintain materials, equipment and tools safely at work and performance spaces.</p>	<p>Unit 4 - Preparing for JAFP  o Lesson 2  Unit 7 -Career Goals  o Lesson 1 (<i>optional</i>)</p> <p>Unit 4 - Preparing for JAFP  o Lesson 1  o Lesson 2  Unit 7 -Career Goals  o Lesson 1 (<i>optional</i>)</p> <p>Unit 4 - Preparing for JAFP  o Lesson 1  Unit 5 – The Visit  Unit 7 -Career Goals  o Lesson 1 (<i>optional</i>)</p>
<b>CAREER EDUCATION AND WORK</b>	
<p><i>Pennsylvania’s public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:</i></p> <p><b>13.1.8 Career Awareness and Planning</b></p> <p>A. Identify careers that are related to student interests, abilities and aptitudes.</p>	<p>Unit 1 - Financial Institutions  o Lesson 5  Unit 4 - Preparing for JAFP  o Lesson 1  o Lesson 2  Unit 5 – The Visit  Unit 7 -Career Goals  o Lesson 1  o Lesson 2</p>

<p>D. Analyze employment opportunity factors.</p> <ul style="list-style-type: none"> <li>o Benefits</li> <li>o Geographic location</li> <li>o Job openings</li> <li>o Labor market data</li> <li>o Labor supply</li> <li>o Retirement plans</li> <li>o Potential advancement</li> <li>o Unemployment</li> <li>o Potential earnings</li> <li>o Supply and demand</li> </ul> <p>E. Analyze the relationship between school subjects and extra-curricular activities to career preparation.</p> <p>F. Apply the components of career planning through the development of an individualized career plan.</p>	<p>Unit 5 – The Visit Unit 7 -Career Goals o Lesson 2</p> <p>Unit 4 - Preparing for JAFP o Lesson 1 o Lesson 2 o Lesson 3 Unit 5 – The Visit Unit 7 -Career Goals o Lesson 2</p> <p>Unit 1 - Financial Institutions o Lesson 5 Unit 7 -Career Goals o Lesson 2</p>
<p><b>13.2.8 Career Acquisition (Getting a Job)</b></p> <p>D. Evaluate health and safety practices in the workplace.</p> <ul style="list-style-type: none"> <li>o Accident prevention</li> <li>o Engineered solutions/guards</li> <li>o Environmental concerns</li> <li>o Equipment/tool safety</li> <li>o Personal hygiene and safety</li> </ul> <p>E. Know and apply established criteria to the development of career acquisition documents.</p> <ul style="list-style-type: none"> <li>o Job application</li> <li>o Letter of appreciation following an interview</li> <li>o Letter of introduction</li> <li>o Letter of reference</li> <li>o Resume</li> </ul> <p>F. Evaluate career portfolio content for its accuracy in reflecting skills and knowledge.</p> <p>G. Identify and demonstrate knowledge of manipulative/motor skills related to the student’s career interests.</p>	<p>Unit 4 - Preparing for JAFP o Lesson 2 o Lesson 3 Unit 5 – The Visit</p> <p><i>E and F correlate to:</i> Unit 7 -Career Goals o Lesson 2</p> <p>Unit 4 - Preparing for JAFP o Lesson 2 Unit 5 – The Visit</p>
<p><b>13.3.8 Career Retention (Keeping a Job)</b></p> <p>A. Relate work habits to employment longevity. B. Explain and demonstrate conflict resolution skills.</p> <ul style="list-style-type: none"> <li>o Constructive criticism</li> <li>o Group dynamics</li> <li>o Managing</li> <li>o Mediation</li> <li>o Negotiation</li> <li>o Problem solving</li> </ul>	<p><i>A and B correlate to:</i> Unit 4 - Preparing for JAFP o Lesson 2 Unit 5 – The Visit</p>

<p>C. Explain the role of each participant’s contributions in a team setting.</p> <p>D. Analyze personal budgets.</p> <ul style="list-style-type: none"> <li>o Expenses</li> <li>o Income</li> <li>o Investing</li> <li>o Needs</li> <li>o Savings</li> <li>o Taxes</li> <li>o Wants</li> </ul> <p>E. Identify and apply strategies used to manage time.</p> <p>F. Identify and analyze effectiveness of strategies to deal with rapid change.</p> <p><b>13.4.8 Entrepreneurship</b></p> <p>A. Explain the relationship between competition and pricing strategies.</p> <p>C. Evaluate the risks of entrepreneurship.</p>	<p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> <li>o Lesson 3</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Pretest/Posttest</li> <li>o Lesson 5</li> <li>o Lesson 6</li> </ul> <p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> <li>o Lesson 3</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 6</li> </ul> <p><i>A and C correlate to:</i></p> <p>Unit 5 – The Visit</p>
<p><b>CIVICS AND GOVERNMENT</b></p>	
<p><i>Pennsylvania’s public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:</i></p> <p><b>5.1.9 (Grade 9 standard) Principles and Documents of Government</b></p> <p>A. Identify and explain the major arguments advanced for the necessity of government.</p> <p>J. Explain how law protects individual rights and the common good.</p>	<p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1 (<i>optional</i>)</li> </ul> <p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul>

<p><b>5.2.9 (Grade 9 standard) Rights and Responsibilities of Citizenship</b></p> <p>B. Analyze citizens' rights and responsibilities of citizens in systems of government.</p> <p>C. Analyze skills used to resolve conflicts in society and government.</p> <p>D. Analyze political leadership and public service in a republican form of government.</p> <p>E. Explain the importance of the political process to competent and responsible participants in civic life.</p> <p>G. Analyze political and civic participation in government and society.</p>	<p>Unit 1 - Financial Institutions  o Pretest/Posttest  Unit 2 - Taxes and My Salary  o Lesson 1  o Lesson 2  Unit 3 - Budgeting  o Lesson 1 (<i>optional</i>)</p> <p>Unit 4 - Preparing for JAFP  o Lesson 2  Unit 5 – The Visit</p> <p><i>D and E correlate to:</i>  Unit 3 - Budgeting  o Lesson 1 (<i>optional</i>)</p> <p>Unit 2 - Taxes and My Salary  o Lesson 1  o Lesson 2  Unit 3 - Budgeting  o Lesson 1 (<i>optional</i>)  Unit 4 - Preparing for JAFP  o Lesson 2  Unit 5 – The Visit  Unit 7 -Career Goals  o Lesson 2</p>
<p><b>5.3.9 (Grade 9 standard) How Government Works</b></p> <p>A. Explain the structure, organization and operation of the local, state and national governments, including domestic and national policy-making.</p> <p>B. Compare the responsibilities and powers of the three branches within the national government.</p> <p>I. Analyze how and why government raises money to pay for its operation and services.</p>	<p>Unit 2 - Taxes and My Salary  o Lesson 1  o Lesson 2  Unit 3 - Budgeting  o Lesson 1 (<i>optional</i>)</p> <p>Unit 3 - Budgeting  o Lesson 1 (<i>optional</i>)</p> <p>Unit 1 - Financial Institutions  o Pretest/Posttest  Unit 2 - Taxes and My Salary  o Lesson 1  o Lesson 2  Unit 3 - Budgeting  o Lesson 1 (<i>optional</i>)</p>

## ECONOMICS

*Pennsylvania's public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:*

### 6.1.9 (Grade 9 standard) Economic Systems

- A. Analyze the similarities and differences in economic systems.
- B. Explain how traditional, command and market economies answer the basic economic systems.

### 6.2.9 (Grade 9 standard) Markets and Functions of Governments

- A. Explain the flow of goods, services and resources in a mixed economy.

- B. Analyze how the number of consumers and producers affects the level of competition within a market.

- D. Analyze the functions of economic institutions (e.g., corporations, not-for-profit institutions).

*A and B correlate to:*

- Unit 3 - Budgeting
  - o Lesson 1 (*optional*)

Unit 1 - Financial Institutions

- o Pretest/Posttest
- o Lesson 1
- o Lesson 2
- o Lesson 3
- o Lesson 4
- o Lesson 5
- o Lesson 6

Unit 2 - Taxes and My Salary

- o Lesson 1
- o Lesson 2

Unit 3 - Budgeting

- o Lesson 1
- o Lesson 2

Unit 4 - Preparing for JAFP

- o Lesson 1
- o Lesson 2

Unit 5 – The Visit

Unit 7 -Career Goals

- o Lesson 2

Unit 1 - Financial Institutions

- o Lesson 5
- o Lesson 6

Unit 4 - Preparing for JAFP

- o Lesson 1

Unit 5 – The Visit

Unit 1 - Financial Institutions

- o Pretest/Posttest
- o Lesson 1
- o Lesson 4
- o Lesson 5
- o Lesson 6

Unit 2 - Taxes and My Salary

- o Lesson 1
- o Lesson 2

Unit 3 - Budgeting

- o Lesson 1 (*optional*)

Unit 4 - Preparing for JAFP

- o Lesson 1

Unit 5 – The Visit

<p>E. Explain the laws of supply and demand and how these affect the prices of goods and services.</p> <p>F. Analyze how competition among producers and consumers affects price, costs, product quality, service, product design, variety and advertising.</p> <p>H. Analyze the economic roles of governments in market economies.</p> <ul style="list-style-type: none"> <li>o Economic growth and stability</li> <li>o Legal frameworks</li> <li>o Other economic goals (e.g., environmental protection, competition)</li> </ul> <p>I. Explain how government provides public goods.</p> <p>J. Contrast the taxation policies of the local, state and national governments in the economy.</p>	<p><i>E and F correlate to:</i></p> <p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 5</li> <li>o Lesson 6</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p> <p><i>H, I and J correlate to:</i></p> <p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Pretest/Posttest</li> </ul> <p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1 (<i>optional</i>)</li> </ul>
<p><b>6.3.9 (Grade 9 standard) Scarcity and Choice</b></p> <p>B. Analyze how unlimited wants and limited resources affect decision-making.</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Pretest/Posttest</li> <li>o Lesson 2</li> <li>o Lesson 3</li> <li>o Lesson 4</li> <li>o Lesson 5</li> <li>o Lesson 6</li> </ul> <p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul>
<p>C. Explain how resources can be used in different ways to produce different goods and services.</p>	<p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul>
<p>E. Explain the opportunity cost of a public choice from different perspectives.</p>	<p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1 (<i>optional</i>)</li> </ul>

<p>F. Explain how incentives affect the behaviors of workers, savers, consumers and producers.</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 3</li> <li>o Lesson 4</li> <li>o Lesson 5</li> <li>o Lesson 6</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul>
<p><b>6.5.9 (Grade 9 standard) Work and Earnings</b></p>	
<p>A. Define wages and explain how wages are determined by the supply of and demand for workers.</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 5</li> </ul> <p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul>
<p>B. Describe how productivity is measured and identify ways in which a person can improve his or her productivity.</p>	<p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul>
<p>E. Define wealth and describe its distribution within and among the political divisions of the United States.</p>	<p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1 (<i>optional</i>)</li> </ul>
<p>G. Explain the differences among stocks, bonds and mutual funds.</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Pretest/Posttest</li> <li>o Lesson 5</li> <li>o Lesson 6</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p>
<p>H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers and producers.</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Pretest/Posttest</li> <li>o Lesson 2</li> <li>o Lesson 3</li> <li>o Lesson 4</li> <li>o Lesson 5</li> </ul> <p>Unit 5 – The Visit</p>

## FAMILY AND CONSUMER SCIENCES

*Pennsylvania's public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:*

### **11.1.9 (Grade 9 standard) Financial and Resource Management**

B. Explain the responsibilities associated with managing personal finances (e.g., savings, checking, credit, non-cash systems, investments, insurance).

- Unit 1 - Financial Institutions
  - o Pretest/Posttest
  - o Lesson 1
  - o Lesson 2
  - o Lesson 3
  - o Lesson 4
  - o Lesson 5
  - o Lesson 6
- Unit 2 - Taxes and My Salary
  - o Lesson 1
  - o Lesson 2
- Unit 3 - Budgeting
  - o Lesson 1
  - o Lesson 2
- Unit 4 - Preparing for JAFP
  - o Lesson 1
- Unit 5 – The Visit

C. Delineate and assess the factors affecting the availability of housing (e.g., supply and demand, market factors, geographical location, community regulations).

- Unit 4 - Preparing for JAFP
  - o Lesson 1
- Unit 5 – The Visit

D. Explain how consumer rights and responsibilities are protected (e.g., government agencies, consumer protection agencies, consumer action groups).

- Unit 1 - Financial Institutions
  - o Lesson 5
- Unit 2 - Taxes and My Salary
  - o Lesson 1
  - o Lesson 2
- Unit 3 - Budgeting
  - o Lesson 1 (*optional*)

E. Compare the influences of income and fringe benefits to make decisions about work.

- Unit 3 - Budgeting
  - o Lesson 2
- Unit 4 - Preparing for JAFP
  - o Lesson 1
  - o Lesson 2
- Unit 5 – The Visit
- Unit 7 -Career Goals
  - o Lesson 1
  - o Lesson 2

<p>F. Evaluate different strategies to obtain consumer goods and services.</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> <li>o Lesson 3</li> <li>o Lesson 4</li> <li>o Lesson 5</li> <li>o Lesson 6</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p>
<p>G. Analyze how public, nonpublic and for-profit service providers serve the family.</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> <li>o Lesson 3</li> <li>o Lesson 4</li> <li>o Lesson 5</li> </ul> <p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1 (<i>optional</i>)</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul>
<p><b>1.2.9 (Grade 9 standard) Balancing Family, Work and Community Responsibility</b></p> <p>A. Solve dilemmas using a practical reasoning approach</p> <ul style="list-style-type: none"> <li>o Identify situation</li> <li>o Identify reliable information</li> <li>o List choices and examine the consequences of each</li> <li>o Develop a plan of action</li> <li>o Draw conclusions</li> <li>o Reflect on decisions</li> </ul> <p>C. Assess the effectiveness of the use of teamwork and leadership skills in accomplishing the work of the family</p> <p>D. Analyze the space requirements for a specified activity to meet a given need (e.g., family room, home office, kitchen).</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Pretest/Posttest</li> <li>o Lesson 3</li> <li>o Lesson 4</li> <li>o Lesson 5</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> <li>o Lesson 3</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p>

E. Evaluate the impact of technology and justify the use or nonuse of it (safety, cost/budget, appearance, efficiency).

G. Explain the influences of family life cycle stages on the needs of families and communities (e.g., a large number of young families needing day care, fixed income senior citizens, school age children).

H. Justify the significance of interpersonal communication skills in the practical reasoning method of decision making.

**11.3.9 (Grade 9 standard) Food Science and Nutrition**

E. Analyze the energy requirements, nutrient requirements and body composition for individuals at various stages of the life cycle.

Unit 1 - Financial Institutions  
o Lesson 1  
Unit 5 – The Visit

Unit 3 - Budgeting  
o Lesson 1  
o Lesson 2

Unit 4 - Preparing for JAFP  
o Lesson 2  
o Lesson 3  
Unit 5 – The Visit  
Unit 7 -Career Goals  
o Lesson 2

Unit 4 - Preparing for JAFP  
o Lesson 1 (*optional*)

**HEALTH, SAFETY AND PHYSICAL EDUCATION**

*Pennsylvania’s public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:*

**10.3.9 (Grade 9 standard) Safety and Injury Prevention**

D. Analyze the role of individual responsibility for safety during organized group activities.

**10.4.9 (Grade 9 standard) Physical Activity**

F. Identify the effects of positive and negative interactions of adolescent group members in physical activities.

- o Group dynamics
- o Social pressure

Unit 4 - Preparing for JAFP  
o Lesson 2  
o Lesson 3  
Unit 5 – The Visit

Unit 4 - Preparing for JAFP  
o Lesson 2  
o Lesson 3  
Unit 5 – The Visit

## MATHEMATICS

*Pennsylvania's public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:*

### **2.1.8 Numbers, Number Systems and Number Relationships**

A. Represent and use numbers in equivalent forms (e.g., integers, fractions, decimals, percents, exponents, scientific notation, square roots).

G. Use the inverse relationships between addition, subtraction, multiplication, division, exponentiation and root extraction to determine unknown quantities in equations.

### **2.2.8 Computation and Estimation**

A. Complete calculations by applying the order of operations,

B. Add, subtract, multiply and divide different kinds and forms of rational numbers including integers, decimal fractions, percents and proper and improper fractions.

E. Determine the appropriateness of overestimating or underestimating in computation

Unit 1 - Financial Institutions

- o Pretest/Posttest
- o Lesson 4
- o Lesson 5
- o Lesson 6

Unit 2 - Taxes and My Salary

- o Lesson 1
- o Lesson 2

Unit 3 - Budgeting

- o Lesson 1
- o Lesson 2

Unit 4 - Preparing for JAFP

- o Lesson 1

Unit 5 – The Visit

Unit 4 - Preparing for JAFP

- o Lesson 1

Unit 1 - Financial Institutions

- o Pretest/Posttest
- Unit 2 - Taxes and My Salary
- o Lesson 1
- Unit 3 - Budgeting
- o Lesson 1
  - o Lesson 2
- Unit 5 – The Visit

Unit 1 - Financial Institutions

- o Pretest/Posttest
  - o Lesson 5
  - o Lesson 6
- Unit 2 - Taxes and My Salary
- o Lesson 1
  - o Lesson 2
- Unit 3 - Budgeting
- o Lesson 1
  - o Lesson 2
- Unit 4 - Preparing for JAFP
- o Lesson 1
- Unit 5 – The Visit

Unit 3 - Budgeting

- o Lesson 1
  - o Lesson 2
- Unit 4 - Preparing for JAFP
- o Lesson 1
- Unit 5 – The Visit

<p>F. Identify the difference between exact value and approximation and determine which is appropriate for a given situation.</p> <p><b>2.3.8 Measurement and Estimation</b></p> <p>B. Solve rate problems (e.g., rate x time = distance, principal x interest rate = interest).</p> <p><b>2.4.8 Mathematical Reasoning and Connections</b></p> <p>A. Make conjectures based on logical reasoning and test conjectures by using counter-examples.</p> <p>B. Combine numeric relationships to arrive at a conclusion.</p> <p>D. Construct, use and explain algorithmic procedures for computing and estimating with whole numbers, fractions, decimals and integers.</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 5</li> <li>o Lesson 6</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 4</li> <li>o Lesson 5</li> </ul> <p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 4</li> <li>o Lesson 5</li> <li>o Lesson 6</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Pretest/Posttest</li> </ul> <p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Pretest/Posttest</li> <li>o Lesson 4</li> <li>o Lesson 5</li> <li>o Lesson 6</li> </ul> <p>Unit 2 - Taxes and My Salary</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p>
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<p>F. Use measurements and statistics to quantify issues (e.g., in family, consumer science situations).</p>	<p>Unit 1 - Financial Institutions  o Lesson 5  o Lesson 6  Unit 3 - Budgeting  o Lesson 2  Unit 4 - Preparing for JAFP  o Lesson 1  Unit 5 – The Visit</p>
<p><b>2.5.8 Mathematical Problem Solving and Communication</b></p> <p>A. Invent, select, use and justify the appropriate methods, materials and strategies to solve problems.</p>	<p>Unit 1 - Financial Institutions  o Pretest/Posttest  o Lesson 4  o Lesson 5  Unit 2 - Taxes and My Salary  o Lesson 1  o Lesson 2  Unit 3 - Budgeting  o Lesson 1  o Lesson 2  Unit 4 - Preparing for JAFP  o Lesson 1  Unit 5 – The Visit</p>
<p>B. Verify and interpret results using precise mathematical language, notation and representations, including numerical tables and equations, simple algebraic equations and formulas, charts, graphs and diagrams.</p>	<p>Unit 1 - Financial Institutions  o Lesson 4  o Lesson 6  Unit 2 - Taxes and My Salary  o Lesson 1  o Lesson 2  Unit 4 - Preparing for JAFP  o Lesson 1  Unit 5 – The Visit</p>
<p>C. Justify strategies and defend approaches used and conclusions reached.  D. Determine pertinent information in problem situations and whether any further information is needed for solution,</p>	<p><i>C and D correlate to:</i>  Unit 1 - Financial Institutions  o Pretest/Posttest  o Lesson 4  o Lesson 5  o Lesson 6  Unit 2 - Taxes and My Salary  o Lesson 1  o Lesson 2  Unit 3 - Budgeting  o Lesson 1  o Lesson 2  Unit 4 - Preparing for JAFP  o Lesson 1  Unit 5 – The Visit</p>
<p><b>2.8.8 Algebra and Functions</b></p> <p>G. Represent relationships with tables or graphs in the coordinate plane and verbal or symbolic rules.  H. Graph a linear function from a rule or table.</p>	<p><i>G and H correlate to:</i>  Unit 1 - Financial Institutions  o Lesson 6</p>

<p>J. Show that an equality relationship between two quantities remains the same as long as the same change is made to both quantities; explain how a change in one quantity determines another quantity in a functional relationship.</p>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 4</li> <li>o Lesson 5</li> </ul> <p>Unit 4 - Preparing for JAAP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p>
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**READING, WRITING, SPEAKING AND LISTENING**

<p><i>Pennsylvania’s public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:</i></p> <p><b>1.1.8 Learning to Read Independently</b></p> <p>A. Locate appropriate texts (literature, information, documents) for an assigned purpose before reading.</p> <p>B. Identify and use common organizational structures and graphic features to comprehend information,</p> <p>C. Use knowledge of root words as well as context clues and glossaries to understand specialized vocabulary in the content areas during reading. Use these words accurately in speaking and writing.</p> <p>D. Identify basic facts and ideas in text using specific strategies (e.g., recall genre characteristics, set a purpose for reading, generate essential questions as aids to comprehension and clarify understanding through reading and discussion).</p> <p>E. Expand a reading vocabulary by identifying and correctly using idioms and words with literal and figurative meanings. Use a dictionary or related reference.</p> <p>F. Understand the meaning of and apply key vocabulary across the various subject areas.</p> <p>G. Demonstrate after reading understanding and interpretation of both fiction and nonfiction text, including public documents,</p> <ul style="list-style-type: none"> <li>o Make, and support with evidence, assertions about texts.</li> <li>o Compare and contrast texts using themes, settings, characters and ideas.</li> <li>o Make extensions to related ideas, topics or information.</li> <li>o Describe the context of a document.</li> <li>o Analyze the positions, arguments and evidence in public documents.</li> </ul> <p>H. Demonstrate fluency and comprehension in reading.</p> <ul style="list-style-type: none"> <li>• Read familiar materials aloud with accuracy.</li> <li>• Self-correct mistakes.</li> <li>• Use appropriate rhythm, flow, meter and pronunciation.</li> <li>• Read a variety of genres and types of text.</li> <li>• Demonstrate comprehension (Standard 1.1.8.G.).</li> </ul>	<p><i>A through H correlate to all units.</i></p>
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### 1.2.8 Reading Critically in All Content Areas

A. Read and understand essential content of informational texts and documents in all academic areas.

- Differentiate fact from opinion utilizing resources that go beyond traditional text (e.g., newspapers, magazines and periodicals) to electronic media [stet].
- Distinguish between essential and nonessential information across texts and going beyond texts to a variety of media; identify bias and propaganda where present.
- Draw inferences based on a variety of information sources.
- Evaluate text organization and content to determine the author's purpose and effectiveness according to the author's theses, accuracy and thoroughness.

B. Use and understand a variety of media and evaluate the quality of material produced.

- Analyze the techniques of particular media messages and their effect on a targeted audience.

### 1.4.8 Types of Writing

B. Write multi-paragraph informational pieces (e.g., letters, descriptions, reports, instructions, essays, articles, interviews).

- Include cause and effect.
- Develop a problem and solution when appropriate to the topic.
- Use relevant graphics (e.g., maps, charts, graphs, tables, illustrations, photographs).
- Use primary and secondary sources.

C. Write persuasive pieces.

- o Include a clearly stated position or opinion.
- o Include convincing, elaborated and properly cited evidence.
- o Develop reader interest.
- o Anticipate and counter reader concerns and arguments.

D. Maintain a written record of activities, course work, experience, honors and interests.

### 1.5.8 Quality of Writing

A. Write with a sharp, distinct focus.

- o Identify topic, task and audience.
- o Establish a single point of view.

B. Write using well-developed content appropriate for the topic.

- Gather, determine validity and reliability of and organize information,
- Employ the most effective format for purpose and audience.
- Write paragraphs that details and information specific to the topic and relevant to the focus.

*A correlates to all units.*

Unit 5 – The Visit

Unit 1 - Financial Institutions

- o Lesson 4 (*optional*)
- o Lesson 5

Unit 7 -Career Goals

- o Lesson 2

*C and D correlate to:*

Unit 7 -Career Goals

- o Lesson 2

Unit 1 - Financial Institutions

- o Lesson 1
- o Lesson 4 (*optional*)
- o Lesson 5

Unit 7 -Career Goals

- o Lesson 2

*B, C and D correlate to:*

Unit 1 - Financial Institutions

- o Lesson 4 (*optional*)
- o Lesson 5

Unit 7 -Career Goals

- o Lesson 2

C. Write with controlled and/or subtle organization.

- Sustain a logical order within sentences and between paragraphs using meaningful transitions.
- Establish topic and purpose in the introduction.
- Reiterate the topic and purpose in the conclusion.

D. Write with an understanding of the stylistic aspects of composition.

- Use different types and lengths of sentences.
- Use tone and voice through the use of precise language.

E. Revise writing after rethinking logic of organization and rechecking central idea, content, paragraph development, level of detail, style, tone and word choice.

F. Edit writing using the conventions of language.

- Spell common, frequently used words correctly.
- Use capital letters correctly.
- Punctuate correctly (periods, exclamation points, question marks, commas, quotation marks, apostrophes, colons, semicolons and parentheses).
- Use nouns, pronouns, verbs, adjectives, adverbs, conjunctions, prepositions and interjections properly.
- Use complete sentences (simple, compound, complex, declarative, interrogative, exclamatory and imperative).

### 1.6.8 Speaking and Listening

A. Listen to others.

- Ask probing questions.
- Analyze information, ideas and opinions to determine relevancy.
- Take notes when needed.

D. Contribute to discussions.

- Ask relevant, probing questions.
- Respond with relevant information, ideas or reasons in support of opinions expressed.
- Listen to and acknowledge the contributions of others.
- Adjust tone and involvement to encourage equitable participation.
- Clarify, illustrate or expand on a response when asked.
- Present support for opinions.
- Paraphrase and summarize, when prompted.

E. Participate in small and large group discussions and presentations.

- Initiate everyday conversation.
- Select a topic and present an oral reading.
- Conduct interviews as part of the research process.
- Organize and participate in informal debates.

*B, C and D correlate to:*

Unit 1 - Financial Institutions

- o Lesson 4 (*optional*)
- o Lesson 5

Unit 7 -Career Goals

- o Lesson 2

*E and F correlate to:*

Unit 1 - Financial Institutions

- o Lesson 5 (*optional*)

Unit 7 -Career Goals

- o Lesson 2

*A, D and E correlate to all units.*

<p>C. Speak using skills appropriate to formal speech situations.</p> <ul style="list-style-type: none"> <li>• Use complete sentences.</li> <li>• Pronounce words correctly.</li> <li>• Adjust volume to purpose and audience.</li> <li>• Adjust pace to convey meaning.</li> <li>• Add stress (emphasis) and inflection to enhance meaning.</li> </ul> <p>F. Use media for learning purposes.</p> <ul style="list-style-type: none"> <li>o Analyze the role of advertising in the media.</li> </ul>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> <li>o Lesson 2</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul> <p>Unit 5 – The Visit</p>
<p><b>1.8.5 Research</b></p> <p>A. Select and refine a topic for research.</p> <p>B. Locate information using appropriate sources and strategies.</p> <ul style="list-style-type: none"> <li>• Determine valid resources for researching the topic, including primary and secondary sources.</li> <li>• Evaluate the importance and quality of the sources.</li> <li>• Select essential sources (e.g., dictionaries, encyclopedias, other reference materials, interviews, observations, computer databases).</li> <li>• Use tables of contents, indices, key words, cross-references and appendices.</li> <li>• Use traditional and electronic search tools.</li> </ul> <p>C. Organize and present the main ideas from research.</p> <ul style="list-style-type: none"> <li>• Identify the steps necessary to carry out a research project.</li> <li>• Take relevant notes from sources.</li> <li>• Develop a thesis statement based on research.</li> <li>• Give precise, formal credit for others’ ideas, images or information using a standard method of documentation.</li> <li>• Use formatting techniques to create an understandable presentation for a designated audience.</li> </ul>	<p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 5 (<i>optional</i>)</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 4 - Preparing for JAFP</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul> <p><i>B and C correlate to:</i></p> <p>Unit 1 - Financial Institutions</p> <ul style="list-style-type: none"> <li>o Lesson 5 (<i>optional</i>)</li> </ul> <p>Unit 3 - Budgeting</p> <ul style="list-style-type: none"> <li>o Lesson 1</li> </ul> <p>Unit 5 – The Visit</p> <p>Unit 7 -Career Goals</p> <ul style="list-style-type: none"> <li>o Lesson 2</li> </ul>