

JA Personal Finance[®]

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	CT Social Studies*
<p>Session One: Plan to Earn Students learn that healthy personal finances take planning and managing. They begin to analyze major life events and issues that have financial implications.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Recognize the role income plays in personal finances. Evaluate the effect their educational choices have on lifetime earnings. Describe the importance of planning in making financial decisions. 	SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.4 L.11-12.4	1.10
<p>Session Two: Saving for Life Students analyze the role saving plays in their personal finances and how having a healthy savings plan is necessary in all phases of life.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Recognize high-dollar items and unexpected costs that require savings. Review key concepts related to successfully saving money. 	SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.4 L.11-12.4	
<p>Session Three: The Budget Game Students investigate budgeting and why many people have difficulty staying within a budget.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Recognize the importance of making and keeping a spending plan. Consider the wide range of expenditures that might make up a monthly budget. 	SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.4 L.11-12.4	1.10
<p>Session Four: Credit Choices Students analyze the importance of credit and the outcomes of wise and poor use of credit.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Recognize the importance of credit as part of personal finances. Express the need to make good credit decisions to avoid costly consequences. 	W.9-10.2 W.11-12.2 W.9-10.3 W.11-12.3 SL.9-10.4 SL.11-12.4 L.9-10.4 L.11-12.4	
<p>Session Five: Savvy Consumer Groups work together to create public service announcements (PSAs) to inform each other of risks they could face in their finances and identify ways to protect themselves from potential loss.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Recognize potential risks to their personal finances. Describe appropriate preventive methods to limit potential losses. 	SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.3 L.11-12.3 L.9-10.4 L.11-12.4	2.5