



A Correlation: Florida Academic Standards and Junior Achievement Capstone Programs



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Florida BEST ELA Standards
[Florida Employability Standards](#)

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Florida Social Studies Framework, Florida Employability Standards, and the Florida B.E.S.T standards for English Language Arts and Math. 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*[®] 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.

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Unit Description and Learning Objectives	Social Studies Standards	Florida Employability Standards	Florida B.E.S.T English Language Arts	Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>Grade 4</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> <p>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</p> <p>SS.4.FL.3.3 Identify ways that people can choose to save money in many places.</p> <p>SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.</p> <p>SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else's money.</p> <p>SS.4.FL.4.2 Identify instances when people use credit, that they receive something of value now and agree to repay the lender over time, or at some date in the future, with interest.</p> <p>SS.4.FL.5.1 Explain that after people have saved some of their income, they must decide how to invest their savings so that it can grow over time.</p>	<p>Information Use</p> <ul style="list-style-type: none"> ▪ Locates information ▪ Organizes information <p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills ▪ Uses mathematical strategies and procedures <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others ▪ Exercises leadership ▪ Respects individual differences <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Works independently ▪ Demonstrates a willingness to learn 	<p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p>	<p>Grade 4</p> <p>MA.4.NSO.1.1</p> <p>MA.4.NSO.2.2</p> <p>MA.4.NSO.2.5</p> <p>MA.4.NSO.2.7</p> <p>MA.4.AR.1.1</p> <p>MA.4.M.2.2</p> <p>Grade 5</p> <p>MA.5.NSO.2.4</p> <p>MA.5.NSO.2.5</p> <p>MA.5.AR.1.1</p> <p>MA.5.M.2.1</p>

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Unit Description and Learning Objectives	Social Studies Standards	Florida Employability Standards	Florida B.E.S.T English Language Arts	Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Acquire grade level vocabulary associated with economics ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand 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 ▪ Give examples of philanthropy 	<p>Grade 4</p> <p>SS.4.C.2.3 Explain the importance of public service, voting, and volunteerism.</p> <p>SS.4.FL.1.8 Describe ways that the revenue from taxes is used to pay for government provided goods and services.</p> <p>SS.4.FL.2.4ELO Discuss that whenever people buy something, they incur an opportunity cost.</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> <p>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</p> <p>Grade 5</p> <p>SS.5.E.1.2 Describe a market economy, [and give examples of how the colonial and early American economy exhibited these characteristics.]</p> <p>SS.5.C.2.5 Identify ways good citizens go beyond basic civic and political responsibilities to improve government and society.</p> <p>Grade 6</p> <p>SS.6.E.1.3 Describe the following economic concepts [as they relate to early civilization]: scarcity, opportunity cost, supply and demand, barter, trade, productive resources (land, labor, capital, entrepreneurship).</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Demonstrates a willingness to learn ▪ Demonstrates integrity <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems ▪ Reasons ▪ Plans and organizes <p>Systems Thinking</p> <ul style="list-style-type: none"> ▪ Understands and uses systems <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others ▪ Exercises leadership ▪ Respects individual differences 	<p>Grade 5</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.1.3</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p>	<p>Grade 4</p> <p>MA.4.NSO.1.1</p> <p>MA.4.NSO.2.2</p> <p>MA.4.NSO.2.5</p> <p>MA.4.NSO.2.7</p> <p>MA.4.AR.1.1</p> <p>MA.4.M.2.2</p> <p>Grade 5</p> <p>MA.5.NSO.2.4</p> <p>MA.5.NSO.2.5</p> <p>MA.5.AR.1.1</p> <p>MA.5.M.2.1</p>

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Unit Description and Learning Objectives	Social Studies Standards	Florida Employability Standards	Florida B.E.S.T English Language Arts	Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>Grade 4</p> <p>SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.</p> <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.</p> <p>SS.4.FL.1.3 Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.</p> <p>SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs.</p> <p>SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.</p> <p>Grade 5</p> <p>SS.5.C.2.4 Evaluate the importance of civic responsibilities in American democracy.</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Demonstrates a willingness to learn ▪ Demonstrates integrity <p>Systems Thinking</p> <ul style="list-style-type: none"> ▪ Understands and uses systems <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others ▪ Respects individual differences 	<p>Grade 5</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p>	<p>Grade 4</p> <p>MA.4.DP.1.3 *</p> <p>Grade 5</p> <p>MA.5.M.2.1</p> <p>MA.5.DP.1.1*</p> <p>MA.5.DP.1.2*</p>

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<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit 	<p>Grade 4</p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> <p>SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs.</p> <p>SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.</p> <p>SS.4.FL.2.6 Predict how people’s spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Demonstrates a willingness to learn ▪ Demonstrates integrity ▪ Displays positive attitude and sense of self-worth <p>Information Use</p> <ul style="list-style-type: none"> ▪ Locates information ▪ Organizes information ▪ Uses information <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others ▪ Responds to customer needs ▪ Exercises leadership <p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material ▪ Conveys information in writing ▪ Observes carefully 	<p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.2.2</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.1.3</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p>	<p>Grade 4</p> <p>MA.4.NSO.1.1</p> <p>MA.4.NSO.2.2</p> <p>MA.4.NSO.2.5</p> <p>MA.4.NSO.2.7</p> <p>MA.4.AR.1.1</p> <p>MA.4.M.2.2</p> <p>Grade 5</p> <p>MA.5.NSO.2.4</p> <p>MA.5.NSO.2.5</p> <p>MA.5.AR.1.1</p> <p>MA.5.M.2.1</p>

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Unit Description and Learning Objectives	Social Studies Standards	Florida Employability Standards	Florida B.E.S.T English Language Arts	Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>Grade 4</p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> <p>SS.4.FL.1.7 Identify ways in which starting a business is risky for entrepreneurs.</p> <p>SS.4.FL.2.6 Predict how people’s spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> <p>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</p> <p>SS.4.FL.3.3 Identify ways that people can choose to save money in many places.</p> <p>Grade 5</p> <p>SS.5.E.1.2 Describe a market economy</p> <p>Grade 6</p> <p>SS.6.E.1.3 Describe the following economic concepts [as they relate to early civilization]: scarcity, opportunity cost, supply and demand, barter, trade, productive resources (land, labor, capital, entrepreneurship)</p>	<p>Information Use</p> <ul style="list-style-type: none"> ▪ Locates information ▪ Organizes information ▪ Uses information ▪ Analyzes information ▪ Communicates Information <p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money ▪ Manages materials ▪ Manages personnel <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others ▪ Responds to customer needs ▪ Exercises leadership ▪ Negotiates to resolve conflicts ▪ Respects individual differences <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology <p>Systems Thinking</p> <ul style="list-style-type: none"> ▪ Understands and uses systems ▪ Monitors systems ▪ Improves systems 	<p>Grade 5</p> <p>ELA.5.C.1.4</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p>	<p>Grade 4</p> <p>MA.4.NSO.1.1</p> <p>MA.4.NSO.2.2</p> <p>MA.4.NSO.2.5</p> <p>MA.4.NSO.2.7</p> <p>MA.4.AR.1.1</p> <p>MA.4.M.2.2</p> <p>Grade 5</p> <p>MA.5.NSO.2.4</p> <p>MA.5.NSO.2.5</p> <p>MA.5.AR.1.1</p> <p>MA.5.M.2.1</p> <p>MA.K12.MTR.1.1</p> <p>MA.K12.MTR.2.1</p> <p>MA.K12.MTR.3.1</p> <p>MA.K12.MTR.4.1</p> <p>MA.K12.MTR.7.1</p>

*ELO- Indicates the standard is directly supported by an Extended Learning Opportunity

JA BizTown Adventures

Session Details	Financial Literacy Standards	Social Studies	Florida B.E.S.T English	Common Core 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>SS.5.E.1.2 Describe a market economy [and give examples of how the colonial and early American economy exhibited these characteristics.]</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively Makes sound decisions <p>Resource Management</p> <ul style="list-style-type: none"> Manages time Manages money <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information Uses information Analyzes information Communicates Information <p>Technology Use</p> <ul style="list-style-type: none"> Understands and uses technology 	<p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.1 ELA.5.R.3.2 ELA.5.C.5.2 ELA.5.V.1.1 ELA.5.V.1.3</p>	<p>Grade 4</p> <p>MA.4.NSO.1.1 MA.4.NSO.2.2 MA.4.M.2.2</p> <p>Grade 5</p> <p>MA.5.NSO.2.4 MA.5.NSO.2.5 MA.5.AR.1.1 MA.5.M.2.1</p>
<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>SS.5.E.1.2 Describe a market economy [and give examples of how the colonial and early American economy exhibited these characteristics.]</p>	<p>Resource Management</p> <ul style="list-style-type: none"> Manages time Manages money <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information Uses information Analyzes information Communicates Information <p>Technology Use</p> <ul style="list-style-type: none"> Understands and uses technology 	<p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.1 ELA.5.R.3.2 ELA.5.C.5.2 ELA.5.V.1.1 ELA.5.V.1.3</p>	<p>Grade 4</p> <p>MA.4.NSO.1.1 MA.4.NSO.2.2 MA.4.M.2.2</p> <p>Grade 5</p> <p>MA.5.NSO.2.4 MA.5.NSO.2.5 MA.5.AR.1.1 MA.5.M.2.1</p>

JA BizTown Adventures

Session Details	Financial Literacy Standards	Social Studies	Florida B.E.S.T English	Common Core 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>SS.5.E.1.2 Describe a market economy [and give examples of how the colonial and early American economy exhibited these characteristics.]</p>	<p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money <p>Information Use</p> <ul style="list-style-type: none"> ▪ Locates information ▪ Organizes information ▪ Uses information ▪ Analyzes information ▪ Communicates Information <p>Technology Use</p> <ul style="list-style-type: none"> • Understands and uses technology <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions 	<p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.1 ELA.5.R.3.2 ELA.5.C.5.2 ELA.5.V.1.1 ELA.5.V.1.3</p>	<p>Grade 4</p> <p>MA.4.NSO.1.1 MA.4.NSO.2.2 MA.4.M.2.2</p> <p>Grade 5</p> <p>MA.5.NSO.2.4 MA.5.NSO.2.5 MA.5.AR.1.1 MA.5.M.2.1</p>
<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>SS.5.E.1.2 Describe a market economy [and give examples of how the colonial and early American economy exhibited these characteristics.]</p>	<p>Technology Use</p> <ul style="list-style-type: none"> • Understands and uses technology <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions 	<p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.1 ELA.5.R.3.2 ELA.5.C.5.2 ELA.5.V.1.1 ELA.5.V.1.3</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Financial Literacy Standards	Social Studies	Florida B.E.S.T English	Common Core Math
<p>Adventure Five: Consumer</p> <p>As consumer, 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>Grade 4</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> <p>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</p> <p>SS.4.FL.3.3 Identify ways that people can choose to save money in many places.</p> <p>SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest.</p> <p>SS.4.FL.2.4 Discuss that whenever people buy something, they incur an opportunity cost.</p>	<p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money <p>Information Use</p> <ul style="list-style-type: none"> ▪ Locates information ▪ Organizes information ▪ Uses information ▪ Analyzes information ▪ Communicates Information <p>Technology Use</p> <ul style="list-style-type: none"> • Understands and uses technology <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Demonstrates a willingness to learn ▪ Demonstrates integrity 	<p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.2.2</p> <p>ELA.5.R.3.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.5.2</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p>	<p>Grade 4</p> <p>MA.4.NSO.1.1</p> <p>MA.4.NSO.2.2</p> <p>MA.4.M.2.2</p> <p>Grade 5</p> <p>MA.5.NSO.2.4</p> <p>MA.5.NSO.2.5</p> <p>MA.5.AR.1.1</p> <p>MA.5.M.2.1</p>