



# A Correlation: Oklahoma Standards and JA Financial Capability 1™

## JA Financial Capability 1™

Session Descriptions	Student Objectives	Economics (Social Studies) Standards and Personal Financial Literacy Standards	ELA And Math Employability skills
<b>Theme 1: Economics and Business</b>			
<p><b>Project 1: Investing Challenge</b></p> <p>Students review the basics of investing in the stock market and begin creating a mock stock portfolio as part of an investment club competition.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify and evaluate stocks using online tools and resources.</li> <li>Develop a diversified stock portfolio.</li> <li>Evaluate and adjust stock portfolio holdings based on performance and breaking news events.</li> </ul>	<p><b>Economics</b></p> <p>E.6.1 Explain how individuals, businesses, and the overall economy benefit from the various uses of money, such as trading, borrowing, investing, and diversifying, versus saving money.</p> <p><b>Personal Financial Literacy</b></p> <p>PFL.5 The student will analyze the costs and benefits of saving and investing.</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p>
<p><b>1.1 Resource Scarcity</b></p> <p>Students learn how the economic principle of resource scarcity affects businesses. Students practice allocating limited resources while still leaving room for profit.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Describe the economic principle of scarcity.</li> <li>Explain how scarcity affects businesses.</li> <li>Identify three categories of resources that a business owner or manager must account for when planning business finances.</li> </ul>	<p><b>Economics</b></p> <p>E.1 The student will develop and apply economic reasoning and decision-making skills.</p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p>	<p><b>Writing</b></p> <p>10.2.W.4 Communicate thoughts, ideas, information, messages, and other written information in a logical, organized, and coherent manner</p> <p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p>

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<p><b>1.2 Supply and Demand</b></p> <p>Supply and demand are at the basis of all business transactions. When supply of a product or service changes, the price charged to consumers will rise or fall. In the same manner, consumers can drive demand for a product. If consumer demand increases, prices may rise for a product or service.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Define supply and demand.</li> <li>• Describe two ways a change in the supply impacts price.</li> <li>• Identify three ways changes in supply and demand affect each other.</li> </ul>	<p><b>Economics</b></p> <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p> <p>E.3.1 Analyze how price and non-price factors affect the demand and supply of goods and services available in the marketplace.</p> <p>E.10.3 Explain how changes in supply and demand cause prices to change and in turn, cause buyers and sellers to change, including changes in price of productive resources and technologies used to make the product, profit opportunities available to producers for selling other products, number of sellers in a market, consumer incomes, consumer options, and the number of consumers in a market.</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p>
<p><b>1.3 Profit and Nonprofit Businesses</b></p> <p>Students learn about the purpose of a business and compare and contrast for-profit and nonprofit businesses. Students will learn how each form of business obtains revenue or funding to support their goals.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Explain the importance of profit in a for-profit business.</li> <li>• Describe two differences and two similarities for nonprofit and for-profit businesses.</li> <li>• Identify two ways a nonprofit business can obtain funding for its mission.</li> </ul>	<p><b>Economics</b></p> <p>E.5 The student will describe the role of economic institutions including banks, credit unions, corporations, governments, and not-for-profits in a market economy.</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p>

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<p><b>1.4 Introduction: Exploring Careers</b></p> <p>Students take a guided tour through the job site Indeed.com and practice using several of its features for finding a job, learning about salaries, and reviewing companies.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Locate and analyze information from a job website.</li> <li>Research a career of interest on a job website.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p><b>Reading</b></p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge</p> <p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>
<b>Theme 2: Business Planning and Financial Management</b>			
<p><b>Theme 2: Project FAFSA and Paying for Education</b></p> <p>Students will explore post-secondary training and education to obtain a career with a living wage, as well as the need to identify how to pay for this training or education. Students will explore applying for financial aid through the FAFSA process and develop a Quick Start Guide to use or share with others.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify ways to manage the costs of continuing your education to reach career and salary goals.</li> <li>Explain the importance of completing the FAFSA.</li> <li>Describe the key steps and mistakes to avoid when completing the FAFSA form, including securing your personal data.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>PFL.1 The student will describe the importance of earning an income and explain how to manage personal income through the use of a budget.</p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).</p> <p>PFL.7.1 Identify and analyze sources of credit (e.g. financial institutions, private lenders, and retail businesses) and credit products (e.g., FAFSA, student loans, credit cards, and car loans).</p>	<p><b>Applied Knowledge: Reading</b></p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge</p> <p>11.5.R Apply what is learned from written material to work situations</p> <p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p>

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Session Descriptions	Student Objectives	Economics (Social Studies) Standards and Personal Financial Literacy Standards	ELA And Math Employability skills
<p><b>2.1 Building a Small Business Financial Plan</b></p> <p>Students identify the reasons for financial planning and review the basic components of a financial plan for a small business. Students will create a break-even analysis for a business scenario.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Explain three reasons why a small business prepares a financial plan.</li> <li>• Identify four common components of a small business financial plan.</li> <li>• Complete a break-even analysis for a sample business.</li> </ul>	<p><b>Economics</b></p> <p>E.6.1 Explain how individuals, businesses, and the overall economy benefit from the various uses of money, such as trading, borrowing, investing, and diversifying, versus saving money.</p> <p>E.8.2 Analyze the potential risks and potential gains of entrepreneurs opening new businesses or inventing a new product; determine the financial and nonfinancial incentives that motivate entrepreneurs.</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p>
<p><b>2.2 Track and Manage a Financial Plan</b></p> <p>Students review the basic components of a small business financial plan and then prepare a balance sheet and an income statement for a business scenario. To deepen understanding of the financial plan, students compare and contrast the timing, content, and purpose of the balance sheet and income statement.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Manage a financial plan by creating a balance sheet and an income statement for a business scenario.</li> <li>• Compare and contrast the balance sheet and an income statement.</li> <li>• Identify methods for tracking finances.</li> </ul>	<p><b>Economics</b></p> <p>E.8.2 Analyze the potential risks and potential gains of entrepreneurs opening new businesses or inventing a new product; determine the financial and nonfinancial incentives that motivate entrepreneurs.</p>	<p><b>Critical Thinking</b></p> <p>11.1.R.2 Test possible hypotheses to ensure the problem is correctly diagnosed and the best solution is found</p> <p>11.6.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p>
<p><b>2.3 Financial Decision Making</b></p> <p>Students review financial planning and create a cash flow statement for a business scenario. They apply their understanding of the cash flow statement to make business decisions.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Create a cash flow statement for a business scenario.</li> <li>• Analyze the information in a cash flow statement to make business decisions.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>PFL.4.1 Explain the reasons for balancing an account register and reconciling an account statement.</p>	<p>11.1.R.2 Test possible hypotheses to ensure the problem is correctly diagnosed and the best solution is found</p> <p>11.6.R.2 Critically review, analyze, synthesize, compare, and interpret information</p>

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<p><b>2.4 Exploring Careers in Finance</b></p> <p>Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Locate and use information gathered from a career website.</li> <li>Identify basic career information about two of the following three careers: economist, financial controller, or nonprofit fundraiser.</li> <li>Reflect on personal interest and fit for the researched careers.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p> <p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>
<p><b>Theme 3: Banking Services</b></p>			
<p><b>Theme 3 Project: Building Your Future</b></p> <p>Students will explore the concept of Return on Investment (ROI) as it relates to post-secondary education and career choices. They will conduct research on three careers of their choosing and evaluate the ROI of each.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the meaning of Return on Investment (ROI).</li> <li>Identify factors that affect the ROI of post-secondary education.</li> <li>Research career and education possibilities and evaluate their ROI.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>

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<p><b>3.1 Banking Basics</b></p> <p>Students learn about the differences between personal and business banking and then conduct research to identify some of the specific services offered to businesses.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Compare and contrast personal banking services and small business services.</li> <li>Explain how a business determines which bank and banking services they need.</li> <li>Identify, describe, and evaluate three banking services offered specifically to businesses.</li> </ul>	<p><b>Economics</b></p> <p>E.5.4 Explain how successive deposits and loans made by commercial banks can cause the money supply to expand.</p> <p>E.8.2 Analyze the potential risks and potential gains of entrepreneurs opening new businesses or inventing a new product; determine the financial and nonfinancial incentives that motivate entrepreneurs.</p> <p><b>Personal Financial Literacy</b></p> <p>PFL.3 The student will describe the functions and uses of banks and other financial service providers.</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p> <p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>
<p><b>3.2 Financial Resources for Small Businesses</b></p> <p>Students learn about the main reasons businesses need financial support and the types of financing available. They will conduct research about funding resources and evaluate the products they offer.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain three reasons a business may need to seek financial support.</li> <li>Explain the difference between debt financing and equity financing.</li> <li>Identify three outside sources of funding for a small business.</li> <li>Evaluate the advantages and disadvantages of each funding source.</li> </ul>	<p><b>Economics</b></p> <p>E.8.2 Analyze the potential risks and potential gains of entrepreneurs opening new businesses or inventing a new product; determine the financial and nonfinancial incentives that motivate entrepreneurs.</p> <p>E.8.3 Evaluate the costs and benefits of incorporation including the expansion of resources and reduction of risks.</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p> <p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>
<p><b>3.3 Matching Need with Products</b></p> <p>Students advise a small business about the best financial resource to meet their needs.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Match financial resources to small business needs.</li> <li>Explain how to access and qualify for small business funding.</li> </ul>	<p><b>Economics</b></p> <p>E.8.2 Analyze the potential risks and potential gains of entrepreneurs opening new businesses or inventing a new product; determine the financial and nonfinancial incentives that motivate entrepreneurs.</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p>

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<p><b>3.4 Exploring Careers in Banking</b></p> <p>Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Locate and use information gathered from a career website.</li> <li>Identify basic career information about two of the following three careers: loan officer, bank teller, or business banking specialist.</li> <li>Reflect on personal interest and fit for the researched careers.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>E.1 The student will develop and apply economic reasoning and decision-making skills.</p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><b>Critical Thinking</b></p> <p>Use logical thought to analyze and draw conclusions</p> <p><b>Decision Making</b></p> <p>Anticipate the consequences of decisions</p> <p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>
<b>Theme 4: Business Risk Management</b>			
<p><b>Theme 4 Project: Managing Finances</b></p> <p>Students review basic budgeting concepts, use an online budgeting tool to set up a monthly budget, and enter transactions for one month.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use an online budgeting tool to create a monthly budget.</li> <li>Analyze a budget to make financial decisions.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>PFL.1 The student will describe the importance of earning an income and explain how to manage personal income through the use of a budget.</p> <p>PFL.1.2 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on short, medium, and long term goals (e.g., financial, personal, educational, and career).</p>	<p><b>Critical Thinking</b></p> <p>Use logical thought to analyze and draw conclusions</p> <p><b>Decision Making</b></p> <p>Anticipate the consequences of decisions</p> <p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>
<p><b>4.1 Risks to Small Business</b></p> <p>Students learn about the basics of insurance, the types of risks faced by businesses, and strategies for managing risk. They will apply what they learn to a small business scenario.</p>	<p><b>Students will</b></p> <ul style="list-style-type: none"> <li>Define insurance and explain its purpose.</li> <li>Explain the relationships among risk, loss, peril, and insurance.</li> <li>Define risk management and explain five methods of managing risk.</li> <li>Identify potential risks and management strategies for a small business.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>PFL.11 The student will describe and explain how various types of insurance can be used to manage risk.</p> <p>PFL.11.1 Identify common risks to life and property (e.g., mobile phone, illness, death, natural catastrophe, and accident).</p> <p>PFL.11.2 Explain the purpose and importance of insurance protection as a risk management strategy (e.g., life, health, property, liability, disability, and automobile).</p>	<p><b>Critical Thinking</b></p> <p>12.3.R.2 Critically review, analyze, synthesize, compare, and interpret information</p> <p>12.3.R.3 Draw conclusions from relevant and/or missing information</p> <p><b>Problem Solving</b></p> <p>Demonstrate the ability to apply critical-thinking skills to solve problems by generating, evaluating, and implementing solutions</p>

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<p><b>4.2 Risk Management Products for Business</b></p> <p>Students learn about the coverage and contents of a business owner's policy as a risk management tool for businesses. They interpret the coverage and exclusions of a sample policy.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify risks to small businesses that are most appropriately managed with insurance.</li> <li>Explain the five parts of the business owner's policy (BOP).</li> <li>Interpret a sample business owner's policy to identify examples of included and excluded events.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>PFL.11 The student will describe and explain how various types of insurance can be used to manage risk.</p>	<p><b>Reading</b></p> <p>Standard 2 Read and comprehend work-related instructions and policies, memos, bulletins, notices, letters, policy manuals, and governmental regulations</p> <p>12.2.R.1 Read and comprehend documents ranging from simple and straightforward to more complex and detailed</p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p>
<p><b>4.3 Business Profile: Insurance Agency</b></p> <p>Students compare and contrast various aspects of an insurance agency with other small businesses and then set up a mock insurance agency.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Compare an insurance agency to other small businesses.</li> <li>Explain how insurance pricing and profit differ from other small businesses.</li> <li>Research insurance agent licensing requirements.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>PFL.11 The student will describe and explain how various types of insurance can be used to manage risk.</p> <p>PFL.11.2 Explain the purpose and importance of insurance protection as a risk management strategy (e.g., life, health, property, liability, disability, and automobile).</p>	<p><b>Reading</b></p> <p>12.2.R.1 Read and comprehend documents ranging from simple and straightforward to more complex and detailed</p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p> <p>11.5.R Apply what is learned from written material to work situations</p> <p><b>Writing</b></p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge</p> <p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>



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<p><b>4.4 Exploring Careers in Finance</b></p> <p>Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Locate and use information gathered from a career website.</li> <li>• Identify basic career information about two of the following three careers: actuary, underwriter, or claims adjuster.</li> <li>• Reflect on personal interest and fit for the researched careers.</li> </ul>	<p><b>Personal Financial Literacy</b></p> <p>E.1 The student will develop and apply economic reasoning and decision-making skills.</p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).</p>	<p><b>Reading</b></p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p> <p>12.2.R.1 Read and comprehend documents ranging from simple and straightforward to more complex and detailed</p> <p>11.5.R Apply what is learned from written material to work situations</p> <p><b>Writing</b></p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge</p> <p><b>Problem Solving</b></p> <p>Demonstrate the ability to apply critical-thinking skills to solve problems by generating, evaluating, and implementing solutions</p> <p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>

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<p><b>Case Study: Analyzing and Applying Data</b></p> <p>Students take up the challenge to collect, analyze, and use data to make a business decision for a film company wanting to create content appealing to teens.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>• Differentiate between qualitative and quantitative data.</li> <li>• Use a process for collecting, analyzing, and applying data to a business decision.</li> <li>• Conduct research using tools such as surveys and focus groups to collect data.</li> </ul>	<p><b>Economics</b></p> <p>E.8.2 Analyze the potential risks and potential gains of entrepreneurs opening new businesses or inventing a new product; determine the financial and nonfinancial incentives that motivate entrepreneurs.</p>	<p><b>Reading</b></p> <p>9.2.R.3 Attain meaning and comprehend core ideas from written materials</p> <p>12.2.R.1 Read and comprehend documents ranging from simple and straightforward to more complex and detailed</p> <p>11.5.R Apply what is learned from written material to work situations</p> <p><b>Writing</b></p> <p>10.6.W.2 Integrate what is learned from written materials with prior knowledge</p> <p><b>Working With Tools &amp; Technology</b></p> <p>Select, use, and maintain tools and technology to facilitate work activity</p>