

A Correlation:
TEXAS
Academic Standards
and
Junior Achievement
Capstone Programs



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[Texas Standards - TEKS](#)

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
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JA Finance Park

Unit Description	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>Advanced Studies</p> <p>(1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:</p> <p>(A) analyze the relationship between his or her interests and career/discipline;</p> <p>(B) review literature from varied sources from the selected career or discipline</p>	<p>Career Preparation I</p> <p>(8) The student evaluates personal attitudes and work habits that support career retention and advancement. The student is expected to:</p> <p>(B) describe entrepreneurial opportunities in the occupational area;</p> <p>Career Preparation II</p> <p>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:</p> <p>(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D</p> <p>2. A, B</p> <p>3.</p> <p>5. A, B, C, F, G, H, I</p> <p>6. C, D, E, F</p> <p>8. D</p> <p>12. A</p>	<p>111.26. Grade 6</p> <p>1. A, B, C, D, E</p> <p>14. H</p> <p>111.26. Grade 7</p> <p>1. A, B, C, D, E</p> <p>13. A</p> <p>111.26. Grade 8</p> <p>1. A, B, C, D, E</p> <p>12. F</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>Advanced Studies</p> <p>(1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:</p> <p>(A) analyze the relationship between his or her interests and career/discipline;</p> <p>(B) review literature from varied sources from the selected career or discipline</p>	<p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:</p> <p>(A) develop a budget based on personal financial goals;</p> <p>(B) explain the benefits of saving and investing;</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D</p> <p>2. A, B</p> <p>3.</p> <p>5. A, B, C, F, G, H, I</p> <p>6. C, D, E, F</p> <p>8. D</p> <p>12. A</p>	<p>111.26. Grade 6</p> <p>1. A, B, C, D, E</p> <p>4. B, E, G</p> <p>14.A, G, H</p> <p>111.26. Grade 7</p> <p>1. A, B, C, D, E</p> <p>13. A, E</p> <p>111.26. Grade 8</p> <p>1. A, B, C, D, E</p> <p>12. C, D, F</p>

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<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>Personal Finance Literacy</p> <p>(8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to: (A) compare and contrast sources of credit such as banks, merchants, peer-to-peer, payday loans, and title loans;</p> <p>(9) Credit and borrowing. The student identifies factors that affect credit worthiness. The student is expected to: (A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit; (B) describe how to access and interpret a sample credit report and score;</p>	<p>Career and Technical Education - Money Matters</p> <p>(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to: (A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D 2. A, B 3. 5. A, B, C, F, G, H, I 6. C, D, E, F 8. D 12. A</p>	<p>111.26. Grade 6 1. A, B, C, D, E 4. B, E, G 14. B, D, E, F</p> <p>111.26. Grade 7 1. A, B, C, D, E 13. A, E</p> <p>111.26. Grade 8 1. A, B, C, D, E 12. A, B, D, E, F</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to: (C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p>	<p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to: (A) develop a budget based on personal financial goals; (B) explain the benefits of saving and investing;</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D 2. A, B 3. 5. A, B, C, F, G, H, I 6. C, D, E, F 8. D 12. A</p>	<p>111.26. Grade 6 1. A, B, C, D, E 4. B, E, G 14. H</p> <p>111.26. Grade 7 1. A, B, C, D, E 13. A, B, D, E</p> <p>111.26. Grade 8 1. A, B, C, D, E 12. F</p>

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<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p>	<p>Financial Math</p> <p>(9) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:</p> <p>(A) identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;</p> <p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:</p> <p>(A) develop a budget based on personal financial goals;</p> <p>(B) explain the benefits of saving and investing;</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D</p> <p>2. A, B</p> <p>6. C, D, E, F, H</p> <p>12. A, B, D, D</p>	<p>111.26. Grade 6</p> <p>1. A, B, C, D, E</p> <p>4. B, E, G</p> <p>14. B, D, E, F</p> <p>111.26. Grade 7</p> <p>1. A, B, C, D, E</p> <p>13. A, B, D, E, F</p> <p>111.26. Grade 8</p> <p>1. A, B, C, D, E</p> <p>12. A, B, C, D, F, G</p>