

A Correlation Between JA Personal Finance® and Common Core ELA/Math (9-12)

Session 1: A Month in the Life Examine the concept of budgeting and how daily choices affect the ability to save for the future.	Session 2: From Dreams to Reality Compare investment options to plan for future saving and investing.	Session 3: Your Credit, Your Future Compare credit options and make decisions to avoid common credit pitfalls.	Session 4: The Case of the Missing Identify Evaluate behavior that contributes to identify theft and determine necessary actions to protect a person's identity.	Session 5: Protect Yourself Classify types of insurance and identify how each type provides protection.
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Common Core ELA (Grades 9-12)					
Grade 9-10	X	X	X	X	X
Reading Standards for Informational Text 910.RSIT	X	X	X	X	X
910.RSIT.2. Determine a central idea of a text and analyze its development over the course of the text, including how it emerges and is shaped and refined by specific details; provide an objective summary of the text.	X	X	X	X	X
910.RSIT.4. Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze the cumulative impact of specific word choices on meaning and tone (e.g., how the language of a court opinion differs from that of a newspaper).	X	X	X	X	X
910.RSIT.8. Delineate and evaluate the argument and specific claims in a text, assessing whether the reasoning is valid and the evidence is relevant and sufficient; identify false statements and fallacious reasoning.	X	X	X	X	X
Writing Standards 910.WS	X	X	X	X	X
910.WS.2. Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.	X	X	X	X	X
910.WS.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in standards 1-3 above.)	X	X	X	X	X
910.WS.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.	X	X	X	X	X
910.WS.8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.	X	X	X	X	X
Speaking and Listening Standards 910.SLS	X	X	X	X	X
910.SLS.1. Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9-10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.	X	X	X	X	X
910.SLS.2. Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.	X	X	X	X	X

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Compare investment options to plan for future saving and investing.

Session 3: Your Credit, Your Future
Compare credit options and make decisions to avoid common credit pitfalls.

Session 4: The Case of the Missing Identify
Evaluate behavior that contributes to identify theft and determine necessary actions to protect a person's identify.

Session 5: Protect Yourself
Classify types of insurance and identify how each type provides protection.

Common Core ELA (Grades 9-12)

910.SLS.3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric, identifying any fallacious reasoning or exaggerated or distorted evidence.	X	X	X	X	X
910.SLS.4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.	X	X	X	X	X
910.SLS.6. Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See grades 9 10 Language standards 1 and 3 on pages 54 for specific expectations.)	X	X	X	X	X
Language Standards 910.LS	X	X	X	X	X
910.LS.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	X	X	X	X	X
910.LS.2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.	X	X	X	X	X
910.LS.4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 9 10 reading and content, choosing flexibly from a range of strategies.	X	X	X	X	X
910.LS.6. Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.	X	X	X	X	X
Grades 11-12	X	X	X	X	X
Reading Standards for Informational Text 1112.RSIT	X	X	X	X	X
1112.RSIT.2. Determine two or more central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to provide a complex analysis; provide an objective summary of the text.	X	X	X	X	X
1112.RSIT.4. Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze how an author uses and refines the meaning of a key term or terms over the course of a text (e.g., how Madison defines faction in Federalist No. 10).	X	X	X	X	X
Writing Standards 1112.WS	X	X	X	X	X
1112.WS.2. Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.	X	X	X	X	X

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Common Core ELA (Grades 9-12)

1112.WS.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in standards 1-3 above.)	X	X	X	X	X
1112.WS.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.	X	X	X	X	X
1112.WS.8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.	X	X	X	X	X
Speaking and Listening Standards 1112.SLS	X	X	X	X	X
1112.SLS.1. Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11-12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.	X	X	X	X	X
1112.SLS.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.	X	X	X	X	X
1112.SLS.3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.	X	X	X	X	X
1112.SLS.4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.	X	X	X	X	X
1112.SLS.6. Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. (See grades 11-12 Language standards 1 and 3 on page 54 for specific expectations.)	X	X	X	X	X
Language Standards 1112.LS	X	X	X	X	X
1112.LS.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	X	X	X	X	X
1112.LS.2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.	X	X	X	X	X

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Common Core ELA (Grades 9-12)

1112.LS.3. Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.	X	X	X	X	X
1112.LS.4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11 12 reading and content, choosing flexibly from a range of strategies.	X	X	X	X	X
1112.LS.6. Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.	X	X	X	X	X