

Content Standard	Academic Planning Career Development Content √	Technology Skills Application Content √	Financial Literacy Content √	Title of Resource	Source of Resource	Web Address or Address
<b>ACADEMIC PLANNING AND CAREER DEVELOPMENT</b>						
<b>1</b>	<b>Demonstrate knowledge of a systematic approach to a decision-making process (specifically, opportunity costs and trade-offs), including factors regarding academic planning and career development, financial literacy, and technology.</b> <b>Example: decision-making process steps - define the problem, brainstorm, list alternatives, evaluate alternatives and identify consequences, propose a solution</b>					
				JA Economics for Success explores personal finance and students' education and career based on their skills, interests, and values, while demonstrating the economic benefits of staying in school.		
1	X			<ul style="list-style-type: none"> <li>Session One – Mirror, Mirror Students make choices to understand the concept of self-knowledge- their skills, interests, and values – and the structure of the world of work as they consider education, career, and other life choices.</li> </ul>	Junior Achievement of Greater Birmingham	Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.
1	X			<ul style="list-style-type: none"> <li>Session Two – Choose Your Success Students play the Choose Your Success game, in which the connection between personal finance, education, and career options is demonstrated.</li> </ul>	Junior Achievement of Greater Birmingham	Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.

15			X	<ul style="list-style-type: none"> <li>• Session Three – Keeping Your Balance Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on these monthly salaries, students evaluate the opportunity cost of their decisions to create a budget. Then they compare their spending decisions to the suggested amounts on the cards.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
16, 16a,16b			X	<ul style="list-style-type: none"> <li>• Session Four – Savvy Shopper Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using cash and credit and then play a game that reinforces their understanding of the cost of credit.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
21			X	<ul style="list-style-type: none"> <li>• Session Five – Keeping Score Students examine how a credit score is determined and learn about the positive and negative consequences of a credit report.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
22			X	<ul style="list-style-type: none"> <li>• Session Six – What’s the Risk Students demonstrate that life involves risk and that insurance helps reduce the financial consequences of loss or injury.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega,</p>

					Tuscaloosa, Walker, Washington and Wilcox.
1				<ul style="list-style-type: none"> <li>Meeting Two – Working as a company, students conduct officer elections and learn about each department’s specific responsibilities during the Operation and Liquidation Phases.</li> </ul>	Junior Achievement of Greater Birmingham Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.
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2	<b>Understand the effect of workplace behaviors.</b> <ol style="list-style-type: none"> <li>Examine appropriate workplace behaviors, including attitude, work ethic, responsibility, dependability, punctuality, integrity, time management, effort, adherence to dress code, communication (written, verbal, and nonverbal), teamwork, and other workplace etiquette.</li> <li>Identify inappropriate workplace behaviors, including violence and sexual harassment and procedures for addressing such behaviors.</li> <li>Recognize the importance of and capitalize on diversity in the workplace.</li> </ol>				

2	X			<p><b>Company Program:</b> <i>analyzes and explores personal opportunities and responsibilities within a student-led company.</i></p> <ul style="list-style-type: none"> <li>Meeting One – Establish an effective and efficient team environment.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
2	X			<ul style="list-style-type: none"> <li>Meeting Two – Working as a company, students conduct officer elections and learn about each department’s specific responsibilities during the Operation and Liquidation Phases.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
2	X			<ul style="list-style-type: none"> <li>Meeting Three - The Company enters the Context Phase of the program. During this phase, students use tools, such as market surveys and cost-benefit analysis, to determine potential products for their target market.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
2	X			<ul style="list-style-type: none"> <li>Meeting Four – The Company enters the Deal Phase of the program. During this phase, students select the top two or three product options for cost-benefit analysis.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
2	X			<ul style="list-style-type: none"> <li>Meeting Five – The company enters the Business Opportunity Phase of the program. Students host a Board of Directors meeting to approve the company’s business plan, review</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>

				implementation strategies, and accept the company charter.		
2	X			<ul style="list-style-type: none"> <li>Meeting Six – Materials needed for product production are ordered, and the company business plan is implemented. Students may take part in an Extended Learning Opportunity.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a></p> <p>JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
2	X			<ul style="list-style-type: none"> <li>Meeting Seven - Students continue to operate the company.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a></p> <p>JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
2	X			<ul style="list-style-type: none"> <li>Meeting Eight – Students continue to produce and sell their product. They learn about specific sales techniques that will assist them in reaching their sales goals.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a></p> <p>JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
2	X			<ul style="list-style-type: none"> <li>Meeting Nine – Students hold department meetings to share best practices and propose changes to current company operations.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a></p> <p>JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
2	X			<ul style="list-style-type: none"> <li>Meeting Ten – Students begin to finalize production, assess excess inventory, and prepare for the Board of Directors liquidation meeting.</li> </ul>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a></p> <p>JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount,</p>

						Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.
2	X			<ul style="list-style-type: none"> <li>Meeting Eleven – Students explore next steps and learn how to apply what they have learned as a company to personal entrepreneurial pursuits.</li> </ul>	Junior Achievement of Greater Birmingham	Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.
2	X			<ul style="list-style-type: none"> <li>Meeting Twelve – Students will conduct the final Board of Directors liquidation meeting and approve the Annual Report.</li> </ul>	Junior Achievement of Greater Birmingham	Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.
<b>3 Analyze personal skills, interests, and abilities and relate them to current career opportunities.</b> <b>a. Participate in assessments that identify personal areas of interest and aptitude, including utilizing results to develop a four-year high school educational plan.</b> <b>b. Explore individual career options from the 16 National Career Clusters to examine specific job descriptions, requirements, salaries, and employment outlooks.</b> <b>c. Identify safety and health standards in the workplace for daily procedures, emergency procedures, equipment/tools, dress, use of technology, and work area maintenance.</b>						
3	X			<p><i>JA Success Skills meets the needs of a diverse group of high school students by providing academically enriching, and experiential-learning sessions in work-readiness education perspectives.</i></p> <p>Session One – It’s My Life – Students are introduced to The 16 Success Skills. Working in groups, they evaluate sample resumes to determine which job candidate they would hire.</p>	Junior Achievement of Greater Birmingham	Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.
3	X			Session Two – Listen Up – Working with partners, students participate in a role-playing activity designed to		

				develop effective speaking and listening skills. Using verbal and nonverbal cues, they learn how to build rapport with others.		
3	X			Session Three – Stay Connected – By analyzing case studies and completing a puzzle activity, students recognize the need for teamwork and cooperation in the workplace.		
3	X			Session Four – Resolve Conflict - Working in teams, students develop solutions to potential workplace conflicts. They consider win/win, win/lose, and lose/lose responses to conflict.		
3	X			Session Five – Work Smart – Working in groups, students participate in a game show in which they practice their decision-making skills by solving common workplace problems.		
3	X			Session Six – The Marketing Spin – Working in groups, the students practice the Success Skill Reflect and Evaluate. They identify the connection between advertising a product and promoting themselves.		
3	X			Session Seven – It’s My Future – During this final session, students participate in mock employment interviews. They review The 16 Success Skills presented throughout the course of the program.		
4	<b>Determine the correlation of personal preference, education, and training to the demands of the workforce.</b> <b>a. Select a personal career goal based upon results of interest and aptitude assessments.</b> <b>b. Investigate employee benefits and incentives related to identified career choices.</b>					



	<b>Examples:</b> medical insurance options, retirement benefits, life insurance options, long- and short-term disability insurance options
5	Investigate the postsecondary/higher education admissions process, including completing admission and financial aid applications (e.g., Free Application for Federal Student Aid (FAFSA), grants, loans, scholarships, personal financing).
6	Examine the employment process, including searching for a job, filling out a job application, writing a résumé, developing and practicing interview skills, and completing required employment forms (e.g., W-4, I-9). a. Utilize word processing software to demonstrate professional writing skills by producing and editing business and personal correspondence documents.
7	Generate an electronic portfolio using digital tools (e.g., Webpage, wikis, blogs, podcast), including a cover letter; a current résumé; a completed job application; interest, aptitude, and achievement assessment results; curriculum samples (e.g., academic research, educational projects); four-year high school educational plan; education/career preparedness checklist; and other examples of academic and career preparedness achievements (e.g., student organizations, club memberships, honors, credentials, certificates, awards, community service experiences, recommendations). a. Utilize advanced features of word processing (e.g., outlining; developing forms; applying tracking changes, hyperlinking, mail merging). b. Create presentations using effective communication skills and advanced features of multimedia, including photo, video, and audio editing.
<b>TECHNOLOGY SKILLS APPLICATION</b>	
8	Diagnose problems with hardware, software, and advanced network systems. Examples: printer, projector, power supply, task manager, network connectivity
9	Demonstrate advanced technology skills, including compressing, converting, importing, exporting, backing up files, and transferring data among applications.
10	Compare functions of various operating systems. Examples: Windows, Mac OS X, Linux, Android, iOS
11	Analyze cultural, social, economic, environmental, and political effects, and trends of technology to assess emerging technologies and forecast innovations. a. Demonstrate proficiency in the use of emerging technology resources, including social networking and other electronic communications (e.g., desktop conferencing, mobile technology, listservs, blogs, virtual reality, online file sharing).
12	12. Demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content. a. Explain consequences of illegal and unethical use of technology systems and digital content. Examples: cyber bullying, plagiarism b. Interpret copyright laws and policies with regard to ownership and use of digital content. c. Explain the implications of creating and maintaining a positive digital footprint.



	<p>d. Critique Internet and digital information for validity, reliability, accuracy, bias, and current relevance.                  e. Cite sources of digital content using a style manual.                  Examples: Modern Language Association (MLA), American Psychological Association (APA)</p>				
13	<p>Utilize an online learning-management system to engage in collaborative learning projects, discussions, and assessments beyond the traditional classroom that are goal-oriented, focused, project-based, and inquiry-oriented.                  Examples: Moodle, Edmodo, Blackboard, Canvas</p>				
14	<p>Explain specific steps that consumers can take to minimize exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.                  a. Identify online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software.</p>				
<b>FINANCIAL LITERACY</b>					
				<p><b>JA Finance Park (Virtual)</b> helps students build a foundation for making intelligent, lifelong, personal financial decisions through hands-on, realistic simulation experiences. The program includes in-school activities culminating in the JA Finance Park on-line simulation, followed by a post-simulation assessment.</p>	<p>Junior Achievement of Greater Birmingham                  Rosemary Gustin, Vice President                  205-290-9326 x110                  Toll free: 888-879-9310 x110                  rgustin@jaogb.org                  JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
18,19			X	<p>Unit One: Financial Institutions                  Students recognize the role of financial institutions and the various services they provide. Through case study, games, graphing, and other group activities, students understand the advantages and disadvantages of saving, investing, and using credit.</p>	
			X	<p>Unit Two: Taxes and My Salary                  Students learn what taxes are, why they are important, what they are used for, and how they affect income and expenses. They discover what is</p>	

				meant by net monthly income and how net monthly income is calculated.		
15			X	Unit Three: Budgeting Students learn the importance of creating and maintaining a personal budget. Students create their own personal budgets and evaluate other budgets through case-study analysis.		
17			X	Unit Four: Preparing for the JA Finance Park Simulation Students prepare for the JA Finance Park Simulation by conducting pricing research, tracking stock prices, and receiving job assignments. They practice budgeting skills by evaluating hypothetical life situations and prioritizing budget items.		
15			X	Unit Five: The Simulation Students experience the JA Finance Park simulation, where they apply classroom learning by making important spending decisions and maintaining a balanced budget.		
			X	Unit Six: After the Simulation Students participate in a reflective assessment of what they accomplished during the JA Finance Park simulation. The assessment includes feedback from parents/guardians.		
15	<p><b>Develop a plan for managing earning, spending, saving, and giving using spreadsheets, online resources, or commercial software.</b></p> <ul style="list-style-type: none"> <li>a. Create a budget, net worth statement, and income expense statement using a spreadsheet.</li> <li>b. Utilize spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs.</li> <li>c. Identify types of income other than wages, including rent, interest, and profit earned from various resources.</li> <li>d. Evaluate various methods for acquiring goods and making major purchases.</li> </ul> <p>Examples: borrowing, renting, leasing, paying cash</p>					

1	X		X	<p><b>JA Personal Finance</b> focuses on: <i>earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one's personal finances.</i></p> <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>	Junior Achievement of Greater Birmingham	<p>Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.</p>
15			X	<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>		
15			X	<p>Session Three – The Budget Game Students investigate budgeting and why many people have difficulty staying within a budget.</p>		
20			X	<p>Session Four – Credit Choices – Students analyze the importance of credit and the outcomes of wise and poor use of credit.</p>		
17, 22			X	<p>Session Five Savvy Consumer – Groups work together to create public service announcements (PSA's) to inform each other of risks they could face in their finances and identify ways to protect themselves from potential loss.</p>		

16	Evaluate the effect of personal preferences, advertising, marketing, peer pressure, and family history on consumer choices and decision making in the marketplace. a. Compare goods and services to determine best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing. b. Explore how to use different payment methods, including cash, debit card, credit card, online payments, mobile devices, checks, payroll cards, layaway plans, and automatic bank deductions.
17	Distinguish differences between the purpose of saving and the objectives associated with investing. a. Explain how using the principles of compound interest and the Rule of 72 in investing builds wealth to meet financial goals. b. Evaluate various ways to buy and sell investments, including mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, and commodities.
18	Analyze various types of financial institutions. a. Evaluate services and related costs associated with financial institutions in terms of personal banking needs. Examples: checking and savings accounts, personal checks, cashier checks, overdraft fees
19	Demonstrate how to manage checking and savings accounts, balance bank statements, and use online financial services.
20	Determine advantages and disadvantages of using credit. a. Analyze credit card offerings for the effect on personal finances. Examples: annual percentage rate (APR), grace period, incentive buying, methods of calculating interest, fees
21	Examine why credit ratings and credit reports are important to consumers. a. Explain ways of building and maintaining a good credit score. b. Determine the implication of entering into contracts and binding agreements. (e.g. college loans, cell phone contracts, car loans, collateral loans, passbook loans, mortgages). c. Describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loan-sharking. d. Assess the implications of bankruptcy, including Chapter 7, Chapter 11, and Chapter 13.
22	Determine the type of insurance associated with different types of risks, including automobile, personal and professional liability, home, apartment, property, health, life, long-term care, and disability. a. Analyze factors that reduce the cost of insurance. b. Identify perils that are insurable. Examples: injury, loss, destruction
23	Develop a plan for financial security in the event of disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory list, and medical records retention.

Other Concepts in Personal Finance						
Entrepreneur						
				<b>JA Be Entrepreneurial</b> <ul style="list-style-type: none"> <li>Session One: Introduction to Entrepreneurship</li> </ul>	Junior Achievement of Greater Birmingham	Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount, Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.
				JA Be Entrepreneurial <ul style="list-style-type: none"> <li>Session Two: What's my Business?</li> </ul>		
				JA Be Entrepreneurial <ul style="list-style-type: none"> <li>Session Three: Who's My Customer?</li> </ul>		
				JA Be Entrepreneurial <ul style="list-style-type: none"> <li>Session Four: What's My Advantage?</li> </ul>		
				JA Be Entrepreneurial <ul style="list-style-type: none"> <li>Session Five: Competitive Advantages</li> </ul>		
				JA Be Entrepreneurial <ul style="list-style-type: none"> <li>Session Six: Ethics Are Good For Business</li> </ul>		
				JA Be Entrepreneurial <ul style="list-style-type: none"> <li>Session Seven: The Business Plan</li> </ul>		
				<b>JA It's My Business!</b> Encourages students to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career	Junior Achievement of Greater Birmingham	Rosemary Gustin, Vice President 205-290-9326 x110 Toll free: 888-879-9310 x110 <a href="mailto:rgustin@jaogb.org">rgustin@jaogb.org</a> JA of Greater Birmingham serves the following counties: Baldwin, Bibb, Blount,

				aspirations. <ul style="list-style-type: none"> <li>• Session One: I Am an Entrepreneur</li> </ul>		Calhoun, Clarke, Dallas, Etowah, Jefferson, Mobile, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker, Washington and Wilcox.
				JA It's My Business! <ul style="list-style-type: none"> <li>• Session Two: I Can Change the World</li> </ul>		
				JA It's My Business! <ul style="list-style-type: none"> <li>• Session Three: I know My Customer</li> </ul>		
				JA It's My Business! <ul style="list-style-type: none"> <li>• Session Four: I Have an Idea</li> </ul>		
				JA It's My Business! <ul style="list-style-type: none"> <li>• Session Five: I See a Need</li> </ul>		
				JA It's My Business! <ul style="list-style-type: none"> <li>• Session Six: Celebrate Entrepreneurs!</li> </ul>		