

# *JA Banks in Action*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematic	Consumer, Family & Life Skills
<p><b>Session 1: The Building Blocks of Banking</b> Students explore the history of the banking industry, its primary operations and procedures, and its products and services.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ examine banking history</li> <li>▪ describe how banks earn profits</li> <li>▪ recognize the effects of sound financial decisions</li> </ul> <p><b>Concepts:</b> banking, expense, income, interest, products, profits, services</p> <p><b>Skills:</b> active listening, following directions, group discussion, interpreting information, math computation, reading, teamwork</p>	6.5.12.B	3.1.12.C 3.1.12.D 3.1.12.E 3.1.12.F 3.1.12.G  3.3.12.A 3.3.12.B 3.3.12.C 3.3.12.D  3.4.12.A 3.4.12.B	4.5.A 4.5.C	9.1.A 9.1.B  9.2.A 9.2.C
<p><b>Session 2: The Spread</b> Students determine the relationship between short-term deposit and loan products; illustrate how a bank's income is affected by spread.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ identify four types of short-term deposit and loan products</li> <li>▪ explain why short-term deposit interest rates are typically low</li> <li>▪ explain why short-term loan rates are typically high</li> <li>▪ describe how banks earn income based on spread</li> </ul> <p><b>Concepts:</b> asset, Automated Teller Machine (ATM), borrower, checking account, credit card, collateral, depositor, debit card, interest rate, liquidity, liability, line of credit, savings account, short-term deposit products, risk, short-term loan products, spread</p> <p><b>Skills:</b> active listening, analyzing information, critical thinking, decision-making, following directions, math computation, teamwork</p>	6.5.12.B	3.1.12.C 3.1.12.D 3.1.12.E 3.1.12.F 3.1.12.G  3.3.12.A 3.3.12.B 3.3.12.C 3.3.12.D  3.4.12.A 3.4.12.B	4.1.12.B 4.1.12.C  4.5.A 4.5.C	9.1.A 9.1.B  9.2.A 9.2.C
<p><b>Session 3: Decide on Short-Term Products</b> Students adjust short-term deposit and loan rates.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ identify key banking terms</li> <li>▪ understand the features of the <i>JA Banks in Action</i> simulation</li> <li>▪ use the <i>JA Banks in Action</i> simulation to make short-term deposit and loan rate decisions</li> </ul> <p><b>Concepts:</b> Bank Performance Index (BPI), interest rates, short-term deposit products, short-term loan products, spread</p> <p><b>Skills:</b> active listening, analyzing information, computing, critical thinking, decision-making, following directions, math computation, teamwork</p>	6.5.12.B	3.1.12.C 3.1.12.D 3.1.12.E 3.1.12.F 3.1.12.G  3.3.12.A 3.3.12.B 3.3.12.C 3.3.12.D  3.4.12.A 3.4.12.B	4.5.A 4.5.C	9.1.A 9.1.B  9.2.A 9.2.C

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematic	Consumer, Family & Life Skills
<p><b>Session 4: Long-Term Opportunity</b> Students determine the relationship between long-term deposit and long-term loan products, recommend banking products for a variety of scenarios, and review a loan application.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ identify long-term deposit and long-term loan products</li> <li>▪ explain why long-term deposit interest rates are higher than short-term deposit interest rates</li> <li>▪ explain why long-term loan rates are lower than short-term loan rates</li> <li>▪ explain the importance of balancing assets and liabilities</li> </ul> <p><b>Concepts:</b> asset, capacity, central bank, certificate of deposit, character, collateral, commercial loans, consumer loans, inflation risk, interest rates, liability, long-term deposit products, long-term loan products, mortgage loans, penalty-fee risk, reserve requirement</p> <p><b>Skills:</b> active listening, analyzing information, critical thinking, decision-making, math computation, problem-solving, public speaking, reading, team work</p>	6.5.12.B	3.1.12.C 3.1.12.D 3.1.12.E 3.1.12.F 3.1.12.G  3.3.12.A 3.3.12.B 3.3.12.C 3.3.12.D  3.4.12.A 3.4.12.B	4.5.A 4.5.C	9.1.A 9.1.B  9.2.A 9.2.C
<p><b>Session 5: Decide on Long-Term Products</b> Students make long-term deposit and loan interest-rate decisions.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ explain the importance of balancing assets and liabilities</li> <li>▪ use the <i>JA Banks in Action</i> computer simulation to make long-term deposit and loan rate decisions</li> </ul> <p><b>Concepts:</b> interest rates, long-term deposit products, long-term loan products</p> <p><b>Skills:</b> analyzing information, critical thinking, decision-making, math computation, problem-solving, team work</p>	6.5.12.B	3.1.12.C 3.1.12.D 3.1.12.E 3.1.12.F 3.1.12.G  3.3.12.A 3.3.12.B 3.3.12.C 3.3.12.D  3.4.12.A 3.4.12.B	4.5.A 4.5.C	9.1.A 9.1.B  9.2.A 9.2.C
<p><b>Session 6: Spend Money to Make Money</b> Students promote an investment option.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ analyze costs and benefits of a variety of research and development options</li> <li>▪ identify a list of benefits to promote to the public</li> <li>▪ make research and development and marketing decisions</li> </ul> <p><b>Concepts:</b> market research, market share, marketing, research and development</p> <p><b>Skills:</b> active listening, computer skills, cost-benefit analysis, critical thinking, decision-making, math computation, public speaking</p>	6.5.12.B	3.1.12.C 3.1.12.D 3.1.12.E 3.1.12.F 3.1.12.G  3.3.12.A 3.3.12.B 3.3.12.C 3.3.12.D  3.4.12.A 3.4.12.B	4.5.A 4.5.C	9.1.A 9.1.B  9.2.A 9.2.C

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<p><b>Session 7: Behind the Scenes</b> Students analyze a variety of banking job descriptions.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ analyze a variety of banking careers</li> <li>▪ identify opportunities to invest in their own human capital</li> </ul> <p><b>Concepts:</b> banking careers, human capital</p> <p><b>Skills:</b> active listening, critical thinking, decision-making, reading, team work</p>		3.1.12.C 3.1.12.D 3.1.12.E 3.1.12.F 3.1.12.G  3.3.12.A 3.3.12.B 3.3.12.C 3.3.12.D  3.4.12.A 3.4.12.B		9.1.A 9.1.B  9.2.A 9.2.C
<p><b>Session 8: The Competition—Bank of Choice</b> Students review banking concepts and make decisions that impact bank performance.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ describe how key banking decisions affect bank performance</li> </ul> <p><b>Concepts:</b> interest rates, marketing, research and development</p> <p><b>Skills:</b> analyzing information, computer skills, critical thinking, decision-making, math computation</p>	6.5.12.B	3.1.12.C 3.1.12.D 3.1.12.E 3.1.12.F 3.1.12.G  3.3.12.A 3.3.12.B 3.3.12.C 3.3.12.D  3.4.12.A 3.4.12.B	4.5.A 4.5.C	9.1.A 9.1.B  9.2.A 9.2.C