



**A Correlation between the  
Common Core State Standards,  
Minnesota K-12 Academic Standards,  
and Junior Achievement Programs**

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Minnesota K-12 Academic Standards  
Common Core State Standards Included

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# JA BizTown

Unit Description	Key Learning Objectives	ELA	Math	Social Studies
<p><b>Unit 1: Financial Literacy</b></p> <p>This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life. In a society in which money transactions increasingly are instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals and then build on that knowledge to understand electronic banking and bank cards.</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Extrapolate services offered by financial institutions</li> <li>▪ Complete a bank account application</li> <li>▪ Demonstrate an ability to endorse a paycheck</li> <li>▪ Complete a deposit ticket</li> <li>▪ Maintain a check register correctly</li> <li>▪ Describe the consequences of insufficient funds</li> <li>▪ Write and sign checks</li> <li>▪ State the benefit of an interest-earning savings account.</li> <li>▪ Explain how money in a savings account grows</li> <li>▪ Explore the differences between checks, debit cards, and credit cards</li> <li>▪ Explain how money changes hands when a debit card is used</li> <li>▪ Demonstrate use of a check register to record a debit purchase</li> </ul> <p><b>Concepts:</b> financial institutions, check register, goods and services, payment methods</p> <p><b>Skills:</b> critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication</p>	<p><b>Grade 4</b>            RI.4.2.3.3            RI.4.2.4.4            RI.4.2.5.5            RI.4.2.7.7            ML.4.8.1.1            ML.4.8.3.3            L.4.10.1.1-6.6</p> <p><b>Grade 5</b>            RI.5.2.3.3            RI.5.2.4.4            RI.5.2.7.7            ML.5.8.1.1            ML.5.8.6.6            L.5.10.3.3            L.5.10.4.4</p> <p><b>Grade 6</b>            RI.6.5.1.1            RI.6.5.2.2            RI.6.5.4.4            RI.6.5.7.7            W.6.7.4.4            ML.6.9.1.1            ML.6.9.2.2            L.6.11.1.1-4.4</p>	<p><b>Grade 4</b>            4.1.1.5            4.1.2.4            4.1.2.6</p> <p><b>Grade 5</b>            5.1.3.1            5.1.3.4</p> <p><b>Grade 6</b>            6.1.1.3</p> <p><b>Extension Activities</b>  <b>Grade 4</b>            4.1.1.5            4.1.2.5            4.1.2.7            5.1.1.4            5.1.2.1            5.1.3.1            5.1.3.4            5.2.3.2            6.1.1.3            6.2.3.1</p>	<p><b>Grade 4</b>            4.1.1.1            4.1.1.5            4.1.2.4            4.1.2.5            4.2.2.1</p> <p><b>Grade 5</b>            5.1.1.4            5.1.2.1            5.1.3.1            5.1.3.4            5.2.2.2.1            5.2.3.3</p> <p><b>Grade 6</b>            6.1.1.3            6.1.3.4            6.2.1.1</p> <p><b>Extension Activities</b>  <b>Grade 6</b>            6.2.3.1</p>

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<p><b>Unit 2: Community and Economy</b></p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Define various vocabulary terms.</li> <li>▪ Explain how good citizens have a sense of responsibility to others and to their community</li> <li>▪ Identify goods, services, and resources (human, natural, and capital)</li> <li>▪ Demonstrate the circular flow of an economy</li> <li>▪ Discover the function of businesses in producing goods and services</li> <li>▪ Define scarcity and learn more about free enterprise</li> <li>▪ Identify the three basic economic questions (what, how, and for whom to produce)</li> <li>▪ Understand why people pay taxes.</li> <li>▪ Define gross pay and net pay</li> <li>▪ Calculate tax by multiplying with decimals</li> <li>▪ Differentiate between public goods and services and private goods and services</li> <li>▪ Give examples of philanthropy</li> </ul> <p><b>Concepts:</b> circular flow, resources, free enterprise, scarcity</p> <p><b>Skills:</b> critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation</p>	<p><b>Grade 4</b>            RI.4.2.3.3            RI.4.2.4.4            RI.4.2.5.5            RI.4.2.7.7            W. 4.6.4.4            W.4.6.8.8            ML.4.8.1.1            ML.4.8.2.2            ML.4.8.3.3            L.4.10.1.1-6.6</p> <p><b>Grade 5</b>            RI.5.2.4.4            RI.5.2.7.7            W.5.6.4.4            W.5.6.8.8            ML.5.8.1.1            ML.5.8.2.2            ML.5.8.3.3            L.5.10.1.1-6.6</p> <p><b>Grade 6</b>            RI.6.5.1.1            RI.6.5.4.4            W.6.7.1.1            W.6.7.4.4            W.6.7.7.7            ML.6.9.1.1            ML.6.9.2.2            ML.6.9.4.4            ML.6.9.5.5            L.6.11.1.1-6.6</p>	<p><b>Grade 4</b>            4.1.1.5            4.1.2.3            4.1.2.4</p> <p><b>Grade 5</b>            5.1.3.2            5.1.3.4            5.2.1.1            5.2.1.2</p> <p><b>Grade 6</b>            6.2.1.1            6.1.3.3            6.1.3.4</p>	<p><b>Grade 4</b>            4.2.4.5.1</p> <p><b>Grade 5</b>            5.1.4.6.3</p> <p><b>Grade 6</b>            6.2.3.5.1            6.2.4.5.1</p>

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Unit Description	Key Learning Objectives	ELA	Math	Social Studies
<p><b>Unit 3: Work Readiness</b></p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize their interests and skills</li> <li>▪ Explain the relevance of interests and skills in career exploration and planning</li> <li>▪ Distinguish the differences among the four primary career types: people, ideas, data, and things</li> <li>▪ Categorize STEM careers into different types</li> <li>▪ Demonstrate appropriate workplace behaviors</li> <li>▪ Define resume, job interview, and applicant</li> <li>▪ Complete a job application</li> <li>▪ Model appropriate business greetings</li> <li>▪ Demonstrate proper interview skills</li> </ul> <p><b>Concepts:</b> interests and skills, careers, soft skills, jobs</p> <p><b>Skills:</b> word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline</p>	<p><b>Grade 4</b>            RI.4.2.3.3            RI.4.2.4.4            RI.4.2.7.7            W.4.6.1.1            W.4.6.4.4            W.4.6.8.8            ML.4.8.1.1            ML.4.8.2.2            ML.4.8.3.3            ML.4.8.4.4            L.4.10.1.1-6.6</p> <p><b>Grade 5</b>            RI.5.2.3.3            RI.5.2.4.4            ML.5.8.1.1            L.5.10.1.1-6.6</p> <p><b>Grade 6</b>            RI.6.5.1.1            RI.6.5.2.2            RI.6.5.4.4            RI.6.5.7.7            W.6.7.2.2            W.6.7.4.4            W.6.7.7.7            ML.6.9.1.1            ML.6.9.2.2            L.6.11.1.1-6.6</p>	<p><b>Grade 4</b>            4.1.1.5            4.1.2.3</p> <p><b>Grade 5</b>            5.1.3.2            5.1.3.4            5.2.1.1            5.2.1.2</p> <p><b>Grade 6</b>            6.2.1.1            6.1.3.3            6.1.3.4</p>	<p><b>Extension Activities</b></p> <p><b>Grade 4</b>            4.1.4.6.2</p> <p><b>Grade 5</b>            5.1.1.1.1</p> <p><b>Grade 6</b>            6.1.4.6.4            6.1.4.6.5</p>

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Unit Description	Key Learning Objectives	ELA	Math	Social Studies
<p><b>Unit 4: Business Management</b></p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Describe costs associated with operating a business</li> <li>▪ Calculate business expenses</li> <li>▪ Use teamwork to create a paragraph that describes a business</li> <li>▪ Define selling price, revenue, and inventory</li> <li>▪ Describe factors that affect selling price</li> <li>▪ Explain the relationship between revenue, costs, and profit</li> <li>▪ Define advertising</li> <li>▪ Describe characteristics of effective advertising</li> <li>▪ Acknowledge how effective teamwork and cooperation enhance business teams</li> <li>▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit</li> </ul> <p><b>Concepts:</b> running a business, operating costs, advertising, quality business, personal finance</p> <p><b>Skills:</b> leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions</p>	<p><b>Grade 4</b>            RI.4.2.4.4            RI.4.2.5.5            RI.4.2.7.7            W.4.6.1.1            W.4.6.2.2            W.4.6.4.4            ML.4.8.1.1            L.4.10.1.1-6.6</p> <p><b>Grade 5</b>            RI.5.2.4.4            W.5.6.1.1            W.5.6.2.2            W.5.6.4.4            ML.5.8.1.1            L.5.10.1.1-6.6</p> <p><b>Grade 6</b>            RI.6.5.4.4            W.6.1            W.6.7.1.1            W.6.7.2.2            W.6.7.4.4            W.6.7.7.7            ML.6.9.1.1            ML.6.9.6.6            L.6.11.1.1-4.4</p>	<p><b>Grade 4</b>            4.1.1.1            4.1.1.3            4.1.1.5</p> <p><b>Grade 5</b>            5.1.1.2            5.1.1.4            5.1.2.1            5.1.3.1            5.1.3.4            5.2.1.1</p> <p><b>Grade 6</b>            6.1.3.1            6.1.3.4</p>	<p><b>Grade 4</b>            4.1.1.1            4.1.1.3            4.1.1.5</p> <p><b>Grade 5</b>            5.2.4.6.1</p> <p><b>Grade 6</b>            6.2.2.2.1            6.2.4.5.1</p>

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Unit Description	Key Learning Objectives	ELA	Math	Social Studies
<p><b>Unit 5: Visit and Debriefing</b></p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Function in their job capacity at JA BizTown</li> <li>▪ Manage their personal finances and time</li> <li>▪ Carry out responsibilities of citizenship, such as voting and obeying laws</li> <li>▪ Evaluate team performance at JA BizTown.</li> <li>▪ Explain the circular flow of economic activity</li> <li>▪ Describe how citizens use financial institutions</li> <li>▪ Describe how citizens work within a quality business</li> </ul> <p><b>Concepts:</b> business management, economics, free enterprise, performance evaluation</p> <p><b>Skills:</b> self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</p>	<p><b>Grade 4</b>            RI.4.2.3.3            RI.4.2.4.4            RI.4.2.5.5            RI.4.2.7.7            W.4.6.1.1            ML.4.8.1.1            ML.4.8.4.4            L.4.10.1.1-6.6</p> <p><b>Grade 5</b>            RI.5.2.3.3            RI.5.2.4.4            RI.5.2.5.5            RI.5.2.7.7            W.5.6.1.1            ML.5.8.1.1            ML.5.8.4.4            L.5.10.1.1-6.6</p> <p><b>Grade 6</b>            RI.6.5.4.4            RI.6.5.7.7            W.6.7.1.1            W.6.7.4.4            ML.6.9.1.1            ML.6.9.4.4            ML.6.9.6.6            L.6.11.1.1-4.4</p>	<p><b>Grade 4</b>            4.1.1.1            4.1.1.3            4.1.1.5            4.1.2.4            4.1.2.6</p> <p><b>Grade 5</b>            5.1.1.2            5.1.1.4            5.1.3.1            5.1.3.2            5.1.3.4</p> <p><b>Grade 6</b>            6.1.1.3            6.1.3.1            6.1.3.4</p>	<p><b>Grade 4</b>            4.2.1.1.1            4.2.3.3.1            4.2.4.5.1</p> <p><b>Grade 5</b>            5.1.1.1.1            5.2.1.1.1            5.2.2.2.1            5.2.4.6.1            5.3.1.1.1</p> <p><b>Grade 6</b>            6.2.2.2.1            6.2.4.5.1            6.2.3.5.1            6.3.1.1.1</p>