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

Updated October 2016
Minnesota K-12 Academic Standards
Common Core State Standards Included

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
www.ja.org
Overview

In this document, Junior Achievement programs are correlated to the Minnesota K-12 Academic Standards for social studies and math, and English Language Arts for grades K-12 as well as the NOCTI Specific Standards and Competencies for Work Readiness where appropriate.

Junior Achievement programs offer a multidisciplinary approach – connecting information across social studies disciplines such as economics, geography, history, government, and civics while incorporating mathematical concepts and reasoning and language arts skills.

This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed. Standards that are supported by Extended Learning Opportunities, Extension Lessons or On Your Own activities are labelled ELO to indicate the standard is not supported in the main lesson.

JA Elementary School Programs

JA Ourselves® uses storybook characters in read-aloud and hands-on activities to introduce the role people play in an economy. Through engaging, volunteer-led activities, young students learn about individual choices, money, the importance of saving and giving, and the value of work………………………………Page 4

JA Our Families® introduces students to the intersection of entrepreneurship and first-grade social studies learning objectives, including how family members’ jobs and businesses contribute to the well-being of the family………………………………………………………………………………Page 6

JA Our Community® uses posters and games to offer practical information about businesses and the many jobs those businesses offer in a community. Students explore production methods through a simulation game, and they learn about taxes, decision making, and how money flows in an economy…………Page 7

JA Our City® introduces students to the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how people and businesses in cities manage their money………………………………………………………………………………Page 9

JA Our Region® introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community……………………………………………………………………………………Page 10

JA Our Nation® provides practical information about businesses’ need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs. Further, it introduces the concept of globalization of business as it relates to production materials and resources…………………Page 12

JA More than Money® teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money………………………………Page 14

JA BizTown® combines in-class learning with a day-long visit to a simulated town. Elementary school students learn business management first hand as they operate banks, manage restaurants, write checks, and participate in voting and other civic duties…………………………………………………………Page 17
JA Middle Grades Programs

**JA Economics for Success®** provides practical information about personal finance and the importance of identifying education and career goals based on a student’s skills, interests, and values. Page 26

**JA Finance Park®** introduces students to personal financial planning and career exploration. At the culmination of this teacher-led program, students visit JA Finance Park, a realistic on-site or virtual community, to put into practice what they’ve learned by developing and committing to a personal budget. Page 29

**JA Global Marketplace®** provides practical information about the global economy and its effect on the students’ lives. Page 41

**JA It’s My Business®** encompasses entrepreneurship curriculum for students in grades six, seven, and eight. Students are encouraged to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations. Page 44

**JA It’s My Future®** provides practical information about preparing for the working world while still in middle school. Page 47

High School Programs

**JA Be Entrepreneurial®** introduces students to the essential components of a practical business plan, and challenges them to start and entrepreneurial venture while still in high school. Page 49

**JA Career Success®** equips students with the tools and skills required to earn and keep a job in high-growth career industries. Page 53

**JA Company Program®** Blended model unlocks the innate ability in high school students to fill a need or solve a problem in their community by launching a business venture and unleashing their entrepreneurial spirit. Page 55

**JA Economics®** examines the fundamental concepts of micro-, macro-, and international economics. Page 68

**JA Exploring Economics®** fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics. Page 73

**JA Job Shadow™** prepares students to be entrepreneurial thinkers in their approach to work. Students will acquire and apply the skills needed in demanding and ever-changing workplaces. Page 77

**JA Personal Finance®** focuses on: earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one’s personal finances. Page 78

**JA Titan®** introduces critical economics and management decisions through an interactive simulation. Page 81
## JA Ourselves

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<tr>
<th>Session Details</th>
<th>Social Studies</th>
<th>ELA</th>
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<tr>
<td><strong>Session One: This or That? Make a Choice</strong></td>
<td>Citizenship&lt;br&gt;0.1.1.1 Demonstrate civic skills in a classroom that reflect an understanding of civic values.</td>
<td><strong>Reading:</strong>&lt;br&gt;Foundations&lt;br&gt;1.3.1.1&lt;br&gt;1.3.1.2&lt;br&gt;1.3.1.3&lt;br&gt;&lt;br&gt;<strong>Writing:</strong>&lt;br&gt;0.6.1.1&lt;br&gt;0.6.8.8&lt;br&gt;&lt;br&gt;<strong>Media literacy</strong>&lt;br&gt;1.8.1.1&lt;br&gt;0.8.2.2&lt;br&gt;0.8.3.3&lt;br&gt;0.8.5.5&lt;br&gt;0.8.6.6</td>
<td><strong>Number and Operation</strong>&lt;br&gt;K.1.1.1</td>
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<tr>
<td>Students practice economics by making personal choices.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Identify personal interests.&lt;br&gt;• Consider the factors that determine their choices.&lt;br&gt;• Define money.</td>
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<td><strong>Session Two: Do I Need What I Want?</strong></td>
<td>Economics&lt;br&gt;0.2.1.1.1 Distinguish between individual needs (conditions necessary to survive) and individual wants (conditions desired to be happy).&lt;br&gt;0.2.1.1.2 Identify goods and services that could satisfy a specific need or want.</td>
<td><strong>Reading:</strong>&lt;br&gt;Foundations&lt;br&gt;1.3.1.1&lt;br&gt;1.3.1.2&lt;br&gt;1.3.1.3&lt;br&gt;&lt;br&gt;<strong>Reading:</strong>&lt;br&gt;Literature&lt;br&gt;0.1.1.1&lt;br&gt;0.1.4.4&lt;br&gt;0.1.7.7&lt;br&gt;&lt;br&gt;<strong>Media literacy</strong>&lt;br&gt;1.8.1.1&lt;br&gt;0.8.2.2&lt;br&gt;0.8.3.3&lt;br&gt;0.8.6.6</td>
<td><strong>Number and Operation</strong>&lt;br&gt;K.1.1.1&lt;br&gt;K.1.1.3&lt;br&gt;&lt;br&gt;<strong>Geometry and Measurement</strong>&lt;br&gt;K.3.1.2</td>
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<td>Students recognize that people have basic needs and wants and that money-smart people know the difference between them.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Explain the difference between needs and wants.&lt;br&gt;• Create a simple chart.</td>
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<td><strong>Session Three: A Penny Earned</strong></td>
<td>Economics&lt;br&gt;0.2.4.5.1 Distinguish between goods (objects that can be seen or touched) and services (actions or activities).&lt;br&gt;&lt;br&gt;Geography&lt;br&gt;0.3.1.1.1 Describe spatial information depicted in simple drawings and pictures.</td>
<td><strong>Reading:</strong>&lt;br&gt;Foundations&lt;br&gt;1.3.1.1&lt;br&gt;1.3.1.2&lt;br&gt;1.3.1.3&lt;br&gt;&lt;br&gt;<strong>Reading:</strong>&lt;br&gt;Literature&lt;br&gt;0.1.1.1&lt;br&gt;0.1.2.2&lt;br&gt;0.1.3.3&lt;br&gt;0.1.4.4&lt;br&gt;0.1.7.7&lt;br&gt;0.1.9.9&lt;br&gt;&lt;br&gt;<strong>Writing</strong>&lt;br&gt;0.6.1.1&lt;br&gt;0.6.2.2&lt;br&gt;0.6.8.8&lt;br&gt;&lt;br&gt;<strong>Media literacy</strong>&lt;br&gt;1.8.1.1&lt;br&gt;0.8.2.2&lt;br&gt;0.8.3.3&lt;br&gt;0.8.5.5&lt;br&gt;0.8.6.6</td>
<td><strong>Number and Operation</strong>&lt;br&gt;K.1.1.1&lt;br&gt;K.1.1.3&lt;br&gt;K.1.1.2&lt;br&gt;K.1.1.3</td>
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<td>Students are introduced to storybook characters and examine ways they can earn money.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Describe the role of money in society.&lt;br&gt;• Identify jobs they can do to earn money.</td>
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## JA Ourselves

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<tr>
<td><strong>Session Four: A Penny Saved</strong>&lt;br&gt;Students are introduced to the concept of saving.</td>
<td><strong>Civics</strong>&lt;br&gt;0.1.1.1.1 Demonstrate civic skills in a classroom that reflect an understanding of civic values.</td>
<td><strong>Reading:</strong>&lt;br&gt;<strong>Literature</strong>&lt;br&gt;0.1.1.1&lt;br&gt;0.1.2.2&lt;br&gt;0.1.3.3&lt;br&gt;0.1.4.4</td>
<td><strong>Number and Operation</strong>&lt;br&gt;K.1.1.1&lt;br&gt;K.1.1.3</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td><strong>Geography</strong>&lt;br&gt;0.3.2.3.1 Identify the physical and human characteristics of places, including real and imagined places.</td>
<td><strong>Foundations</strong>&lt;br&gt;1.3.1.1&lt;br&gt;1.3.1.2&lt;br&gt;1.3.1.3&lt;br&gt;0.3.0.4</td>
<td><strong>Geometry and Measurement</strong>&lt;br&gt;K.3.1.2&lt;br&gt;K.3.2.1&lt;br&gt;K.3.2.2</td>
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<td>The students will:</td>
<td><strong>Media literacy</strong>&lt;br&gt;1.8.1.1&lt;br&gt;0.8.2.2&lt;br&gt;0.8.3.3&lt;br&gt;0.8.4.4&lt;br&gt;0.8.5.5&lt;br&gt;0.8.6.6</td>
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<td>• Explain the importance of saving money.</td>
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<td>• Identify a savings goal.</td>
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<td>• Identify a place where people save money.</td>
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<td><strong>Session Five: A Penny Shared</strong>&lt;br&gt;Students are introduced to storybook characters and their plans to earn money for a worthy cause.</td>
<td><strong>History</strong>&lt;br&gt;0.4.1.1.1 Use a variety of words to reference time in the past, present and future; identify the beginning, middle and end of historical stories.</td>
<td><strong>Reading:</strong>&lt;br&gt;<strong>Literature</strong>&lt;br&gt;0.1.1.1&lt;br&gt;0.1.2.2&lt;br&gt;0.1.3.3&lt;br&gt;0.1.4.4&lt;br&gt;0.1.7.7&lt;br&gt;0.1.9.9</td>
<td><strong>Number and Operation</strong>&lt;br&gt;K.1.1.1</td>
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<td><strong>Foundations</strong>&lt;br&gt;1.3.1.1&lt;br&gt;1.3.1.2&lt;br&gt;1.3.1.3&lt;br&gt;0.3.0.4</td>
<td><strong>Writing</strong>&lt;br&gt;0.6.1.1&lt;br&gt;0.6.8.8</td>
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<td>The students will:</td>
<td><strong>Media literacy</strong>&lt;br&gt;1.8.1.1&lt;br&gt;0.8.2.2&lt;br&gt;0.8.3.3&lt;br&gt;0.8.4.4&lt;br&gt;0.8.5.5&lt;br&gt;0.8.6.6</td>
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<td>• Explain the importance of giving.</td>
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<td>• Organize a chronological sequence of events.</td>
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## JA Our Families

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<tr>
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| **Session One: Our Families**  
The students discover how families are alike and different and how they can work together to make where they live a better place. | **Objectives:**  
The students will:  
- Understand the similarities and differences between families  
- Recognize the importance of individuals and families as part of neighborhoods | Grade 1  
RI.1.7  
RI.1.10  
RF.1.4  
W.1.2  
SL.1.1  
SL.1.2  
SL.1.4  
SL.1.5  
L.1.1  
L.1.4 | | Grade 1  
1.2.1.1.1 |
| **Session Two: Our Families’ Needs and Wants**  
The students become aware that all families need food, clothing, and shelter to live. They begin to understand and distinguish needs from wants. | **Objectives:**  
The students will:  
- Categorize needs and wants  
- Describe the difference between a need and a want | RI.1.7  
RI.1.10  
RF.1.2  
RF.1.4  
W.1.2  
SL.1.1  
SL.1.2  
SL.1.5  
L.1.1  
L.1.4 | | 1.1.1.7  
1.2.3.3.1  
1.2.4.5.1 |
| **Session Three: Great Job!**  
The students examine the jobs family members have, including operating their own businesses, and the ways people earn money to provide for a family’s needs and wants. | **Objectives:**  
The students will:  
- Define the terms job, business, and entrepreneur  
- Identify the jobs people do  
- Analyze their own skills to determine ways they can support family members | SL.1.1  
SL.1.4  
SL.1.5  
L.1.1  
L.1.4 | | 1.1.2.1 |
| **Session Four: Businesses in Our Neighborhood**  
The students use the Floor Map to locate businesses throughout the neighborhood. They also identify locations for new entrepreneurial businesses, along with the goods or services these businesses will provide. | **Objectives:**  
The students will:  
- Interpret map symbols  
- Identify the goods or services businesses provide | RI.1.7  
SL.1.1  
SL.1.4  
SL.1.5  
L.1.1  
L.1.4 | | 1.2.1.1  
1.3.1.1.1  
1.3.1.1.2 |
| **Session Five: Our New Business:**  
Students become entrepreneurs and start their own businesses. | **Objectives:**  
The students will:  
- Describe the entrepreneurial characteristic—satisfy a need or want. | SL.1.1  
SL.1.4  
SL.1.5  
L.1.1  
L.1.4 | | 1.1.2.1  
1.2.2.4  
1.3.2.3 |
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<td><strong>Session One: People in a Community Work Together</strong></td>
<td>Students learn what a community is and the variety of careers that people have in a community.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;▪ Describe a community.&lt;br&gt;▪ Recognize how people contribute to and benefit from a community.&lt;br&gt;▪ Identify the variety of careers in a community and how each job requires specific skills.&lt;br&gt;&lt;br&gt;<strong>Concepts:</strong> business, community, civics, interdependence, job skills, volunteer, wants and needs&lt;br&gt;&lt;br&gt;<strong>Skills:</strong> active listening, decision making, reading maps, following directions, making observations, developing ideas</td>
<td><strong>Language</strong>&lt;br&gt;2.10.1.1&lt;br&gt;2.10.2.2&lt;br&gt;2.10.3.3&lt;br&gt;2.10.4.4&lt;br&gt;2.10.5.5&lt;br&gt;2.10.6.6&lt;br&gt;<strong>Reading Literature</strong>&lt;br&gt;2.1.1.1&lt;br&gt;2.1.7.7&lt;br&gt;<strong>Media Literacy</strong>&lt;br&gt;2.8.1.1&lt;br&gt;2.8.2.2&lt;br&gt;2.8.3.3&lt;br&gt;2.8.4.4</td>
<td>NA</td>
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<td><strong>Session Two: Sweet “O” Donuts</strong></td>
<td>Students learn that workers who produce goods and services earn money for their work.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;▪ Define the terms production, goods, and services.&lt;br&gt;▪ Apply innovation to the production process.&lt;br&gt;▪ Explain that people in a community earn money by performing work&lt;br&gt;&lt;br&gt;<strong>Concepts:</strong> assembly-line production, defect, economics, innovation, production, quality, 21st century skills&lt;br&gt;&lt;br&gt;<strong>Skills:</strong> communication, critical thinking, interpreting and making predictions based on data, teamwork</td>
<td><strong>Language</strong>&lt;br&gt;2.10.1.1-6.6&lt;br&gt;<strong>Reading: Foundational Skills</strong>&lt;br&gt;2.3.0.3&lt;br&gt;2.3.0.4&lt;br&gt;<strong>Writing</strong>&lt;br&gt;2.6.2.2&lt;br&gt;<strong>Media Literacy</strong>&lt;br&gt;2.8.1.1&lt;br&gt;2.8.2.2&lt;br&gt;2.8.3.3&lt;br&gt;2.8.4.4</td>
<td>2.1.2.1&lt;br&gt;2.1.2.5&lt;br&gt;2.1.2.6</td>
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<td><strong>Session Three: Business and Government Jobs</strong></td>
<td>Students locate businesses, pay taxes, and explore government careers.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;▪ Identify businesses and government careers.&lt;br&gt;▪ Explain how taxation supports government services.&lt;br&gt;&lt;br&gt;<strong>Concepts:</strong> benefits, goods, government, services, taxes&lt;br&gt;&lt;br&gt;<strong>Skills:</strong> critical thinking, following directions, making observations, map skills, matching, role playing</td>
<td><strong>Language</strong>&lt;br&gt;2.10.1.1-6.6&lt;br&gt;<strong>Reading: Informational Text</strong>&lt;br&gt;2.2.1.1&lt;br&gt;2.2.4.4&lt;br&gt;2.2.7.7&lt;br&gt;<strong>Media Literacy</strong>&lt;br&gt;2.8.1.1-6.6</td>
<td>2.1.2.5</td>
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<td><strong>Session Four: Let’s Vote</strong></td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br▪ Apply a decision-making tool.&lt;br▪ Recognize voting as a way responsible citizens act and contribute to meet a community's needs.&lt;br<strong>Concepts:</strong> ballot, business, choices, civic responsibility, majority, trade-offs, vote&lt;br<strong>Skills:</strong> collaboration, decision making, identifying choices, developing ideas, listening responsibly, problem solving, teamwork, using graphic organizers</td>
<td><strong>Language</strong>&lt;br&gt;2.10.1.1-6.6&lt;br<strong>Reading:</strong>&lt;br&gt;Foundational Skills&lt;br&gt;2.3.0.3&lt;br&gt;2.3.0.4&lt;br<strong>Writing</strong>&lt;br&gt;2.6.2.2&lt;br&gt;2.6.7.7&lt;br&gt;2.6.8.8&lt;br<strong>Media Literacy</strong>&lt;br&gt;2.8.1.1&lt;br&gt;2.8.2.2&lt;br&gt;2.8.3.3&lt;br&gt;2.8.4.4&lt;br&gt;2.8.5.5&lt;br&gt;2.8.6.6</td>
<td>NA</td>
<td>2.1.1.1&lt;br&gt;2.2.1.1</td>
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<td><strong>Session Five: Money Moves in a Community</strong></td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br▪ Identify coins and money terms.&lt;br▪ Describe how money flows through a community's economy.&lt;br<strong>Concepts:</strong> bank, circular flow of money, distribution, goods, money, services&lt;br<strong>Skills:</strong> developing ideas, formulating questions, listening responsibly, role playing, making observations, speaking and listening, word recognition, working with a partner</td>
<td><strong>Language</strong>&lt;br&gt;2.10.1.1-6.6&lt;br<strong>Reading Literature</strong>&lt;br&gt;2.1.1.1&lt;br&gt;2.1.4.4&lt;br&gt;2.1.7.7&lt;br<strong>Reading Informational Text</strong>&lt;br&gt;2.2.1.1&lt;br&gt;2.2.4.4&lt;br&gt;2.2.7.7&lt;br<strong>Media Literacy</strong>&lt;br&gt;2.8.1.1&lt;br&gt;2.8.2.2&lt;br&gt;2.8.3.3&lt;br&gt;2.8.4.4</td>
<td>2.3.3.2</td>
<td>2.2.4.5.2</td>
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<td><strong>Session One: Our City, A Place Where People Live, Work, and Play</strong>&lt;br&gt;Students identify the different zones used in city planning and apply the information to organize businesses.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Identify the zones found within a city&lt;br&gt;• Describe the goods and services provided by businesses&lt;br&gt;• Match local businesses to specific city zones</td>
<td>Grade 3&lt;br&gt;RI.3.1&lt;br&gt;RI.3.5&lt;br&gt;RF.3.3-4&lt;br&gt;W.3.7-8&lt;br&gt;L.3.1&lt;br&gt;L.3.3-4</td>
<td>Grade 3&lt;br&gt;3.1.2.1&lt;br&gt;3.1.2.2&lt;br&gt;3.3.2.3</td>
<td>Grade 3&lt;br&gt;3.3.1.1.1&lt;br&gt;3.3.1.1.2</td>
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<td><strong>Session Two: Our City, A Place Where People Spend Money</strong>&lt;br&gt;Students examine the importance of money to a city and how people use different methods to pay for goods and services.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Explain the importance of money in a city, including the role of taxes&lt;br&gt;• Understand the differences between needs and wants&lt;br&gt;• Examine the different ways that people pay for goods and services</td>
<td>RI.3.1&lt;br&gt;RI.3.5&lt;br&gt;RF.3.3-4&lt;br&gt;W.3.7-8&lt;br&gt;L.3.1&lt;br&gt;L.3.3-4</td>
<td>3.1.2.1&lt;br&gt;3.1.2.2&lt;br&gt;3.1.2.4</td>
<td>3.1.4.6.1&lt;br&gt;3.2.1.1.1&lt;br&gt;3.2.2.2.1</td>
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<td><strong>Session Three: Our City, A Place Where People Bank</strong>&lt;br&gt;Students see the contributions of financial institutions to a city and how those institutions help businesses and people achieve their economic goals.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Summarize the contribution of financial institutions to a city&lt;br&gt;• Manage a personal bank account</td>
<td>W.3.7&lt;br&gt;SL.3.1&lt;br&gt;SL.3.3&lt;br&gt;SL.3.6&lt;br&gt;L.3.1&lt;br&gt;L.3.3-4</td>
<td>3.1.2.1&lt;br&gt;3.1.2.2</td>
<td>3.2.2.2.1</td>
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<td><strong>Session Four: Our City, A Place Where People Dine</strong>&lt;br&gt;Students learn the role of an entrepreneur by exploring the process involved in starting one type of business: a restaurant. They learn how businesses promote a healthy economy within a city.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Define consumer, producer, and entrepreneur&lt;br&gt;• Explore the role of a business owner by operating a business&lt;br&gt;• Apply money management strategies to a business account</td>
<td>RI.3.5&lt;br&gt;W.3.2&lt;br&gt;W.3.7&lt;br&gt;SL.3.1&lt;br&gt;SL.3.3&lt;br&gt;SL.3.6&lt;br&gt;L.3.1&lt;br&gt;L.3.3-4</td>
<td>3.1.2.1&lt;br&gt;3.1.2.2</td>
<td>3.2.2.2.1&lt;br&gt;3.2.3.5.2&lt;br&gt;3.2.4.5.1&lt;br&gt;3.2.4.5.2&lt;br&gt;3.3.3.8.1</td>
</tr>
<tr>
<td><strong>Session Five: Our City, A Place Where People Communicate</strong>&lt;br&gt;The students learn the importance of news media to the financial well-being of a city.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Explain the role of the news media in a city&lt;br&gt;• Describe how news is delivered in various formats, including print, electronic, and human sources&lt;br&gt;• Recognize the importance of the news media and technology in a community</td>
<td>RF.3.1&lt;br&gt;RF.3.3-4&lt;br&gt;W.3.2&lt;br&gt;SL.3.1&lt;br&gt;SL.3.3&lt;br&gt;SL.3.6&lt;br&gt;L.3.1&lt;br&gt;L.3.3-4</td>
<td>3.1.4.6.1&lt;br&gt;3.2.1.1.1&lt;br&gt;3.2.2.2.1</td>
<td>3.2.3.5.2&lt;br&gt;3.2.4.5.1&lt;br&gt;3.2.4.5.2&lt;br&gt;3.3.3.8.1</td>
</tr>
</tbody>
</table>
## Session Details

### Session One: Be an Entrepreneur
Students explore well-known businesses by matching entrepreneurs to their businesses, and identify their own entrepreneurial traits.

**Objectives:**
The students will:
- Recognize the impact entrepreneurs have on a region.
- Apply traits that are common to successful entrepreneurs to their own skills and abilities.

<table>
<thead>
<tr>
<th>Social Studies Standards</th>
<th>ELA</th>
<th>Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1.1.1 Describe how people take action to influence a decision on a specific issue; explain how local, state, national or tribal governments have addressed that issue.</td>
<td>Informational Text 4.2.1.1 4.2.2.2 4.2.4.4 4.2.7.7</td>
<td>Mathematica l Practices 1-2</td>
</tr>
</tbody>
</table>

### Session Two: Resources: Tools for Entrepreneurs
Students are introduced to resources and use this information, working in teams to create new businesses.

**Objectives:**
The students will:
- Define natural, human, and capital resources.
- Describe how products and services use resources.

<table>
<thead>
<tr>
<th>Social Studies Standards</th>
<th>ELA</th>
<th>Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.2.3.3.1 Define the productivity of a resource and describe ways to increase it. 4.3.1.1.1 Create and use various kinds of maps. 4.3.4.10.1 Describe how the location of resources and the distribution of people and their various economic activities has created different regions in the United States and Canada.</td>
<td>Language 4.10.2.2 4.10.3.3 4.10.4.4 4.10.5.5 4.10.6.6 Writing 4.6.2.2 4.6.8.8 Media Literacy 4.8.1.1 4.8.2.2 4.8.3.3 4.8.4.4 4.8.5.5</td>
<td>Mathematica l Practices 1-8</td>
</tr>
</tbody>
</table>

### Session Three: Hot Dog Stand Game
Students learn the fundamental tasks performed by a business owner by playing the Hot Dog Stand game and tracking their revenue and expenses.

**Objectives:**
The students will:
- Track the revenue and expenses of a business.
- Identify the fundamental tasks required to run a business.
- Explain the importance of keeping an accurate account of a business’s financial information.

<table>
<thead>
<tr>
<th>Social Studies Standards</th>
<th>ELA</th>
<th>Math</th>
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</thead>
<tbody>
<tr>
<td>4.2.4.5.1 Describe a market as any place or manner in which buyers and sellers interact to make exchanges; describe prices as payments of money for items exchanged in markets.</td>
<td>Language 4.10.11 4.10.4.4 4.10.6.6 Informational Text 4.2.2.2 4.2.3.3 4.2.4.4 4.2.7.7 Media Literacy 4.8.1.1 4.8.2.2 4.8.3.3</td>
<td>4.1.1.5 4.1.2.4 Mathematica l Practices 1-7</td>
</tr>
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</table>
# JA Our Region

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Social Studies Standards</th>
<th>ELA</th>
<th>Math</th>
</tr>
</thead>
</table>
| **Session Four: Entrepreneurs Solve Problems**  
Students journey through the complex world of business problem solving by brainstorming ideas and by determining the price, advertising, and supply for a new business using the Problem-Solver Catcher.  
**Objectives:**  
The students will:  
- Demonstrate the problem solving process.  
- Identify the potential risks and rewards in making business decisions. |  
4.2.1.1.1 Apply a reasoned decision-making process to make a choice. | Language  
4.10.2.2  
4.10.3.3  
4.10.4.4  
4.10.5.5  
4.10.6.6  
**Informational Text**  
4.2.2.2  
4.2.3.3  
4.2.4.4  
4.2.7.7  
**Writing**  
4.6.2.2  
4.6.8.8  
**Media Literacy**  
4.8.1.1  
4.8.2.2  
4.8.3.3  
4.8.4.4  | Mathematical Practices  
1-2  
4  
6-7 |
| **Session Five: Entrepreneurs Go Global**  
Students demonstrate the supply chain by working in teams to build a sticker-sheet computer.  
**Objectives:**  
The students will:  
- Apply the supply chain to a manufacturing example.  
- Explain how resource providers, businesses, and consumers are interdependent. |  
4.3.4.10 Understand that the meaning, use, distribution and importance of resources changes over time. | Language  
4.10.11  
4.10.3.3  
4.10.4.4  
4.10.6.6  
**Informational Text**  
4.2.2.2  
4.2.3.3  
4.2.4.4  
4.2.7.7  
**Media Literacy**  
4.8.1.1  
4.8.2.2  
4.8.3.3  
4.8.4.4  | NA |
## JA Our Nation

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Learning Standards</th>
<th>ELA</th>
<th>Math</th>
</tr>
</thead>
</table>
| **Session One: Free to Choose Your Work or Business**<br>Students are introduced to the nation’s free market system and how it supports businesses and careers. | **History**<br>5.4.1.2.1 Pose questions about a topic in history, examine a variety of sources related to the questions, interpret findings, and use evidence to draw conclusions that address the questions. | Reading: Informational Text 5.2.1.1 5.2.2.2 5.2.3.3 5.2.4.4 5.2.7.7 | Number & Operation 5.1.1.1
| | | | 5.1.1.4
| | | | 5.1.2.1
| | | | 5.1.3.1
| | | | 5.1.3.4
| | **Economics**<br>5.2.4.6.1 Describe the concept of profit as the motivation for entrepreneurs; calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used). | Reading: Informational Text 5.2.1.1 5.2.2.2 5.2.3.3 5.2.4.4 5.2.7.7 | Algebra 5.2.3.2 |
| | **NOCTE Career Skills**<br>• Analyze the problem<br>• Select potential solutions based on reasoned criteria.<br>• Demonstrate leadership skills.<br>• Apply group process techniques. | | |
| | **Math** | | |
| | | | |
| | | | |
| **Session Two: Innovation Nation**<br>Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income. | | | |
| **Objectives:**<br>The students will:<br>• Define entrepreneur and entrepreneurship.<br>• Describe resources and how entrepreneurs use them.<br>• Explore STEM skills and the process of innovation. | **Math** | | |
| | | | |
# JA Our Nation

## Session Details

### Session Three: Career Quest

Students learn about career clusters.

**Objectives:**
The students will:

- Examine career groupings and the skills necessary for a variety of careers.

**Economics**

5.2.2.1 Describe various uses of income and discuss advantages and disadvantages of each.

**NOCTE Career Skills**

- Apply reading skills and strategies to work-related documents.
- Apply basic writing skills to work-related communication.
- Develop a career plan with alternatives
- Assess alternative occupational choices

**Reading:**

Informational Text

5.2.1.1
5.2.2.2
5.2.3.3
5.2.4.4
5.2.7.7

**Number & Operation**

5.1.1.1 ELO
5.1.1.4 ELO
5.1.2.1 ELO
5.1.3.1 ELO
5.1.3.4 ELO

### Session Four: Get and Keep the Job!

Students examine important work-readiness and behavioral skills needed for career success.

**Objectives:**
The students will:

- Identify the soft skills wanted by today’s employers.

**Civic Skills**

5.1.1.2 Identify a public problem in the school or community, analyze the issue from multiple perspectives, and create an action plan to address it.

**NOCTE Career Skills**

- Demonstrate principles of customer service.
- Apply industry standards and practices to ensure quality work.
- Apply basic skills for work-related oral communication.
- Lead formal and informal group discussions.
- Demonstrate employability skills needed to get and keep a job
- Demonstrate positive work behaviors

**Reading:**

Informational Text

5.2.1.1 ELO
5.2.2.2 ELO
5.2.3.3 ELO
5.2.4.4
5.2.7.7

**Number & Operation**

5.1.1.4 ELO
5.1.2.1 ELO
5.1.3.1 ELO
5.1.3.4 ELO

**Algebra**

5.2.3.2 ELO

**Data Analysis**

5.4.1.2 ELO
## JA Our Nation

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Learning Standards</th>
<th>ELA</th>
<th>Math</th>
</tr>
</thead>
</table>
| **Session Five: Global Connections** | **Geography**  
5.3.4.10. The meaning, use, distribution and importance of resources changes over time.  
**NOCTE Career Skills**  
- Demonstrate leadership skills  
- Organize work activities  
- Apply group process techniques | **Reading:**  
Informational Text  
5.2.1.1  
5.2.2.2  
5.2.3.3  
5.2.4.4  
5.2.7.7 | NA |
| **Objectives:**  
The students will:  
- Discuss why businesses specialize and trade.  
- Define opportunity cost. | | | |
| **Optional Supplement: Business Organization** | **NOCTE Career Skills**  
- Demonstrate an understanding of how business systems function within the economy. | **Media Literacy**  
5.8.1.1  
5.8.2.2  
5.8.3.3  
5.8.4.4  
5.8.6.6 | NA |
| Students examine entrepreneurship, free enterprise, and business organization.  
**Objectives:**  
The students will:  
- Identify three basic ways businesses are organized. | | | |

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**Junior Achievement**
# JA More than Money

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: Money in the Bank</strong></td>
<td><strong>Objectives:</strong></td>
<td>Grade 3</td>
<td>Grade 3</td>
<td>Grade 3</td>
</tr>
<tr>
<td>Students manage a bank account.</td>
<td>- Identify the role of money in everyday life</td>
<td>R.I.3.1-2</td>
<td>3.1.1.1</td>
<td>3.2.1.1.1</td>
</tr>
<tr>
<td></td>
<td>- Explain the benefits of a personal bank account</td>
<td>R.I.3.4</td>
<td>3.1.2.1</td>
<td>3.2.2.2.1</td>
</tr>
<tr>
<td></td>
<td>- Identify the role of money in everyday life</td>
<td>R.I.3.7</td>
<td>3.1.2.2</td>
<td>3.2.4.5.2</td>
</tr>
<tr>
<td></td>
<td>- Explain the benefits of a personal bank account</td>
<td>R.F.3.1-4</td>
<td>Grade 4</td>
<td>Grade 4</td>
</tr>
<tr>
<td></td>
<td>- Identify the role of money in everyday life</td>
<td>W.3.2</td>
<td>4.1.1.5</td>
<td>4.2.1.1.1</td>
</tr>
<tr>
<td></td>
<td>- Explain the benefits of a personal bank account</td>
<td>W.6-8</td>
<td>4.1.2.4</td>
<td>4.2.3.3.1</td>
</tr>
<tr>
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<td>- Identify the role of money in everyday life</td>
<td>S.L.3.1-3</td>
<td>Grade 5</td>
<td>Grade 5</td>
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<td></td>
<td>- Explain the benefits of a personal bank account</td>
<td>R.L.3.1-2</td>
<td>5.1.1.4</td>
<td>5.2.1.1.1</td>
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<td>- Identify the role of money in everyday life</td>
<td>L.3.4</td>
<td>Grade 3</td>
<td>Grade 3</td>
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<td></td>
<td>- Explain the benefits of a personal bank account</td>
<td>L.3.6</td>
<td>Grade 5</td>
<td>Grade 5</td>
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<tr>
<td></td>
<td><strong>Concepts:</strong></td>
<td>Grade 4</td>
<td>Grade 4</td>
<td>Grade 4</td>
</tr>
<tr>
<td></td>
<td>- bank account, deposit, earn, income, interest, money, register, savings, withdrawal</td>
<td>R.I.4.4</td>
<td>Grade 5</td>
<td>Grade 5</td>
</tr>
<tr>
<td></td>
<td><strong>Skills:</strong></td>
<td>W.4.1</td>
<td>5.1.1.4</td>
<td>5.2.2.2.1</td>
</tr>
<tr>
<td></td>
<td>- active listening, completing forms, math computation, following directions,</td>
<td>W.4.4</td>
<td>Grade 3</td>
<td>Grade 3</td>
</tr>
<tr>
<td></td>
<td>- working in groups</td>
<td>S.L.4.1</td>
<td>Grade 5</td>
<td>Grade 5</td>
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<td>S.L.4.3</td>
<td>Grade 4</td>
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<td>Grade 5</td>
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<td>R.F.5.3-4</td>
<td>Grade 4</td>
<td>Grade 4</td>
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<td>S.L.5.1-2</td>
<td>Grade 5</td>
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<td>S.L.5.6</td>
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<td>L.5.1-4</td>
<td>Grade 5</td>
<td>Grade 5</td>
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<tr>
<td><strong>Session Two: A Sense of Worth</strong></td>
<td><strong>Objectives:</strong></td>
<td>Grade 3</td>
<td>Grade 3</td>
<td>Grade 3</td>
</tr>
<tr>
<td>Students identify characteristics of</td>
<td>- Identify several characteristics of a positive work ethic</td>
<td>R.I.3.1-2</td>
<td>3.1.1.1</td>
<td>3.2.1.1.1</td>
</tr>
<tr>
<td>a positive work ethic and manage a</td>
<td>- Distinguish between working for someone and self-employment</td>
<td>R.I.3.4-5</td>
<td>3.1.2.1</td>
<td>3.2.2.2.1</td>
</tr>
<tr>
<td>bank account.</td>
<td>- Identify ways to earn income through jobs or a small business</td>
<td>R.I.3.7</td>
<td>3.1.2.2</td>
<td>3.2.4.5.2</td>
</tr>
<tr>
<td></td>
<td>- Practice personal money- management skills</td>
<td>R.F.3.1-4</td>
<td>Grade 4</td>
<td>Grade 4</td>
</tr>
<tr>
<td></td>
<td>- through business and ethical decision making</td>
<td>W.3.2</td>
<td>4.1.1.5</td>
<td>4.2.1.1.1</td>
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<tr>
<td></td>
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<td>W.6-8</td>
<td>4.1.2.4</td>
<td>4.2.3.3.1</td>
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<td><strong>Concepts:</strong></td>
<td>S.L.3.1-3</td>
<td>Grade 5</td>
<td>Grade 5</td>
</tr>
<tr>
<td></td>
<td>- business, employee, entrepreneur, income, job skills, mentor, money management,</td>
<td>R.L.3.1-2</td>
<td>5.1.1.4</td>
<td>5.2.1.1.1</td>
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<tr>
<td></td>
<td>- role model, self- employed, work ethic</td>
<td>L.3.4</td>
<td>Grade 5</td>
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<td>L.3.6</td>
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<td><strong>Skills:</strong></td>
<td>Grade 4</td>
<td>Grade 4</td>
<td>Grade 4</td>
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<tr>
<td></td>
<td>- active listening, comparing and contrasting, completing forms, math computation,</td>
<td>R.I.4.1-2</td>
<td>Grade 5</td>
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</tr>
<tr>
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<td>- drawing, following directions, matching and classifying, working in groups</td>
<td>R.I.4.4-5</td>
<td>Grade 5</td>
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<td></td>
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<td>L.4.1</td>
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<td>L.4.4</td>
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<td><strong>Concepts:</strong></td>
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<td>- business, employee, entrepreneur, income, job skills, mentor, money management,</td>
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<td>- role model, self- employed, work ethic</td>
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<td>R.F.5.3-4</td>
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<td>L.5.1-4</td>
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</tbody>
</table>
# JA More than Money

## Session Descriptions

### Session Three: Balancing Act

**Objectives:**
The students will:
- Match personal skills with jobs and self-employment
- Understand market research
- Identify ways to share, save, and spend personal income
- Practice personal money management skills
- Practice making sound personal financial choices
- Discuss ways to evenly share, save and spend money

**Concepts:** interests, market research, money management, skills

**Skills:** basic math, charting data, comparing and contrasting, deductive reasoning, following written and verbal instructions, working in groups, self-assessment, taking turns, vocabulary building

### Session Four: Building a Business

**Objectives:**
The students will:
- Define the basic steps in planning and starting a business
- Calculate operating expenses and income for a small business
- Develop a basic business plan based on their job skills and interests

**Concepts:** business plan, competition, estimate, expense, profit, start-up cost

**Skills:** basic math, comparing and contrasting, deductive reasoning, problem-solving, reading and following directions, taking turns, vocabulary building

## Key Learning Objectives

<table>
<thead>
<tr>
<th>Session</th>
<th>Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
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<tr>
<td>Three</td>
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<td>The students will:</td>
<td>Grade 3</td>
<td>Grade 3</td>
<td>Grade 3</td>
</tr>
<tr>
<td></td>
<td>- Match personal skills with jobs and self-employment</td>
<td>RI.3.1-2</td>
<td>RI.1.1-1</td>
<td>RI.1.1-1</td>
</tr>
<tr>
<td></td>
<td>- Understand market research</td>
<td>RI.3.4</td>
<td>RI.1.2.1</td>
<td>RI.1.2.1</td>
</tr>
<tr>
<td></td>
<td>- Identify ways to share, save, and spend personal income</td>
<td>RF.3.1-4</td>
<td>RI.1.2.2</td>
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<tr>
<td></td>
<td>- Practice personal money management skills</td>
<td>Grade 4</td>
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<tr>
<td></td>
<td>- Practice making sound personal financial choices</td>
<td>RF.4.1-4</td>
<td>4.1.1.5</td>
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</tr>
<tr>
<td></td>
<td>- Discuss ways to evenly share, save and spend money</td>
<td>W.4.1</td>
<td>4.1.2.4</td>
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<tr>
<td></td>
<td><strong>Concepts:</strong> interests, market research, money management, skills</td>
<td>W.4.4</td>
<td>Grade 5</td>
<td>Grade 5</td>
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<tr>
<td></td>
<td><strong>Skills:</strong> basic math, charting data, comparing and contrasting, deductive reasoning, following written and verbal instructions, working in groups, self-assessment, taking turns, vocabulary building</td>
<td>SL.4.3</td>
<td>5.1.1.4</td>
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<table>
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<tr>
<th>Session</th>
<th>Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
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<tr>
<td>Four</td>
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<tr>
<td></td>
<td>The students will:</td>
<td>Grade 3</td>
<td>Grade 3</td>
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<tr>
<td></td>
<td>- Define the basic steps in planning and starting a business</td>
<td>RI.4.1-2</td>
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<tr>
<td></td>
<td>- Calculate operating expenses and income for a small business</td>
<td>RI.3.4</td>
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<tr>
<td></td>
<td>- Develop a basic business plan based on their job skills and interests</td>
<td>RI.3.7</td>
<td>RI.1.2.2</td>
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<tr>
<td></td>
<td><strong>Concepts:</strong> business plan, competition, estimate, expense, profit, start-up cost</td>
<td>RF.3.1-4</td>
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<tr>
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<td><strong>Skills:</strong> basic math, comparing and contrasting, deductive reasoning, problem-solving, reading and following directions, taking turns, vocabulary building</td>
<td>W.3.6</td>
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<td>L.3.6</td>
<td>5.2.1.1</td>
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</tbody>
</table>

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**Junior Achievement**
### Session Five: Get SMART

**Objectives:**
- The students will:
  - Practice using the SMART system to make consumer decisions
  - Identify the difference between personal and business spending
  - Manage money by making SMART business and consumer decisions
  - Apply the problem-solving steps needed to own and operate a business

**Concepts:** business consumer, money management, personal consumer

**Skills:** basic math, comparing and contrasting, deductive reasoning, evaluating data, problem-solving, reading and following directions, role-playing

<table>
<thead>
<tr>
<th>Grade 3</th>
<th>Grade 4</th>
<th>Grade 5</th>
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<tbody>
<tr>
<td>RI.3.1-4</td>
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<td>RI.3.6-7</td>
<td>RI.4.7</td>
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<td>W.4.1</td>
<td>RI.5.7</td>
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<td>SL.3.1-3</td>
<td>W.4.4</td>
<td>SL.5.1-3</td>
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<td>L.3.1-2</td>
<td>SL.4.1</td>
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<td>L.3.6</td>
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<td>L.5.3-4</td>
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</tbody>
</table>

### Session Six: What’s the Catch?

**Objectives:**
- The students will:
  - Recognize deceptive advertising
  - Apply money management skills in a simulated business
  - Record and track financial gains and losses in a simulated business
  - Promote business through advertising
  - Practice sound financial choices and cooperative decision-making skills
  - Apply the steps necessary to own and operate a small business

**Concepts:** advertisement, deceptive, money management

**Skills:** basic math, comparing and contrasting, critical thinking, evaluating data, mind-mapping, problem-solving, reading and following directions, teamwork

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<thead>
<tr>
<th>Grade 3</th>
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<tbody>
<tr>
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</tbody>
</table>
## Unit 1: Financial Literacy

This unit introduces students to bank services and practices that will help them to be successful in JA BizTown 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.

### Objectives:

The students will:
- Extrapolate services offered by financial institutions
- Complete a bank account application
- Demonstrate an ability to endorse a paycheck
- Complete a deposit ticket
- Maintain a check register correctly
- Describe the consequences of insufficient funds
- Write and sign checks
- State the benefit of an interest-earning savings account.
- Explain how money in a savings account grows
- Explore the differences between checks, debit cards, and credit cards
- Explain how money changes hands when a debit card is used
- Demonstrate use of a check register to record a debit purchase

### Concepts:
financial institutions, check register, goods and services, payment methods

### Skills:
critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication

### Key Learning Objectives

<table>
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<tr>
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<th>Math</th>
<th>Social Studies</th>
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<td>Grade 6</td>
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<td>Grade 6</td>
<td>L.6.11.1.1-4.4</td>
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### Extension Activities

- Grade 4
- Grade 5
- Grade 6

### Extension Activities

- Grade 4
- Grade 5
- Grade 6
## JA BizTown

<table>
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<tr>
<th>Unit Description</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
</tr>
</thead>
</table>
| **Unit 2: Community and Economy**  
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. | **Objectives:**  
The students will be able to:  
• Define various vocabulary terms.  
• Explain how good citizens have a sense of responsibility to others and to their community  
• Identify goods, services, and resources (human, natural, and capital)  
• Demonstrate the circular flow of an economy  
• Discover the function of businesses in producing goods and services  
• Define scarcity and learn more about free enterprise  
• Identify the three basic economic questions (what, how, and for whom to produce)  
• Understand why people pay taxes.  
• Define gross pay and net pay  
• Calculate tax by multiplying with decimals  
• Differentiate between public goods and services and private goods and services  
• Give examples of philanthropy | **Grade 4**  
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 | **Grade 4**  
4.1.1.5  
4.1.2.3  
4.1.2.4 | **Grade 4**  
5.1.3.2  
5.1.3.4  
5.2.1.1  
5.2.1.2 |
| **Concepts:** circular flow, resources, free enterprise, scarcity | **Grade 5**  
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 | **Grade 5**  
4.1.1.6  
6.1.2.1  
6.1.3.3  
6.1.3.4 | **Grade 5**  
5.1.3.2  
5.1.3.4  
5.2.1.1  
5.2.1.2 |
| **Skills:** critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation | **Grade 6**  
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 | **Grade 6**  
4.1.1.6  
6.1.2.1  
6.1.3.3  
6.1.3.4 | **Grade 6**  
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**Junior Achievement**
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<th>Social Studies</th>
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</table>
| **Unit 3: Work Readiness**  
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 *JA BizTown*. They have an opportunity to fill out a job application and experience the job interview process. | **Objectives:**  
The students will:  
- Recognize their interests and skills  
- Explain the relevance of interests and skills in career exploration and planning  
- Distinguish the differences among the four primary career types: people, ideas, data, and things  
- Categorize STEM careers into different types  
- Demonstrate appropriate workplace behaviors  
- Define resume, job interview, and applicant  
- Complete a job application  
- Model appropriate business greetings  
- Demonstrate proper interview skills  

**Concepts:** interests and skills, careers, soft skills, jobs  

**Skills:** 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 | Grade 4  
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  | Grade 4  
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5.1.3.4  
5.2.1.1  
5.2.1.2  | Grade 5  
5.1.1.1.1  |
| Grade 6  
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  | Grade 6  
6.2.1.1  
6.1.3.3  
6.1.3.4  | Grade 6  
6.1.4.6.4  
6.1.4.6.5  |

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**Junior Achievement**
## JA BizTown

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<tbody>
<tr>
<td><strong>Unit 4: Business Management</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
<td>Grade 4</td>
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<tr>
<td></td>
<td>- Describe costs associated with operating a business</td>
<td>RI.4.2.4.4</td>
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<td></td>
<td>- Calculate business expenses</td>
<td>RI.4.2.5.5</td>
<td>4.1.1.3</td>
<td>4.1.1.3</td>
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<td></td>
<td>- Use teamwork to create a paragraph that describes a business</td>
<td>RI.4.2.7.7</td>
<td>4.1.1.5</td>
<td>4.1.1.5</td>
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<td></td>
<td>- Define selling price, revenue, and profit</td>
<td>W.4.6.1.1</td>
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<td></td>
<td>- Describe factors that affect selling price</td>
<td>W.4.6.2.2</td>
<td>5.1.1.2</td>
<td>5.2.4.6.1</td>
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<td></td>
<td>- Explain the relationship between revenue, costs, and profit</td>
<td>W.4.6.4.4</td>
<td>5.1.1.4</td>
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<td>- Define advertising</td>
<td>ML.4.8.1.1</td>
<td>5.1.2.1</td>
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<td></td>
<td>- Describe characteristics of effective advertising</td>
<td>L.4.10.1.1-6.6</td>
<td>5.1.3.1</td>
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<td>- Acknowledge how effective teamwork and cooperation enhance business teams</td>
<td>Grade 5</td>
<td>5.1.3.4</td>
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<td>- Appreciate how careful completion of details ensures a more successful JA BizTown visit</td>
<td>Grade 5</td>
<td>5.2.1.1</td>
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<tr>
<td></td>
<td><strong>Concepts:</strong> running a business, operating costs, advertising, quality business, personal finance</td>
<td>Grade 6</td>
<td>6.1.3.1</td>
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<td></td>
<td><strong>Skills:</strong> 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</td>
<td>Grade 6</td>
<td>6.1.3.4</td>
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Citizens prepare for their visit to *JA BizTown* by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.
## JA BizTown

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<tr>
<th>Unit Description</th>
<th>Key Learning Objectives</th>
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<th>Social Studies</th>
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</thead>
<tbody>
<tr>
<td><strong>Unit 5: Visit and Debriefing</strong></td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;- Function in their job capacity at JA BizTown&lt;br&gt;- Manage their personal finances and time&lt;br&gt;- Carry out responsibilities of citizenship, such as voting and obeying laws&lt;br&gt;- Evaluate team performance at JA BizTown.&lt;br&gt;- Explain the circular flow of economic activity&lt;br&gt;- Describe how citizens use financial institutions&lt;br&gt;- Describe how citizens work within a quality business&lt;br&gt;<strong>Concepts:</strong> business management, economics, free enterprise, performance evaluation&lt;br&gt;<strong>Skills:</strong> self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</td>
<td><strong>Grade 4</strong>&lt;br&gt;RI.4.2.3.3&lt;br&gt;RI.4.2.4.4&lt;br&gt;RI.4.2.5.5&lt;br&gt;RI.4.2.7.7&lt;br&gt;W.4.6.1.1&lt;br&gt;ML.4.8.1.1&lt;br&gt;ML.4.8.4.4&lt;br&gt;L.4.10.1.1-6.6</td>
<td><strong>Grade 4</strong>&lt;br&gt;4.1.1.1&lt;br&gt;4.1.1.3&lt;br&gt;4.1.1.5&lt;br&gt;4.1.2.4&lt;br&gt;4.1.2.6</td>
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</tbody>
</table>

Citizens participate in the JA BizTown 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 JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.
# JA Economics for Success

## Session Descriptions

<table>
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<tr>
<th>Session One: Mirror, Mirror</th>
<th>Key Learning Objectives</th>
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<th>Math</th>
<th>Social Studies</th>
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<tr>
<td></td>
<td>Objectives:</td>
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<tr>
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<td>The students will:</td>
<td>RI.6.5.2.2</td>
<td>ML.6.9.1.1</td>
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<td></td>
<td>Use personal reflection to explain self-knowledge</td>
<td>RI.6.5.4.4</td>
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<td></td>
<td>Apply their skills, interests, and values to help determine a potential career path</td>
<td>RI.6.5.7.7</td>
<td>L.6.11.3.3-4.4</td>
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<td>Grade 7</td>
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<td>RI.7.5.2.2</td>
<td>ML.7.9.1.1</td>
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<td>RI.7.5.4.4</td>
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<td>Grade 8</td>
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<td>RI.8.5.2.2</td>
<td>ML.8.9.1.1</td>
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<td>RI.8.5.4.4</td>
<td>L.8.11.1.1</td>
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<td>ML.8.9.2.2</td>
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<td>L.8.11.4.4</td>
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<table>
<thead>
<tr>
<th>Session Two: Be a Success</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
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<tbody>
<tr>
<td></td>
<td>Objectives:</td>
<td>Grade 7</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>The students will:</td>
<td>RI.6.5.4.4</td>
<td>ML.6.9.1.1</td>
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<td></td>
<td>Identify the connection between goal-setting, personal finance, education, and career choices</td>
<td>RI.6.5.7.7</td>
<td>ML.6.9.2.2</td>
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</tr>
<tr>
<td></td>
<td>Apply decision making to education and career choices</td>
<td>L.6.11.1.1</td>
<td>L.6.11.3.3-4.4</td>
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<td>Grade 7</td>
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<td>RI.7.5.4.4</td>
<td>ML.7.9.1.1</td>
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<td>ML.7.9.2.2</td>
<td>L.7.11.1.1</td>
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<td>L.7.11.3.3</td>
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<td>Grade 8</td>
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<td>RI.8.5.4.4</td>
<td>ML.8.9.1.1</td>
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<td>L.8.11.3.3</td>
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<td>L.8.11.4.4</td>
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<tr>
<td>Session Descriptions</td>
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<td>MN Math</td>
<td>MN Social Studies</td>
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<tr>
<td><strong>Session Three: Keeping Your Balance</strong></td>
<td><strong>Objectives:</strong></td>
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</tbody>
</table>
| Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on those monthly salaries, students evaluate the opportunity cost when making budget decisions. | - Recognize that a balanced budget is important for all workers  
- Define the term income and differentiate between gross and net income  
- Name ways to balance a budget | Grade 6  
RI.6.5.2.2  
RI.6.5.4.4  
RI.6.5.7.7  
ML.6.9.1.1  
ML.6.9.2.2  
L.6.11.3.3-4.4 | Grade 7  
RI.7.5.2.2  
RI.7.5.4.4  
ML.7.9.1.1  
ML.7.9.2.2  
L.7.11.1.1  
L.7.11.3.3-4.4 | Grade 6  
RI.6.5.2.2  
RI.6.5.4.4  
RI.6.5.7.7  
ML.6.9.1.1  
ML.6.9.2.2  
L.6.11.3.3-4.4 | Grade 6  
RI.6.5.2.2  
RI.6.5.4.4  
RI.6.5.7.7  
ML.6.9.1.1  
ML.6.9.2.2  
L.6.11.3.3-4.4 |
| **Session Four: Savvy Shopper**                   | **Objectives:**                                                                         |                                                  |                  |                  |
| Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using debit and credit cards. | - Identify the differences between debit and credit cards  
- Explain the advantages and disadvantages of both cards  
- Recognize the importance of taking personal responsibility for financial decisions | Grade 6  
RI.6.5.2.2  
RI.6.5.4.4  
ML.6.9.1.1  
L.6.11.1.1  
L.6.11.3.3 | Grade 6  
RI.6.5.2.2  
RI.6.5.4.4  
ML.6.9.1.1  
L.6.11.1.1  
L.6.11.3.3 | Grade 6  
RI.6.5.2.2  
RI.6.5.4.4  
ML.6.9.1.1  
L.6.11.1.1  
L.6.11.3.3 | Grade 7  
L.7.11.3.3-4.4 |
# JA Economics for Success

<table>
<thead>
<tr>
<th>Session Descriptions</th>
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<th>MN English Language Arts</th>
<th>MN Math</th>
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<tr>
<td><strong>Session Five: Keeping Score</strong>&lt;br&gt;Students examine how a credit score is determined and learn about the consequences of a positive and negative credit report.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;- Describe the favorable or unfavorable consequences of a high or low personal credit score&lt;br&gt;- Explain actions that cause a credit score to go up or down</td>
<td>Grade 6&lt;br&gt;R.I.6.5.4.4&lt;br&gt;R.I.6.5.7.7&lt;br&gt;M.L.6.9.1.1&lt;br&gt;L.6.11.1.1&lt;br&gt;L.6.11.3.3&lt;br&gt;Grade 7&lt;br&gt;R.I.7.5.4.4&lt;br&gt;M.L.7.9.1.1&lt;br&gt;L.7.11.1.1&lt;br&gt;L.7.11.3.3-4.4&lt;br&gt;Grade 8&lt;br&gt;R.I.8.5.4.4&lt;br&gt;M.L.8.9.1.1&lt;br&gt;L.8.11.1.1&lt;br&gt;L.8.11.3.3-4.4</td>
<td>Grade 6&lt;br&gt;6.1.2.1&lt;br&gt;6.1.2.2&lt;br&gt;Grade 7&lt;br&gt;7.1.2.4</td>
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<tr>
<td><strong>Session Six: What’s the Risk?</strong>&lt;br&gt;Students learn that life involves risk and that insurance and personal responsibility help to reduce the financial consequences of loss or injury.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;- Explore the cost and consequence of risk&lt;br&gt;- Explain how insurance provides a method to minimize financial risk&lt;br&gt;- Identify the opportunity cost of having insurance&lt;br&gt;- Assess how personal responsibility plays a part in minimizing risk</td>
<td>Grade 6&lt;br&gt;M.L.6.9.1.1&lt;br&gt;M.L.6.9.2.2&lt;br&gt;L.6.11.1.1&lt;br&gt;L.6.11.3.3&lt;br&gt;Grade 7&lt;br&gt;M.L.7.9.1.1&lt;br&gt;M.L.7.9.2.2&lt;br&gt;L.7.11.1.1&lt;br&gt;L.7.11.3.3-4.4&lt;br&gt;Grade 8&lt;br&gt;M.L.8.9.1.1&lt;br&gt;L.8.11.1.1&lt;br&gt;L.8.11.3.3-4.4</td>
<td>Grade 6&lt;br&gt;6.2.1.1&lt;br&gt;6.2.2.2&lt;br&gt;Grade 7&lt;br&gt;7.2.1.1&lt;br&gt;8.2.1.1</td>
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# JA Finance Park

## Unit Description

### Unit 1: Income

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.

**Objectives:**
- The students will:
  - 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

**Concepts:** career, goals, government, income, values, salary, taxes, wages

**Skills:** active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity

### Grade 6

- RI.6.5.1.1
- RI.6.5.2.2
- RI.6.5.4.4
- RI.6.5.7.7
- 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.6.9.2.2
- ML.6.9.4.4
- L.6.11.1.1-4

### Grade 7

- RI.7.5.1.1
- RI.7.5.2.2
- RI.7.5.4.4
- RI.7.5.7.7
- W.7.7.2.2
- W.7.7.4.4
- W.7.7.7.7
- ML.7.9.1.1
- ML.7.9.2.2
- ML.7.9.4.4

### Grade 8

- RI.8.5.1.1
- RI.8.5.2.2
- RI.8.5.4.4
- RI.8.5.7.7
- W.8.7.2.2
- W.8.7.4.4
- W.8.7.7.7
- ML.8.9.1.1
- ML.8.9.2.2
- ML.8.9.4.4

### Grades 9-10

- ML.9.9.1.1
- L.9.11.1.1
- L.9.11.6.6

### Grades 11-12

- ML.11.9.1.1
- L.11.11.1.1
- L.11.11.4.4

## Unit 2: Saving, Investing and Risk Management

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.

**Objectives:**
- The students will:
  - 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

**Concepts:** benefits, goals, interest, saving, savings, investment, opportunity cost, risk

**Skills:** active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing

### Grade 6

- 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
- ML.6.9.4.4
- L.6.11.1.1-4

### Grade 7

- RI.7.5.2.2
- RI.7.5.4.4
- W.7.7.4.4
- W.7.7.7.7
- W.7.7.9.9
- ML.7.9.1.1
- ML.7.9.2.2
- ML.7.9.3.3
- ML.7.9.4.4
- L.7.11.1.1-4

### Grade 8

- W.8.7.2.2
- W.8.7.4.4
- W.8.7.9.9
- ML.8.9.1.1
- ML.8.9.2.2
- ML.8.9.3.3
- ML.8.9.4.4
- L.8.11.1.1

### Grades 9-10

- ML.9.9.1.1
- L.9.11.1.1
- L.9.11.6.6

### Grades 11-12

- ML.11.9.1.1
- L.11.11.1.1
- L.11.11.4.4
# JA Finance Park

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<tr>
<th>Unit Description</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
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</thead>
</table>
| **Unit 3: Debit and Credit** | **Objectives:** The students will:  
- 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 | Grade 6  
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  
ML.6.9.1.1  
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ML.6.9.4.4  
L.6.11.1.1-4 | Grade 8  
RI.8.5.1.1  
RI.8.5.2.2  
RI.8.5.3.3  
RI.8.5.4.4  
W.8.7.2.2  
W.8.7.4.4  
W.8.7.9.9  
ML.8.9.1.1  
ML.8.9.2.2  
L.8.11.1.1 | Grades 9-12  
R.9.2.2.2.3 |
| **Concepts:** banking, credit, credit reports, credit score, debit, debt, deposit insurance, financial responsibility, identity theft, interest, loans, payment methods | **Skills:** comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion, vocabulary acquisition | | | |
| **Unit 4: Budget+** | **Objectives:** The students will:  
- 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 | Grade 6  
RI.6.5.1.1  
RI.6.5.2.2  
RI.6.5.4.4  
RI.6.5.7.7  
ML.6.9.1.1  
ML.6.9.2.2  
ML.6.9.4.4  
L.6.11.1.1-4 | Grade 8  
RI.8.5.1.1  
RI.8.5.2.2  
RI.8.5.3.3  
RI.8.5.4.4  
W.8.7.2.2  
W.8.7.4.4  
W.8.7.9.9  
ML.8.9.1.1-4  
L.8.11.1.1-4 | Grades 9-12  
R.9.2.1.1.1  
R.9.2.2.2.1  
R.9.2.2.2.4  
R.9.2.3.3.1 |
| **Concepts:** wants and needs, goal setting, impulse buying, budgets, categorizing spending | **Skills:** active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data | | | |

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**Unit 3: Debit and Credit**

Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.

**Objectives:**

- 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

**Concepts:** banking, credit, credit reports, credit score, debit, debt, deposit insurance, financial responsibility, identity theft, interest, loans, payment methods

**Skills:** comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion, vocabulary acquisition

| Grade 6 | 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  
ML.6.9.1.1  
ML.6.9.2.2  
ML.6.9.4.4  
L.6.11.1.1-4 |
| Grade 8 | RI.8.5.1.1  
RI.8.5.2.2  
RI.8.5.3.3  
RI.8.5.4.4  
W.8.7.2.2  
W.8.7.4.4  
W.8.7.9.9  
ML.8.9.1.1  
ML.8.9.2.2  
L.8.11.1.1 |

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**Unit 4: Budget+**

Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.

**Objectives:**

- 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

**Concepts:** wants and needs, goal setting, impulse buying, budgets, categorizing spending

**Skills:** active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data

| Grade 6 | RI.6.5.1.1  
RI.6.5.2.2  
RI.6.5.4.4  
RI.6.5.7.7  
ML.6.9.1.1  
ML.6.9.2.2  
ML.6.9.4.4  
L.6.11.1.1-4 |
| Grade 8 | RI.8.5.1.1  
RI.8.5.2.2  
RI.8.5.3.3  
RI.8.5.4.4  
W.8.7.2.2  
W.8.7.4.4  
W.8.7.9.9  
ML.8.9.1.1-4  
L.8.11.1.1-4 |

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**Concepts:** wants and needs, goal setting, impulse buying, budgets, categorizing spending

**Skills:** active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data
## JA Finance Park

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<tbody>
<tr>
<td><strong>Unit 5: Simulation and Debriefing</strong></td>
<td>Students participate in the <em>JA Finance Park</em> 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.</td>
<td>Grade 6&lt;br&gt;Ri.6.5.1.1&lt;br&gt;Ri.6.5.2.2&lt;br&gt;Ri.6.5.4.4&lt;br&gt;Ri.6.5.7.7&lt;br&gt;W.6.7.2.2&lt;br&gt;W.6.7.4.4&lt;br&gt;W.6.7.7.7&lt;br&gt;Ml.6.9.1.1&lt;br&gt;Ml.6.9.2.2&lt;br&gt;Ml.6.9.4.4</td>
<td>Grade 8&lt;br&gt;Ri.8.5.1.1&lt;br&gt;Ri.8.5.2.2&lt;br&gt;Ri.8.5.3.3&lt;br&gt;Ri.8.5.4.4&lt;br&gt;W.8.7.1.1&lt;br&gt;W.8.7.2.2&lt;br&gt;W.8.7.4.4&lt;br&gt;W.8.7.9.9&lt;br&gt;Ml.8.9.1.1-4&lt;br&gt;L.8.11.1.1-4</td>
<td>Grade 6&lt;br&gt;6.1.1.3&lt;br&gt;6.1.2.4&lt;br&gt;6.1.3.1&lt;br&gt;6.1.3.3&lt;br&gt;6.1.3.4&lt;br&gt;6.1.3.5</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td>The students will:</td>
<td></td>
<td>Grade 6&lt;br&gt;Ri.6.5.1.1&lt;br&gt;Ri.6.5.2.2&lt;br&gt;Ri.6.5.4.4&lt;br&gt;Ri.6.5.7.7&lt;br&gt;W.6.7.2.2&lt;br&gt;W.6.7.4.4&lt;br&gt;W.6.7.7.7&lt;br&gt;Ml.6.9.1.1&lt;br&gt;Ml.6.9.2.2&lt;br&gt;Ml.6.9.4.4</td>
<td>Grade 8&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.9.11.1.1&lt;br&gt;L.9.11.6.6</td>
</tr>
<tr>
<td></td>
<td>• Create a family budget using hypothetical life situations</td>
<td></td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.9.11.1.1&lt;br&gt;L.9.11.6.6</td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.11.11.1.1&lt;br&gt;L.11.11.4.4</td>
</tr>
<tr>
<td></td>
<td>• Make saving and investment decisions</td>
<td></td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.9.11.1.1&lt;br&gt;L.9.11.6.6</td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.11.11.1.1&lt;br&gt;L.11.11.4.4</td>
</tr>
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<td></td>
<td>• Reflect on their simulation experience</td>
<td></td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.9.11.1.1&lt;br&gt;L.9.11.6.6</td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.11.11.1.1&lt;br&gt;L.11.11.4.4</td>
</tr>
<tr>
<td></td>
<td><strong>Concepts:</strong> budget, expenses, income, needs, savings, taxes, wages, wants</td>
<td></td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.9.11.1.1&lt;br&gt;L.9.11.6.6</td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.11.11.1.1&lt;br&gt;L.11.11.4.4</td>
</tr>
<tr>
<td></td>
<td><strong>Skills:</strong> active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</td>
<td></td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.9.11.1.1&lt;br&gt;L.9.11.6.6</td>
<td>Grade 6&lt;br&gt;Ml.9.9.1.1&lt;br&gt;L.11.11.1.1&lt;br&gt;L.11.11.4.4</td>
</tr>
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</table>
## JA Global Marketplace – Kit Based
Expires 2017

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
</tr>
</thead>
</table>
| **Session One: "X" Marks the Spot** | **Objectives:** The students will:  
- Define trade  
- Explain why countries trade with one another  
- List at least five products or items imported from other countries and locate those on a world wall map | **Grade 6**  
RI.6.1-2  
RI.6.4  
RI.6.7-8  
W.6.1-2  
W.6.7-8  
SL.6.1-5  
L.6.1-6 | NA | **Grade 6**  
6.1.1.1  
6.2.3.5.1  
6.2.4.8.1  
6.3.1.1.1 |
|                      | **Concepts:** trade, market, domestic trade, international trade, imports, exports | **Grade 7**  
RI.7.1-4  
RI.7.7-10  
W.7.1-2  
W.7.6-8  
SL.7.1-5  
L.7.1-6 | **Grade 7**  
7.1.1.1.1  
7.1.3.6.1  
7.2.1.1.1  
7.2.3.3.1  
7.2.4.5.1  
7.2.4.6.1  
7.3.1.1.1  
7.4.4.20.6  
7.4.4.23.2 |
|                      | **Skills:** interpreting maps and globes, oral and written communication, working in groups, gathering and organizing information | **Grade 8**  
RI.8.1-4  
RI.8.7-8  
W.8.1-2  
W.8.7-9  
SL.8.1-5  
L.8.1-5 | **Grade 8**  
8.1.1.1.1  
8.2.1.1.1  
8.2.3.4.1  
8.2.5.12.1  
8.3.1.1.1  
8.3.1.1.2  
8.3.1.2.1  
8.3.2.3.1  
8.4.3.14.8 |
| **Session Two: You Be the Judge** | **Objectives:** The students will:  
- Identify quotas, tariffs, subsidies, embargoes, and standards as trade barriers governments use to control trade and increase benefits for their countries  
- Describe how multilateral agreements can facilitate trade  
- Describe how the World Trade Organization (WTO) functions as a court to help nations settle trade disputes | **Grade 6**  
RI.6.1-2  
RI.6.4  
RI.6.7-8  
SL.6.1-5  
L.6.1-6 | **Grade 6**  
6.RP.1-3  
6.NS.1-3  
6.SP.1-5 | **Grade 6**  
6.1.1.1  
6.2.3.5.1  
6.2.4.8.1 |
|                      | **Concepts:** trade barrier, quota, subsidy, embargo, tariff, standard | **Grade 7**  
RI.7.1-4  
RI.7.7-10  
SL.7.1-5  
L.7.1-6 | **Grade 7**  
7.RP.1-3  
7.NS.1-3  
7.SP.1-5-6 | **Grade 7**  
7.1.1.1.1  
7.1.3.6.1  
7.1.5.11.1  
7.2.1.1.1  
7.2.3.3.1  
7.2.4.5.1  
7.2.4.6.1  
7.4.4.20.6  
7.4.4.23.2 |
|                      | **Skills:** interpreting information; critical reading; persuasion, compromise, and bargaining; analyzing points of view | **Grade 8**  
RI.8.1-4  
RI.8.7-8  
SL.8.1-5  
L.8.1-5 | **Grade 8**  
8.SP.1,2,4 | **Grade 8**  
8.1.1.1.1  
8.1.5.12.1  
8.2.1.1.1  
8.2.3.4.1  
8.2.5.12.1  
8.3.3.10.1  
8.4.3.14.8 |
## JA Global Marketplace – Kit Based

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<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
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<th>Math</th>
<th>Social Studies</th>
</tr>
</thead>
</table>
| **Session Three: Let’s Make a Deal** | **Objectives:**  
The students will:  
- Explain how cultural practices vary from country to country  
- Develop group plans to create a food franchise by learning about the business practices of select countries  

**Concepts:** business practices, culture, trade, franchise  
**Skills:** gathering and organizing information; interpreting maps, graphs, and charts; working in groups; oral and written communication  
**Grade 6**  
RL.6.1-2  
RL.6.4  
RL.6.7-8  
W.6.1-2  
W.6.7-8  
SL.6.1-5  
L.6.1-6  
**Grade 7**  
RL.7.1-4  
RL.7.7-10  
W.7.1-2  
W.7.6-8  
SL.7.1-5  
L.7.1-6  
**Grade 8**  
RL.8.1-4  
RL.8.7-8  
W.8.1-2  
W.8.7-9  
SL.8.1-5  
L.8.1-5  | **Grade 6**  
6.RP.1-3  
6.NS.1-3  
6.SP.1-5  
**Grade 7**  
7.RP.1-3  
7.NS.1-3  
7.SP.1, 5-6  
**Grade 8**  
8.SP.1,2,4 | **Grade 6**  
6.1.1.1  
6.2.3.5.1  
6.2.4.8.1  
6.3.1.1.1  
**Grade 7**  
7.1.1.1.1  
7.1.3.6.1  
7.2.1.1.1  
7.2.3.3.1  
7.2.4.5.1  
7.2.4.6.1  
7.3.1.1.1  
7.4.4.20.6  
7.4.4.23.2  
**Grade 8**  
8.1.1.1.1  
8.2.1.1.1  
8.2.3.4.1  
8.2.5.12.1  
8.3.1.1.1  
8.3.1.1.2  
8.3.2.3.1  
8.4.3.14.8 |  |
| **Session Four: People Power** | **Objectives:**  
The students will:  
- Describe reasons why people move from one country to another, particularly those seeking economic opportunity  
- Give examples of contributions immigrants bring to the new countries and the hardships they often endure  
- Identify global trade and immigration as a means of international exchange of human resources  

**Concepts:** global trade, immigrate, emigrate, entrepreneur, human resources  
**Skills:** brainstorming, critical thinking, making observations, working in groups, oral and written communication  
**Grade 6**  
RL.7.1-2  
RL.6.4  
RL.6.7-8  
W.6.1-2  
W.6.7-8  
SL.6.1-5  
L.6.1-6  
**Grade 7**  
RL.7.1-4  
RL.7.7-10  
W.7.1-2  
W.7.6-8  
SL.7.1-5  
L.7.1-6  
**Grade 8**  
RL.8.1-4  
RL.8.7-8  
W.8.1-2  
W.8.7-9  
SL.8.1-5  
L.8.1-5  | NA | **Grade 6**  
6.1.1.1  
6.2.3.5.1  
6.2.4.8.1  
**Grade 7**  
7.1.1.1.1  
7.1.3.6.1  
7.2.1.1.1  
7.2.3.3.1  
7.2.4.5.1  
7.2.4.6.1  
7.3.1.1.1  
7.4.4.20.6  
7.4.4.23.2  
**Grade 8**  
8.1.1.1.1  
8.2.1.1.1  
8.2.3.4.1  
8.2.5.12.1  
8.4.1.2.1  
8.4.3.14.8 |  |
### Session Descriptions

#### Session Five: World of Words

Students discover how improvements in technology and transportation and the sharing of ideas have impacted the flow of information and increased productivity. From moveable type to the Internet, students trace the international flow of information and its impact on world economies.

**Objectives:**

The students will:
- Describe how improvements in technology and transportation and the sharing of ideas have impacted the flow of information and increased productivity
- Calculate productivity
- List examples of technological developments throughout history

**Concepts:** productivity, technology, input, output

**Skills:** brainstorming, critical reading, making observations, oral and written communication, working in groups, math calculations

<table>
<thead>
<tr>
<th>Grade 6</th>
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<tbody>
<tr>
<td>RI.6.4</td>
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<tr>
<td>RI.6.7-8</td>
<td>RI.6.7-8</td>
<td>RI.6.7-8</td>
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<td>W.6.7-8</td>
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<td>L.6.1-6</td>
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<td>L.6.1-6</td>
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</tbody>
</table>

**Concepts:** productivity, technology, input, output

**Skills:** brainstorming, critical reading, making observations, oral and written communication, working in groups, math calculations

<table>
<thead>
<tr>
<th>Grade 7</th>
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<th>Grade 7</th>
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<tbody>
<tr>
<td>RI.7.1-4</td>
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<td>RI.7.1-4</td>
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<tr>
<td>RI.7.7-10</td>
<td>RI.7.7-10</td>
<td>RI.7.7-10</td>
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<tr>
<td>W.7.6-8</td>
<td>W.7.6-8</td>
<td>W.7.6-8</td>
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<tr>
<td>SL.7.1-5</td>
<td>SL.7.1-5</td>
<td>SL.7.1-5</td>
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<td>L.7.1-6</td>
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**Concepts:** exchange rates, currency

**Skills:** interpreting graphs and charts, gathering and organizing information, math calculations, working in groups

<table>
<thead>
<tr>
<th>Grade 8</th>
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<tbody>
<tr>
<td>RI.8.1-4</td>
<td>RI.8.1-4</td>
<td>RI.8.1-4</td>
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<tr>
<td>RI.8.7-8</td>
<td>RI.8.7-8</td>
<td>RI.8.7-8</td>
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<tr>
<td>W.8.7-9</td>
<td>W.8.7-9</td>
<td>W.8.7-9</td>
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<tr>
<td>SL.8.1-5</td>
<td>SL.8.1-5</td>
<td>SL.8.1-5</td>
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<td>L.8.1-5</td>
<td>L.8.1-5</td>
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</table>

#### Session Six: World of Money

To participate in international trade, businesses and individuals must be able to purchase goods and services from each other. Students will learn that countries have different currencies with different values. To purchase goods from another country, it usually is necessary to use that country's currency. Some European countries have facilitated the currency exchange process by adopting the euro as a common currency.

**Objectives:**

The students will:
- Explain why international trade requires an exchange of currency
- Convert U.S. Dollars into another currency using an exchange rate
- Give possible reasons that countries might support or oppose a common currency

**Concepts:** exchange rates, currency

**Skills:** interpreting graphs and charts, gathering and organizing information, math calculations, working in groups

<table>
<thead>
<tr>
<th>Grade 6</th>
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<tbody>
<tr>
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<td>RI.6.4</td>
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<tr>
<td>RI.6.7-8</td>
<td>RI.6.7-8</td>
<td>RI.6.7-8</td>
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<tr>
<td>W.6.7-8</td>
<td>W.6.7-8</td>
<td>W.6.7-8</td>
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<tr>
<td>SL.6.1-5</td>
<td>SL.6.1-5</td>
<td>SL.6.1-5</td>
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<td>L.6.1-6</td>
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</table>

**Concepts:** exchange rates, currency

**Skills:** interpreting graphs and charts, gathering and organizing information, math calculations, working in groups

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<tr>
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<tr>
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<td>RI.7.1-4</td>
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<tr>
<td>RI.7.7-10</td>
<td>RI.7.7-10</td>
<td>RI.7.7-10</td>
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<tr>
<td>W.7.6-8</td>
<td>W.7.6-8</td>
<td>W.7.6-8</td>
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<td>SL.7.1-5</td>
<td>SL.7.1-5</td>
<td>SL.7.1-5</td>
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<td>L.7.1-6</td>
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**Concepts:** exchange rates, currency

**Skills:** interpreting graphs and charts, gathering and organizing information, math calculations, working in groups

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<tr>
<td>RI.8.7-8</td>
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<td>RI.8.7-8</td>
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<tr>
<td>W.8.7-9</td>
<td>W.8.7-9</td>
<td>W.8.7-9</td>
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<td>SL.8.1-5</td>
<td>SL.8.1-5</td>
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<td>L.8.1-5</td>
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</table>

**Concepts:** exchange rates, currency

**Skills:** interpreting graphs and charts, gathering and organizing information, math calculations, working in groups
# JA It’s My Business! – Kit Based
Expires 2018

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: I Am an Entrepreneur</strong>&lt;br&gt;Students identify entrepreneurial businesses and common entrepreneur characteristics.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;li&gt;Define entrepreneurship&lt;/li&gt;&lt;li&gt;Identify four key entrepreneurial characteristics&lt;/li&gt;&lt;li&gt;Recognize personal entrepreneurial characteristics&lt;/li&gt;</td>
<td><strong>Grade 6</strong>&lt;br&gt;RI.6.1-2&lt;br&gt;RI.6.4&lt;br&gt;RI.6.7&lt;br&gt;W.6.1-2&lt;br&gt;SL.6.1-4&lt;br&gt;L.6.1-5</td>
<td>Grade 6&lt;br&gt;6.2.2.2.1&lt;br&gt;6.2.4.5.1</td>
<td>Grade 6&lt;br&gt;6.2.2.2.1&lt;br&gt;6.2.4.5.1&lt;br&gt;6.3.1.1.1</td>
</tr>
<tr>
<td><strong>Concepts:</strong> business, customer, entrepreneur, innovative, product, profit, service, Think Tank</td>
<td><strong>Grade 7</strong>&lt;br&gt;RI.7.1-4&lt;br&gt;RI.7.7-10&lt;br&gt;SL.7.1-5&lt;br&gt;L.7.1-6</td>
<td></td>
<td>Grade 7&lt;br&gt;7.1.1.1.1&lt;br&gt;7.2.1.1.1&lt;br&gt;7.2.4.6.1</td>
<td>Grade 7&lt;br&gt;7.1.1.1.1&lt;br&gt;7.2.1.1.1&lt;br&gt;7.2.4.6.1&lt;br&gt;7.3.1.1.1</td>
</tr>
<tr>
<td><strong>Skills:</strong> active listening, deductive reasoning, following directions, group work, self-assessment</td>
<td><strong>Grade 8</strong>&lt;br&gt;RI.8.1-4&lt;br&gt;RI.8.7-8&lt;br&gt;SL.8.1-5&lt;br&gt;L.8.1-5</td>
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<td>Grade 8&lt;br&gt;8.1.1.1.1&lt;br&gt;8.2.3.4.1</td>
<td>Grade 8&lt;br&gt;8.1.1.1.1&lt;br&gt;8.2.3.4.1&lt;br&gt;8.3.4.1</td>
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<tr>
<td><strong>Session Two: I Can Change the World</strong>&lt;br&gt;Students consider customer needs to brainstorm a product design.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;li&gt;Describe how entrepreneurs fill a market need&lt;/li&gt;&lt;li&gt;Discuss the role of market research in determining market need and competitive advantage&lt;/li&gt;</td>
<td><strong>Grade 6</strong>&lt;br&gt;RI.6.1-2&lt;br&gt;RI.6.4&lt;br&gt;RI.6.7&lt;br&gt;W.6.1-2&lt;br&gt;W.7.1-2&lt;br&gt;W.7.6-8&lt;br&gt;SL.6.1-5&lt;br&gt;L.6.1-6</td>
<td>Grade 6&lt;br&gt;6.3.1.2&lt;br&gt;6.3.1.3</td>
<td>Grade 6&lt;br&gt;6.2.2.2.1&lt;br&gt;6.2.4.5.1&lt;br&gt;6.3.1.1.1</td>
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<tr>
<td><strong>Concepts:</strong> apprentice, creative, fill a need, innovative, market, market research, self-taught</td>
<td><strong>Grade 7</strong>&lt;br&gt;RI.7.1-4&lt;br&gt;RI.7.7-10&lt;br&gt;W.7.1-2&lt;br&gt;W.7.6-8&lt;br&gt;SL.7.1-5&lt;br&gt;L.7.1-6</td>
<td></td>
<td>Grade 7&lt;br&gt;7.1.1.1.1&lt;br&gt;7.2.1.1.1&lt;br&gt;7.2.3.3.1&lt;br&gt;7.2.4.5.1&lt;br&gt;7.2.4.6.1&lt;br&gt;7.3.1.1.1</td>
<td>Grade 7&lt;br&gt;7.1.1.1.1&lt;br&gt;7.2.1.1.1&lt;br&gt;7.2.3.3.1&lt;br&gt;7.2.4.5.1&lt;br&gt;7.2.4.6.1&lt;br&gt;7.3.1.1.1&lt;br&gt;8.1.1.1.1&lt;br&gt;8.2.3.4.1</td>
</tr>
<tr>
<td><strong>Skills:</strong> active listening, brainstorming, estimating, group work, measuring, problem solving</td>
<td><strong>Grade 8</strong>&lt;br&gt;RI.8.1-4&lt;br&gt;RI.8.7-8&lt;br&gt;W.8.1-2&lt;br&gt;W.8.7-9&lt;br&gt;SL.8.1-5&lt;br&gt;L.8.1-5</td>
<td></td>
<td>Grade 8&lt;br&gt;8.1.1.1.1&lt;br&gt;8.2.1.1.1&lt;br&gt;8.2.3.4.1</td>
<td>Grade 8&lt;br&gt;8.1.1.1.1&lt;br&gt;8.2.1.1.1&lt;br&gt;8.2.3.4.1</td>
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### JA It’s My Business! – Kit Based

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<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
</tr>
</thead>
</table>
| **Session Three: I Know My Customer**  
  Students create advertising ideas for products. | **Objectives:**  
The students will:  
• Create effective advertisements for a variety of businesses  
**Concepts:** advertising, customer, market, marketing, product  
**Skills:** creative thinking, critical thinking, decision-making, group work, self-assessment  
**Grade 6:**  
W.6.1-2  
W.6.7  
SL.6.1-5  
L.6.1-5  
**Grade 7:**  
RL.7.1-4  
RL.7.7-10  
W.7.1-2  
W.7.6-8  
SL.7.1-5  
L.7.1-6  
**Grade 8:**  
RL.8.1-4  
RL.8.7-8  
W.8.1-2  
W.8.7-9  
SL.8.1-5  
L.8.1-5 | NA | Grade 6  
6.2.2.2.1  
6.2.4.5.1  
6.3.1.1.1 | Grade 6  
7.1.1.1.1  
7.2.1.1.1  
7.2.3.3.1  
7.2.4.5.1  
7.2.4.6.1  
7.3.1.1.1 | Grade 6  
8.1.1.1.1  
8.2.1.1.1  
8.2.3.4.1 |
| **Session Four: I Have an Idea**  
Students participate in an auction. | **Objectives:**  
The students will:  
• Recognize how being creative and innovative are necessary entrepreneurial skills for starting a business  
• Verbally defend their decisions  
**Concepts:** auction, auctioneer, bid, creative, innovative, profit  
**Skills:** active listening, critical thinking, money management, self-assessment | **Grade 6:**  
W.6.1-2  
SL.6.1-5  
L.6.1-5 | Grade 6  
6.1.3.4  
6.1.3.5 | Grade 6  
7.1.2.4 | Grade 6  
7.2.4.5.1  
7.2.4.6.1 |
# JA It’s My Business! – Kit Based

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<tbody>
<tr>
<td><strong>Session Five: I See a Need</strong>  &lt;br&gt;Students develop a business plan.</td>
<td><strong>Objectives:</strong>  &lt;br&gt;The students will:  &lt;br&gt;• Analyze how entrepreneurs use their knowledge and abilities to create businesses  &lt;br&gt;• Develop business plans based on set criteria  &lt;br&gt;<strong>Concepts:</strong> business plan, fill a need, know your customer and product, be creative and innovative, social entrepreneur, society  &lt;br&gt;<strong>Skills:</strong> analyzing information, critical thinking, group work, problem-solving, self-assessment</td>
<td>Grade 6 &lt;br&gt;RI. 6.1 &lt;br&gt;RI.6.8 &lt;br&gt;W.6.1-2 &lt;br&gt;W.6.7 &lt;br&gt;SL.6.1-4 &lt;br&gt;L.6.1-5</td>
<td>NA</td>
<td><strong>Grade 6</strong> &lt;br&gt;6.2.2.2.1 &lt;br&gt;6.2.3.5.1</td>
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<tr>
<td><strong>Session Six: Celebrate Entrepreneurs!</strong>  &lt;br&gt;Students identify their entrepreneurial characteristics.</td>
<td><strong>Objectives:</strong>  &lt;br&gt;The students will:  &lt;br&gt;• Identify characteristics they share with entrepreneurs  &lt;br&gt;• Create a personal entrepreneur profile  &lt;br&gt;<strong>Concepts:</strong> fill a need, know your customer and product, be creative and innovative, believe in yourself, entrepreneur profile  &lt;br&gt;<strong>Skills:</strong> analyzing, creative thinking, critical thinking, decision-making, interpreting information, point of view, self-assessment</td>
<td>Grade 6 &lt;br&gt;RI.6.1-2 &lt;br&gt;RI.6.4 &lt;br&gt;RI.6.8 &lt;br&gt;W.6.7 &lt;br&gt;SL.6.1-2 &lt;br&gt;L.6.1-5</td>
<td>NA</td>
<td><strong>Grade 6</strong> &lt;br&gt;6.2.2.2.1 &lt;br&gt;6.2.3.5.1 &lt;br&gt;<strong>Grade 7</strong> &lt;br&gt;7.1.1.1.1 &lt;br&gt;7.1.3.6.1 &lt;br&gt;7.2.1.1.1 &lt;br&gt;7.2.4.5.1 &lt;br&gt;7.2.4.6.1 &lt;br&gt;<strong>Grade 8</strong> &lt;br&gt;8.1.1.1.1</td>
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<td>Session Descriptions</td>
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<tr>
<td><strong>Session One: My Brand</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
<td>Grade 6</td>
<td>Grade 7</td>
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<td></td>
<td>• Recognize that the choices they make in middle school can have a direct impact now and in the future</td>
<td>L. 6.1</td>
<td>7.2.1.1.1</td>
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<td></td>
<td>• Identify corporate and personal brands that represent positive reputations</td>
<td>L. 6.4</td>
<td>Grade 8</td>
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<td></td>
<td>• Design a logo as part of expressing a personal brand</td>
<td>SL. 6.1-2</td>
<td>8.2.1.1.1</td>
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<td></td>
<td><strong>Grade 7</strong></td>
<td>L. 7.1</td>
<td>Grade 6</td>
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<td>L.7.4</td>
<td>SL. 7.1-2</td>
<td>6.2.2.2.1</td>
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<td><strong>Grade 8</strong></td>
<td>L. 8.1</td>
<td>Grade 7</td>
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<td>L.8.4</td>
<td>SL. 8.1-2</td>
<td>7.2.1.1.1</td>
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<td></td>
<td>Students explore career clusters and identify jobs for additional research. They also recognize the value of and need for all jobs.</td>
<td>SL. 6.1</td>
<td>8.2.1.1.1</td>
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<tr>
<td><strong>Session Two: Career Clusters</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
<td>Grade 6</td>
<td>Grade 7</td>
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<td></td>
<td>• Examine career clusters and the jobs in each cluster that they would like to further explore</td>
<td>L.6.4</td>
<td>7.2.1.1.1</td>
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<td>• Understand the interconnectivity and value of all types of jobs</td>
<td>SL. 6.1</td>
<td>Grade 8</td>
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<td><strong>Grade 7</strong></td>
<td>L.7.4</td>
<td>8.2.1.1.1</td>
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<td>SL. 7.1</td>
<td>Grade 8</td>
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<td>L.8.4</td>
<td>SL. 8.1</td>
<td>7.2.1.1.1</td>
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<tr>
<td><strong>Session Three: High-Growth Careers</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
<td>Grade 6</td>
<td>Grade 7</td>
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<td>• Recognize the four factors to consider in choosing a job</td>
<td>RL. 6.1</td>
<td>7.2.1.1.1</td>
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<td>• Describe industries that are forecasted to have high growth</td>
<td>L. 6.1</td>
<td>Grade 8</td>
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<td><strong>Grade 7</strong></td>
<td>L. 6.3-4</td>
<td>8.2.1.1.1</td>
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<td>L. 6.1</td>
<td>SL. 6.1</td>
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<td>SL. 6.5</td>
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<td><strong>Grade 7</strong></td>
<td>L. 7.1</td>
<td>7.2.1.1.1</td>
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<td>L. 7.1</td>
<td>L. 7.3-4</td>
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<td>SL. 7.1</td>
<td>SL. 7.1</td>
<td>L. 8.1</td>
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<td>SL. 8.1</td>
<td>L. 8.5</td>
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<td><strong>Grade 8</strong></td>
<td>RL. 8.1</td>
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<td>L. 8.3-4</td>
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<td>SL. 8.5</td>
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## JA It’s My Future – Kit Based

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<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Social Studies</th>
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<tbody>
<tr>
<td><strong>Session Four: Career Mapping</strong></td>
<td>Objetives:</td>
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<tr>
<td>Students explore how to use life</td>
<td>The students will:</td>
<td>Grade 6</td>
<td>Grade 6</td>
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<tr>
<td>experiences to develop work skills</td>
<td>• Identify work skills already developed from</td>
<td>RI. 6.1</td>
<td>6.3.1.1.1</td>
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<tr>
<td>and how to map a path to employment</td>
<td>experiences and activities</td>
<td>SL. 6.1</td>
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<tr>
<td>goals.</td>
<td>• Plan significant markers they need to reach to earn a</td>
<td>Grade 7</td>
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<td>particular job</td>
<td>RI. 7.1</td>
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<tr>
<td><strong>Session Five: On the Hunt</strong></td>
<td>Objetives:</td>
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<tr>
<td>Students are introduced to the basic</td>
<td>The students will:</td>
<td>Grade 6</td>
<td>Grade 6</td>
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<tr>
<td>aspects of job hunting through a</td>
<td>• Recognize basic job-hunting tools, including</td>
<td>RI. 6.1</td>
<td>6.3.1.1.1</td>
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<td>scavenger hunt. They are given an</td>
<td>applications, resumes, recommendations, and</td>
<td>L.6.4</td>
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<td>organizing tool to keep all their</td>
<td>interviewing</td>
<td>SL. 6.1</td>
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<td>vital job-hunting information in one</td>
<td>• Analyze where to look for a job</td>
<td>Grade 7</td>
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<td>place.</td>
<td>• Understand the importance of keeping a record</td>
<td>RI. 7.1</td>
<td>7.2.1.1.1</td>
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<td></td>
<td>of vital information</td>
<td>L.7.4</td>
<td>7.3.1.1.1</td>
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<td>SL. 7.1</td>
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<td>SL. 8.1</td>
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<tr>
<td>**Session Six: How to Keep (or Lose)</td>
<td>Objetives:</td>
<td></td>
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<td>a Job</td>
<td>The students will:</td>
<td>Grade 6</td>
<td>Grade 6</td>
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<tr>
<td>Students learn the difference</td>
<td>• Differentiate between technical skills and soft</td>
<td>L.6.4</td>
<td>6.3.1.1.1</td>
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<td>between technical and soft skills,</td>
<td>skills</td>
<td>RI. 6.1</td>
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<td>and they recognize the impact that</td>
<td>• Describe specific soft skills they already possess</td>
<td>W.6.2</td>
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<td>their personal behavior has on their</td>
<td>and those they need to practice</td>
<td>W.6.4</td>
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<td>ability to succeed in a job.</td>
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<td>L.7.4</td>
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## JA Be Entrepreneurial

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<tr>
<td><strong>Session One: Introduction to Entrepreneurship</strong></td>
<td>The students will:</td>
<td>Grades 9-10</td>
<td>Citizenship &amp; Govt.</td>
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<tr>
<td></td>
<td>• Recognize the elements of a successful business start-up</td>
<td>W.9.7.2.2</td>
<td>Grades 9-10</td>
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<td></td>
<td>• Evaluate myths and facts about entrepreneurship</td>
<td>W.9.7.4.4</td>
<td>9.1.1.1.3</td>
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<td>• Consider product- development options</td>
<td>ML.9.9.1.1-4.4</td>
<td>9.1.3.4.5</td>
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<td><strong>Concepts:</strong> entrepreneur, entrepreneurial spirit, non-profit business, product development</td>
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<td><strong>Skills:</strong> analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, working in groups</td>
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<td><strong>Session Two: What’s My Business?</strong></td>
<td>The students will:</td>
<td>Grades 11-12</td>
<td>Economics Grades 9-10</td>
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<td></td>
<td>• Recognize the importance of carefully selecting a product or service before starting a business</td>
<td>W.11.7.4.4</td>
<td>9.2.1.1.1</td>
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<td>• Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans.</td>
<td>ML.11.9.1.1</td>
<td>9.2.2.2.4</td>
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<td><strong>Concepts:</strong> entrepreneur, franchise, non-profit business, product development</td>
<td>ML.11.9.2.2</td>
<td>9.2.3.3.1</td>
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<td><strong>Skills:</strong> analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, reading for understanding, working in pairs</td>
<td>ML.11.9.3.3</td>
<td>9.2.4.5.1</td>
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<td>ML.11.9.4.4</td>
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<td>L.11.11.6.6</td>
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*Grades 9-10: RI.11.5.2.2, RI.11.5.4.4, W.11.7.2.2, W.11.7.4.4, W.11.7.7.7, ML.11.9.1.1-4.4, ML.11.9.6.6, ML.11.9.3.3, L.11.11.1-4.4, L.11.11.7.7

*Grades 11-12: RI.11.5.2.2, RI.11.5.4.4, W.11.7.2.2, W.11.7.4.4, W.11.7.7.7, ML.11.9.1.1-4.4, ML.11.9.6.6, ML.11.9.3.3, L.11.11.1-4.4, L.11.11.7.7
## JA Be Entrepreneurial

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<th>Session Descriptions</th>
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<th>Social Studies</th>
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</table>
| **Session Three: Who’s My Customer?**  
Students analyze potential markets. | **Objectives:**  
The students will:  
- Recognize the importance of analyzing markets  
- Apply a needs assessment to the market available to a specific product  
**Concepts:** advertisement, entrepreneur, customer, demographic, market needs, marketing  
**Skills:** analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups  | Grades 9-10  
RI.9.5.2.2  
RI.9.5.4.4  
RI.9.5.8.8  
W.9.7.2.2  
W.9.7.4.4  
W.9.7.7.7  
ML.9.9.1.1  
ML.9.9.4.4-6.6  
L.9.11.1.1-3.3  
L.9.11.4.4-6.6  
**Grades 11-12**  
RI.11.5.1.1-2.2  
RI.11.5.4.4  
W.11.7.2.2  
W.11.7.4.4  
W.11.7.7.7  
ML.11.9.1.1-2.2  
ML.11.9.4-6.6  
L.11.11.1.1-4.4  
L.11.11.6.6  | Citizenship & Govt.  
Grades 9-10  
9.1.1.1.3  
9.1.3.4.5  
**Economics**  
Grades 9-10  
9.2.1.1.1  
9.2.2.2.4  
9.2.3.3.1  
9.2.4.5.1  
9.2.4.5.2  
**Grades 11-12**  
RI.11.5.2.2  
RI.11.5.4.4  
ML.11.9.1.1  
ML.11.9.4.4  
L.11.11.1.1-4.4  
L.11.11.6.6  |  
| **Session Four: What’s My Advantage?**  
Students determine how to set a product apart from competition. | **Objectives:**  
The students will:  
- Define competitive advantages and recognize them in other businesses  
- Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market  
**Concepts:** competitive advantages, customer, entrepreneur, profit, product  
**Skills:** analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups  | Grades 9-10  
RI.9.5.2.2  
RI.9.5.4.4  
ML.11.9.1.1  
ML.11.9.4.4  
L.11.11.1.1-4.4  
L.11.11.6.6  
**Grades 11-12**  
RI.11.5.2.2  
RI.11.5.4.4  
ML.11.9.1.1-2.2  
ML.11.9.4-4.4  
L.11.11.1.1-4.4  
L.11.11.6.6  | Citizenship & Govt.  
Grades 9-10  
9.1.1.1.3  
9.1.3.4.5  
**Economics**  
Grades 9-10  
9.2.1.1.1  
9.2.2.2.4  
9.2.3.3.1  
9.2.4.5.1  
9.2.4.5.2  
**Grades 11-12**  
RI.11.5.2.2  
RI.11.5.4.4  
ML.11.9.1.1-2.2  
ML.11.9.4-4.4  
L.11.11.1.1-4.4  
L.11.11.6.6  |
### Session Descriptions

#### Session Five: Competitive Advantages
Students decide how to set a product or service apart from the competition.

**Objectives:**
The students will:
- Evaluate competitive advantages
- Select competitive advantages that will drive a developing business venture

**Concepts:** competitive advantages, entrepreneur, profit

**Skills:** analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups

**Grades 9-10**
- RI.9.5.2.2
- RI.9.5.4.4
- RI.9.5.8.8
- W.9.7.2.2
- W.9.7.4.4
- ML.9.9.1.1
- ML.9.9.4.4-6.6
- L.9.11.1.1-3.3
- L.9.11.4.4-6.6

**Grades 11-12**
- RI.11.5.2.2
- RI.11.5.4.4
- W.11.7.2.2
- W.11.7.4.4
- ML.11.9.1.1-2.2
- ML.11.9.6.6
- L.11.11.1.1-4.4
- L.11.11.1.6.6

### Session Six: Ethics Are Good for Business
Students consider consequences in making ethical business decisions.

**Objectives:**
The students will:
- Evaluate short- and long-term consequences in making ethical decisions
- Express that being ethical can be good for business

**Concepts:** consequences, entrepreneur, ethical dilemma, ethics, social responsibility, stakeholder

**Skills:** analyzing information, categorizing data, decision-making, expressing multiple viewpoints, evaluating alternatives, oral and written communication, reading for understanding, weighing consequences, working in pairs

**Grades 9-10**
- RI.9.5.2.2
- RI.9.5.4.4
- RI.9.5.8.8
- W.9.7.2.2
- W.9.7.4.4
- ML.9.9.1.1
- ML.9.9.4.4-6.6
- L.9.11.1.1-3.3
- L.9.11.4.4-6.6

**Grades 11-12**
- RI.11.5.2.2
- RI.11.5.4.4
- W.11.7.2.2
- W.11.7.4.4
- ML.11.9.1.1-3.3
- ML.11.9.4.4-6.6
- L.11.11.1.1-3.3
- L.11.11.4.4-6.6

**Citizenship & Govt. Grades 9-10**
- 9.1.1.3
- 9.1.3.4.5

**Economics Grades 9-10**
- 9.2.1.1.1
- 9.2.2.2.4
- 9.2.3.3.1
- 9.2.3.4.1
- 9.2.4.5.1
- 9.2.4.5.2

**Economics Grades 9-10**
- 9.1.1.3
- 9.1.3.4.5

**Economics Grades 9-10**
- 9.2.1.1.1
- 9.2.2.2.4
- 9.2.3.3.1
- 9.2.4.5.1
- 9.2.4.5.2

**Economics Grades 9-10**
- 9.1.1.3
- 9.1.3.4.5

**Economics Grades 9-10**
- 9.2.1.1.1
- 9.2.2.2.4
- 9.2.3.3.1
- 9.2.4.5.1
- 9.2.4.5.2
<table>
<thead>
<tr>
<th><strong>Session Descriptions</strong></th>
<th><strong>Key Learning Objectives</strong></th>
<th><strong>ELA</strong></th>
<th><strong>Social Studies</strong></th>
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<tbody>
<tr>
<td><strong>Session Seven: The Business Plan</strong></td>
<td><strong>Objectives:</strong></td>
<td></td>
<td><strong>Citizenship &amp; Govt.</strong></td>
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<tr>
<td></td>
<td>Students compile a sample business plan.</td>
<td>Grades 9-10</td>
<td>Grades 9-10</td>
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<td></td>
<td>The students will:</td>
<td>RI.9.5.2.2</td>
<td>RI.9.1.1.3</td>
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<td></td>
<td>- Compile entrepreneurial elements into a sample business plan</td>
<td>RI.9.5.4.4</td>
<td>9.1.3.4.5</td>
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<td></td>
<td><strong>Concepts:</strong> business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development</td>
<td>W.9.7.2.2</td>
<td><strong>Economics</strong></td>
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<td></td>
<td><strong>Skills:</strong> analyzing information, business planning, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in pairs</td>
<td>W.9.7.4.4</td>
<td>Grades 9-10</td>
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<td>W.9.7.7.7</td>
<td>[&lt;9.2.1.1.1&gt;]</td>
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<td>ML.9.9.1.1-2.2</td>
<td>9.2.2.2.4</td>
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<td>ML.9.9.4.4-6.6</td>
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<td>L.9.11.1.1-3.3</td>
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<td>L.9.11.4.4-6.6</td>
<td>9.2.4.5.2</td>
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<td>Grades 11-12</td>
<td>9.2.4.7.2</td>
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<td>RI.11.5.2.2</td>
<td>L.11.11.1.1-3.3</td>
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<td>RI.11.5.4.4</td>
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<td>W.11.7.2.2</td>
<td>ML.11.9.4.4-6.6</td>
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<td>W.11.7.4.4</td>
<td>L.11.11.1.1-4.4</td>
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<td>W.11.7.7.7</td>
<td>L.11.11.6.6</td>
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## JA Career Success

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>NOCTI Workplace Readiness Skills</th>
</tr>
</thead>
</table>
| **Session One: Get Hired: Critical Thinking and Creativity** | **Objectives:**  
The students will:  
• Use a problem-solving technique to solve personal and professional problems  
• Apply critical-thinking skills to work-based problems  
• Recognize that decisions made in the workplace have consequences | Grades 9-10  
RI.9-10.1  
RI.9-10.4-5  
W.9-10.4  
SL.9-10.1-4  
L..9-10.1-2 | **Problem Solving and Critical Thinking**  
Define the problem  
Analyze the problem  
Research reliable information relevant to the problem |
| **Session Two: Get Hired: Communication and Conflict- Management Skills** | **Objectives:**  
The students will:  
• Recognize common responses to conflict  
• Apply conflict-management skills to resolve work-based issues | Grades 9-10  
RI.9-10.4  
SL.9-10.1-3  
SL.9-10.4-6  
L..9-10.1  
L..9-10.3-4 | **Communication**  
Apply active listening skills  
Communicate with others in a workforce of diversity (e.g., age, ethnicity, religion, gender)  
Apply strategies to enhance effectiveness of all types of communications in the workplace |
| **Session Three: Get Hired: Collaboration and Creativity** | **Objectives:**  
The students will:  
• Demonstrate collaboration with team members to accomplish work-based challenges  
• Recognize the components of a high-performance team | Grades 9-10  
SL.9-10.1-3  
SL.9-10.4-6  
L..9-10.1 | **Leadership and Teamwork**  
Apply management techniques  
Demonstrate group process techniques  
Perform work tasks in a team |

Students are introduced to the need to be work ready by developing the 4Cs skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.

Students apply communication skills to resolve conflicts in work-based scenarios. Students will role-play conflicts and conflict management. They will explore behaviors that inflame conflict and behaviors that lead to a resolution.

Students practice collaboration—a 4C’s skill—by using a teambuilding model referred to as the GRPI model (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.
<table>
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<th>NOCTI Workplace Readiness Skills</th>
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<tbody>
<tr>
<td>Session Four: Get Hired: Strong Soft Skills</td>
<td>Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer.</td>
<td>Objectives: The students will: - Identify soft skills that are in demand by employers - Demonstrate personal soft skills in a mock interview</td>
<td>Grades 9-10 SL.9-10.1-4 L.9-10.1 L.9-10.3-4</td>
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<td>Grades 11-12 SL.11-12.1-3 SL.11-12.4-6 L.11-12.1 L.11-12.3-6</td>
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<tr>
<td>Session Five: Know Your Work Priorities</td>
<td>Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</td>
<td>Objectives: The students will: - Recognize the importance of being focused, proactive, and adaptable when exploring careers - Rank work environment priorities as an anchor for further career planning decisions</td>
<td>Grades 9-10 RL.9-10.2-4 SL.9-10.1-4 L.9-10.1 L.9-10.3-4</td>
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<td></td>
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<td>Grades 11-12 RL.11-12.4-5 SL.11-12.1-4 L.11-12.1 L.11-12.3-6</td>
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<tr>
<td>Session Six: Know Who’s Hiring</td>
<td>In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</td>
<td>Objectives: The students will: - Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs - Identify the education and training needed to be adaptable and competitive in the job market</td>
<td>Grades 9-10 RL.9-10.2-4 SL.9-10.1-2</td>
</tr>
<tr>
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<td>Grades 11-12 RL.11-12.2-4 SL.11-12.1-2 L.11-12.1 L.11-12.3-4 L.11-12.6</td>
</tr>
<tr>
<td>Session Seven: Know Your Personal Brand</td>
<td>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</td>
<td>Objectives: The students will: - Explore how to hunt for a job and the tools needed - Determine choices they can make to create a positive personal brand as they build their careers</td>
<td>Grades 9-10 RL.9-10.1-2 RL.9-10.4-5 W.9-10.1-2 W.9-10.1-4 SL.9-10.1-4 L.9-10.1-3</td>
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<td></td>
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<td></td>
<td>Grades 11-12 RL.11-12.1-2 RL.11-12.4-5 W.11-12.1 W.11-12.4 W.11-12.9 SL.11-12.1-4 L.11-12.1-4 L.11-12.6</td>
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</tbody>
</table>
# JA Company Program – Blended

<table>
<thead>
<tr>
<th><strong>Session Details</strong></th>
<th><strong>Learning Standards</strong></th>
<th><strong>ELA</strong></th>
<th><strong>Math</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Meeting One: Start a Business</strong></td>
<td><strong>Social Studies 9-12</strong></td>
<td>Grades 9-10</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>9.1.3.4.5 Explain the responsibilities and duties for all individuals (citizens and non-citizens) in a republic</td>
<td></td>
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<tr>
<td>The students will:</td>
<td><strong>NOCTI Workplace Readiness</strong></td>
<td></td>
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</tr>
<tr>
<td>• Identify what they will be doing in JA Company Program.</td>
<td>• Demonstrate personal qualities appropriate to the work environment</td>
<td></td>
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<tr>
<td>• Share important information about prior knowledge, beliefs, and attitudes.</td>
<td>• Assess alternative occupational opportunities (e.g., working conditions, benefits, and opportunities for change)</td>
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<tr>
<td>• Build relationships with others in their group.</td>
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<tr>
<td>• Determine entrepreneurial traits and choose a business team.</td>
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<tr>
<td>• Explore potential ways to fund their venture.</td>
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<tr>
<td><strong>Meeting Two: Fill a Need</strong></td>
<td><strong>Social Studies 9-12</strong></td>
<td>Grades 9-10</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</td>
<td></td>
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<tr>
<td>The students will:</td>
<td><strong>NOCTI Workplace Readiness</strong></td>
<td></td>
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</tr>
<tr>
<td>• Collaborate as a group to decide on the product or service that the Company will sell.</td>
<td>• Define the problem</td>
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<tr>
<td>• Narrow the list of potential business ideas by answering critical questions about each one.</td>
<td>• Analyze the problem</td>
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<tr>
<td></td>
<td>• Research reliable information relevant to the problem</td>
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<tr>
<td></td>
<td>• Investigate alternatives based on reasoned criteria</td>
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</tbody>
</table>
# JA Company Program – Blended

## Session Details

### Meeting Three: Vet the Venture

**Objectives:**
The students will:
- Conduct research on top business ideas.
- Decide which product or service idea to move forward with.
- Submit the product idea for approval.

**Learning Standards**

#### Social Studies 9-12

- 9.2.3.3.1 Identify the incentives and trade-offs related to a choice made by an individual, household, organization or government; describe the opportunity cost of a choice; and analyze the consequences of a choice (both intended and unintended)

#### NOCTI Workplace Readiness

- Develop presentations using appropriate technologies (e.g., tables, charts, and visual graphics)
- Apply oral communication skills
- Deliver presentations

**Grades 9-10**

- RI.9.5.2.2
- RI.9.5.4.4
- W.9.7.4.4
- W.9.7.6.6
- W.9.7.7.7
- ML.9.9.1.1
- ML.9.9.2.2
- ML.9.9.4.4-6.6
- L.9.11.1.1-4.4

**Grades 11-12**

- RI.11.5.2.2
- RI.11.5.4.4
- W.11.7.4.4
- W.11.7.6.6
- W.11.7.7.7
- ML.11.9.1.1
- ML.11.9.2.2
- ML.11.9.4.4-6.6
- L.11.11.1.1-4.4

### Meeting Four: Create a Structure

**Objectives:**
The students will:
- Form and select Business Teams.
- Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business.
- Work individually or with other Company members to conduct research and complete tasks in order to launch the business.

**Learning Standards**

#### NOCTI Workplace Readiness

- Apply basic communication skills when writing
- Write technical materials
- Demonstrate an understanding of how business and industry systems function within the economy
- Demonstrate an understanding of the functions of systems in an organization (e.g., management, human resources, production and services)

**Grades 9-10**

- RI.9.5.4.4
- RI.9.5.7.7
- RI.9.5.8.8
- W.9.7.4.4
- ML.9.9.1.1
- ML.9.9.2.2
- ML.9.9.3.3
- L.9.11.1.1-4.4

**Grades 11-12**

- RI.11.5.4.4
- RI.11.5.7.7
- RI.11.5.8.8
- W.11.7.4.4
- W.11.7.6.6
- W.11.7.7.7
- ML.11.9.1.1
- ML.11.9.2.2
- ML.11.9.3.3
- L.11.11.1.1-4.4
### JA Company Program – Blended

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<tbody>
<tr>
<td><strong>Meeting Five: Launch the Business</strong>&lt;br&gt;Objectives:</td>
<td>NOCTI Workplace Readiness&lt;br&gt;- Identify appropriate solutions&lt;br&gt;- Make recommendations&lt;br&gt;- Implement solutions&lt;br&gt;- Evaluate solutions&lt;br&gt;- Identify efficient, effective, and ethical uses of technology in the workplace&lt;br&gt;- Use information technology tools to access, manage, integrate, and create new information&lt;br&gt;- Use writing/publishing/presentation applications</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.4.4&lt;br&gt;ML.9.9.1.1-6.6&lt;br&gt;L.9.11.1.1-4.4</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Meeting Six through Eleven: Run the Business</strong>&lt;br&gt;Objectives:</td>
<td>NOCTI Workplace Readiness&lt;br&gt;- Apply active listening skills&lt;br&gt;- Apply nonverbal communication skills&lt;br&gt;- Communicate with others in a workforce of diversity (e.g., age, ethnicity, religion, gender)&lt;br&gt;- Share information using a range of appropriate communications technologies&lt;br&gt;- Ensure safe working conditions&lt;br&gt;- Demonstrate safe use of tools and equipment</td>
<td>See session by topic below</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Topic: Capitalization</strong>&lt;br&gt;Objectives:</td>
<td>Social Studies 9-12&lt;br&gt;9.2.4.7.2 Explain the role of financial institutions and credit markets in the acquisition of capital.</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.1.1&lt;br&gt;RI.9.5.4.4&lt;br&gt;W.9.7.4.4&lt;br&gt;ML.9.9.1.1&lt;br&gt;ML.9.9.2.2&lt;br&gt;ML.9.9.4.4&lt;br&gt;ML.9.9.5.5&lt;br&gt;L.9.11.1.1-4.4</td>
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<td>Grades 11-12&lt;br&gt;RI.11.5.1.1&lt;br&gt;RI.11.5.4.4&lt;br&gt;W.11.7.4.4&lt;br&gt;ML.11.9.1.1&lt;br&gt;ML.11.9.2.2&lt;br&gt;ML.11.9.4.4&lt;br&gt;ML.11.9.5.5&lt;br&gt;L.11.11.1.1-4.4</td>
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<td><strong>Topic: Finance</strong></td>
<td><strong>Social Studies 9-12</strong>&lt;br&gt;9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.4.4,&lt;br&gt;W.9.7.6.6,&lt;br&gt;W.9.7.7.7,&lt;br&gt;ML.9.9.1.1,&lt;br&gt;ML.9.9.5.5,&lt;br&gt;L.9.11.1.1-4.4</td>
<td>Algebra&lt;br&gt;9.2.1.1,&lt;br&gt;9.2.1.4</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td><strong>NOCTI Workplace Readiness</strong>&lt;br&gt;• Apply reading strategies as needed for a variety of purposes&lt;br&gt;• Evaluate information contained in document</td>
<td>Grades 11-12&lt;br&gt;RI.11.5.4.4,&lt;br&gt;W.11.7.4.4,&lt;br&gt;W.11.7.6.6,&lt;br&gt;ML.11.9.1.1,&lt;br&gt;ML.11.9.5.5,&lt;br&gt;L.11.11.1.1-4.4</td>
<td>NA</td>
</tr>
<tr>
<td>The students will:</td>
<td><strong>NOCTI Workplace Readiness</strong>&lt;br&gt;• Demonstrate leadership skills&lt;br&gt;• Organize work&lt;br&gt;• Apply management techniques&lt;br&gt;• Demonstrate group process techniques&lt;br&gt;• Perform work tasks in a team&lt;br&gt;• Apply professional and ethical standards to workplace conduct&lt;br&gt;• Adhere to established laws, policies, and procedures</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.1.1,&lt;br&gt;RI.9.5.2.2,&lt;br&gt;RI.9.5.4.4,&lt;br&gt;W.9.7.2.2,&lt;br&gt;W.9.7.4.4,&lt;br&gt;ML.9.9.1.1-5.5,&lt;br&gt;L.9.11.1.1-4.4</td>
<td>NA</td>
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<tr>
<td>• Examine the most important financial elements of a startup.</td>
<td><strong>Social Studies 9-12</strong>&lt;br&gt;9.2.2.2.1 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective. 9.2.4.5.3 Explain that market demand is based on each buyer’s willingness and ability to pay and the number of buyers in the market; analyze the effect of factors that can change demand. 9.2.4.5.4 Explain that market supply is based on each seller’s cost and the number of sellers in the market; analyze the effect of factors that can change supply</td>
<td>Grades 11-12&lt;br&gt;RI.11.5.2.2,&lt;br&gt;RI.11.5.4.4,&lt;br&gt;RI.11.5.7.7,&lt;br&gt;ML.11.9.1.1-2.2,&lt;br&gt;L.11.11.1.1-4.4</td>
<td>NA</td>
</tr>
<tr>
<td>• Practicing using the Business Finance Tool.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9.5.4.4,&lt;br&gt;W.9.7.6.6,&lt;br&gt;W.9.7.7.7,&lt;br&gt;ML.9.9.1.1,&lt;br&gt;ML.9.9.5.5,&lt;br&gt;L.9.11.1.1-4.4</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td><strong>Topic: Management and Leadership</strong></td>
<td><strong>NOCTI Workplace Readiness</strong>&lt;br&gt;• Demonstrate leadership skills&lt;br&gt;• Organize work&lt;br&gt;• Apply management techniques&lt;br&gt;• Demonstrate group process techniques&lt;br&gt;• Perform work tasks in a team&lt;br&gt;• Apply professional and ethical standards to workplace conduct&lt;br&gt;• Adhere to established laws, policies, and procedures</td>
<td>Grades 11-12&lt;br&gt;RI.11.5.1.1,&lt;br&gt;RI.11.5.2.2,&lt;br&gt;RI.11.5.4.4,&lt;br&gt;W.11.7.2.2,&lt;br&gt;W.11.7.4.4,&lt;br&gt;ML.11.9.1.1-5.5,&lt;br&gt;L.11.11.1.1-4.4</td>
<td>NA</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td><strong>Social Studies 9-12</strong>&lt;br&gt;9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.4.4,&lt;br&gt;W.9.7.6.6,&lt;br&gt;W.9.7.7.7,&lt;br&gt;ML.9.9.1.1,&lt;br&gt;ML.9.9.5.5,&lt;br&gt;L.9.11.1.1-4.4</td>
<td>Algebra&lt;br&gt;9.2.1.1,&lt;br&gt;9.2.1.4</td>
</tr>
<tr>
<td>The students will:</td>
<td><strong>NOCTI Workplace Readiness</strong>&lt;br&gt;• Apply reading strategies as needed for a variety of purposes&lt;br&gt;• Evaluate information contained in document</td>
<td>Grades 11-12&lt;br&gt;RI.11.5.4.4,&lt;br&gt;W.11.7.4.4,&lt;br&gt;W.11.7.6.6,&lt;br&gt;ML.11.9.1.1,&lt;br&gt;ML.11.9.5.5,&lt;br&gt;L.11.11.1.1-4.4</td>
<td>NA</td>
</tr>
<tr>
<td>• Research how leaders make decisions.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9.5.1.1,&lt;br&gt;RI.9.5.2.2,&lt;br&gt;RI.9.5.4.4,&lt;br&gt;W.9.7.2.2,&lt;br&gt;W.9.7.4.4,&lt;br&gt;ML.9.9.1.1-5.5,&lt;br&gt;L.9.11.1.1-4.4</td>
<td>NA</td>
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<tr>
<td>• Investigate how leaders influence a company, beyond giving direction.</td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RI.11.5.1.1,&lt;br&gt;RI.11.5.2.2,&lt;br&gt;RI.11.5.4.4,&lt;br&gt;W.11.7.2.2,&lt;br&gt;W.11.7.4.4,&lt;br&gt;ML.11.9.1.1-5.5,&lt;br&gt;L.11.11.1.1-4.4</td>
<td>NA</td>
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<tr>
<td>• Provide evidence of a leader’s specific leadership style.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9.5.1.1,&lt;br&gt;RI.9.5.2.2,&lt;br&gt;RI.9.5.4.4,&lt;br&gt;W.9.7.2.2,&lt;br&gt;W.9.7.4.4,&lt;br&gt;ML.9.9.1.1-5.5,&lt;br&gt;L.9.11.1.1-4.4</td>
<td>NA</td>
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<tr>
<td>• Develop a TED-style talk on leadership.</td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RI.11.5.1.1,&lt;br&gt;RI.11.5.2.2,&lt;br&gt;RI.11.5.4.4,&lt;br&gt;W.11.7.2.2,&lt;br&gt;W.11.7.4.4,&lt;br&gt;ML.11.9.1.1-5.5,&lt;br&gt;L.11.11.1.1-4.4</td>
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<tr>
<td><strong>Topic: Marketing</strong></td>
<td><strong>Social Studies 9-12</strong>&lt;br&gt;9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective. 9.2.4.5.3 Explain that market demand is based on each buyer’s willingness and ability to pay and the number of buyers in the market; analyze the effect of factors that can change demand. 9.2.4.5.4 Explain that market supply is based on each seller’s cost and the number of sellers in the market; analyze the effect of factors that can change supply</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.2.2,&lt;br&gt;RI.9.5.4.4,&lt;br&gt;RI.9.5.7.7,&lt;br&gt;ML.9.9.1.1-2.2,&lt;br&gt;L.9.11.1.1-4.4</td>
<td>NA</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RI.11.5.2.2,&lt;br&gt;RI.11.5.4.4,&lt;br&gt;RI.11.5.7.7,&lt;br&gt;ML.11.9.1.1-2.2,&lt;br&gt;L.11.11.1.1-4.4</td>
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<tr>
<td>The students will:</td>
<td><strong>Social Studies 9-12</strong>&lt;br&gt;9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective. 9.2.4.5.3 Explain that market demand is based on each buyer’s willingness and ability to pay and the number of buyers in the market; analyze the effect of factors that can change demand. 9.2.4.5.4 Explain that market supply is based on each seller’s cost and the number of sellers in the market; analyze the effect of factors that can change supply</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.2.2,&lt;br&gt;RI.9.5.4.4,&lt;br&gt;RI.9.5.7.7,&lt;br&gt;ML.9.9.1.1-2.2,&lt;br&gt;L.9.11.1.1-4.4</td>
<td>NA</td>
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<tr>
<td>• Learn about the 4 P’s of marketing—Product, Place, Price, and Promotion—and how they are related.</td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RI.11.5.2.2,&lt;br&gt;RI.11.5.4.4,&lt;br&gt;RI.11.5.7.7,&lt;br&gt;ML.11.9.1.1-2.2,&lt;br&gt;L.11.11.1.1-4.4</td>
<td>NA</td>
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<tr>
<td>• Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9.5.2.2,&lt;br&gt;RI.9.5.4.4,&lt;br&gt;RI.9.5.7.7,&lt;br&gt;ML.9.9.1.1-2.2,&lt;br&gt;L.9.11.1.1-4.4</td>
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### JA Company Program – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Learning Standards</th>
<th>ELA</th>
<th>Math</th>
<th>Data/Probability</th>
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<tbody>
<tr>
<td><strong>Topic: Sales</strong></td>
<td>NOCTI Workplace Readiness</td>
<td>Grades 9-10</td>
<td>Grades 11-12</td>
<td>NA</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td>▪ Demonstrate principles of internal/external customer service</td>
<td>RL.9.5.2.2</td>
<td>ML.11.9.1.1-2.2</td>
<td>9.4.1.1</td>
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<tr>
<td>The students will:</td>
<td>▪ Apply industry quality standards and practices</td>
<td>RL.9.5.4.4</td>
<td>ML.11.9.4.4-5.5</td>
<td>9.4.1.2</td>
</tr>
<tr>
<td>• Understand tips for sales success.</td>
<td>Grades 9-10</td>
<td>SL.9.9.4.4-5.5</td>
<td>ML.11.1.1-4.4</td>
<td>9.4.2.1</td>
</tr>
<tr>
<td>• Create a video blog entry about a product or service to practice these tips.</td>
<td>Grades 11-12</td>
<td>L.9.11.1-4.4</td>
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<tr>
<td><strong>Topic: Supply Chain</strong></td>
<td>Social Studies 9-12</td>
<td>Grades 9-10</td>
<td>Grades 11-12</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>9.2.3.4.1 Explain how the availability of productive resources and technology limits the production of goods and services.</td>
<td>RL.9.5.2.2</td>
<td>RL.11.5.2.2</td>
<td>9.4.1.1</td>
</tr>
<tr>
<td>The students will:</td>
<td>9.2.4.5.1 Describe the role of households, businesses and governments in the movement of resources, goods and services, and money in an economy.</td>
<td>RL.9.5.4.4</td>
<td>RL.11.5.4.4</td>
<td>9.4.1.2</td>
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<tr>
<td>• Explore the interconnected links in a supply chain.</td>
<td>Grades 9-10</td>
<td>RL.9.5.7.7</td>
<td>ML.11.9.1.1-2.2</td>
<td>9.4.2.1</td>
</tr>
<tr>
<td>• Define standards for communicating about production.</td>
<td>Grades 11-12</td>
<td>ML.9.9.4.4-5.5</td>
<td>ML.11.9.4.4-5.5</td>
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<tr>
<td>• Apply the concept of quality control to practices in the Company.</td>
<td></td>
<td>L.9.11.1-4.4</td>
<td>L.11.11.1-4.4</td>
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<tr>
<td><strong>Meeting Twelve: Liquidate the Company</strong></td>
<td>NOCTI Workplace Readiness</td>
<td>Grades 9-10</td>
<td>Grades 11-12</td>
<td>NA</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td>▪ Apply professional and ethical standards to workplace conduct</td>
<td>RL.9.5.1.1</td>
<td>RL.11.5.1.1</td>
<td>9.2.1.1</td>
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<tr>
<td>The students will:</td>
<td>▪ Adhere to established laws, policies, and procedures</td>
<td>RL.9.5.2.2</td>
<td>RL.11.5.2.2</td>
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<td>• Explain and follow the liquidation process.</td>
<td>Grades 9-10</td>
<td>RL.9.5.4.4</td>
<td>RL.11.5.4.4</td>
<td>9.4.1.1</td>
</tr>
<tr>
<td>• Complete business closing and liquidation tasks, including recordkeeping.</td>
<td>Grades 11-12</td>
<td>RL.9.5.7.7</td>
<td>RL.11.5.7.7</td>
<td>9.4.1.2</td>
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<tr>
<td>• Create an annual report.</td>
<td></td>
<td>W.9.7.2.2</td>
<td>W.11.7.2.2</td>
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<td>L.9.11.1-4.4</td>
<td>L.11.11.1-4.4</td>
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</tbody>
</table>
### Meeting Thirteen: Create a Personal Action Plan

#### Objectives:
The students will:
- Understand the importance of networking.
- Complete a personal action plan.
- Explore potential career options.

#### NOCTI Workplace Readiness
- Develop a career plan
- Seek employment
- Demonstrate employability skills needed to keep a job
- Demonstrate personal qualities appropriate to the work environment
- Assess alternative occupational opportunities (e.g., working conditions, benefits, and opportunities for change)

<table>
<thead>
<tr>
<th>Grades 9-10</th>
<th>Grades 11-12</th>
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<tbody>
<tr>
<td>RI.9.5.2.2</td>
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<td>RI.9.5.4.4</td>
<td>RI.11.5.4.4</td>
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<td>L.9.11.1-4.4</td>
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- **Math:** NA
## JA Economics

<table>
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<tr>
<th>Topic Descriptions</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Topic One: Introduction to Economics</strong></td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;li&gt;Describe the nature of human wants and how they are satisfied&lt;/li&gt;&lt;li&gt;Identify and define the four factors of production&lt;/li&gt;&lt;li&gt;Define the meanings of scarcity and opportunity cost&lt;/li&gt;&lt;li&gt;Explain the key ideas in the economic way of thinking&lt;/li&gt;&lt;li&gt;Explain what it means to think at the margin&lt;/li&gt;&lt;li&gt;Describe the choices businesses face and a major goal of business&lt;/li&gt;&lt;li&gt;Identify the basic economic decisions facing all societies&lt;/li&gt;&lt;li&gt;Describe the two branches of economics&lt;/li&gt;&lt;li&gt;Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise&lt;/li&gt;&lt;li&gt;Describe the nature of command, traditional, and mixed economic systems&lt;/li&gt;&lt;li&gt;Explain how the three kinds of models economists use&lt;/li&gt;&lt;li&gt;Describe how the circular flow of money, resources, and products explains the function of a free market economy&lt;/li&gt;&lt;li&gt;Define money and explain its three functions&lt;/li&gt;&lt;li&gt;Identify the goals of the U.S. Economic system&lt;/li&gt;</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9.5.1.1&lt;br&gt;RI.9.5.2.2&lt;br&gt;RI.9.5.4.4&lt;br&gt;W.9.7.4.4&lt;br&gt;W.9.7.7.7&lt;br&gt;ML.9.9.1.1&lt;br&gt;ML.9.9.2.2&lt;br&gt;ML.9.9.3.3&lt;br&gt;ML.9.9.4.4&lt;br&gt;ML.9.9.6.6&lt;br&gt;L.9.11.1.1&lt;br&gt;L.9.11.2.2&lt;br&gt;L.9.11.4.4&lt;br&gt;L.9.11.6.6&lt;br&gt;RH.9.12.3.3&lt;br&gt;RH.9.12.4.4&lt;br&gt;RH.9.12.5.5&lt;br&gt;RH.9.12.7.7</td>
<td>NA</td>
<td><strong>Citizenship &amp; Govt.</strong>&lt;br&gt;<strong>Grades 9-10</strong>&lt;br&gt;9.1.1.1&lt;br&gt;9.1.1.3&lt;br&gt;9.1.3.4.5</td>
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# JA Economics

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<th>Topic Descriptions</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
<th>Math</th>
<th>Social Studies</th>
</tr>
</thead>
</table>
| Topic Two: Supply, Demand, Market Prices, and the Consumer | Objectives: The students will:  
- Explain the role prices play in a market economy  
- Define demand and describe how it illustrates the price effect  
- Describe the relationship between individuals' demands and market demand  
- Define the price elasticity of demand and explain what determines it  
- Describe the difference between the price effect and a change in demand  
- Define supply and describe how it is related to opportunity cost and the price effect  
- Describe the relationship between market supply and the supplies of individual sellers  
- Explain the price elasticity of supply and what determines it  
- Describe the difference between the price effect and a change in supply  
- Describe market-clearing price and describe how it motivates people to produce goods and services  
- Explain the nature of shortages and surpluses and how market competition eliminates them  
- Identify the two main sources of household income  
- Describe the factors that influence wealth accumulation  
- Explain how personal budgets help people make good choices as consumers and savers  
- Identify options to consider when making saving and investment decisions  
- Describe advantages and disadvantages of using credit  
- Explain how consumer interests are protected in our economy | Grades 9-10  
RI.9.5.1.1  
RI.9.5.2.2  
RI.9.5.4.4  
W.9.7.2.2  
W.9.7.4.4  
ML.9.9.1.1  
ML.9.9.2.2  
ML.9.9.3.3  
ML.9.9.4.4  
ML.9.9.6.6  
L.9.11.1.1  
L.9.11.2.2  
L.9.11.4.4  
L.9.11.6.6  
RH.9.12.1.1  
RH.9.12.3.3  
RH.9.12.4.4  
RH.9.12.5.5  
RH.9.12.7.7 | Algebra  
Grades 9-10  
9.2.1.4  
Data  
Analysis & Probability  
Grades 9-10  
9.4.2.1 | Grades 9-10  
9.1.1.1  
9.1.1.3  
9.1.3.4.5 | Citizenship & Govt.  
Grades 9-10  
9.2.2.2  
9.2.2.3  
9.2.2.4  
9.2.3.1  
9.2.3.4.1  
9.2.4.5.1  
9.2.4.5.2  
9.2.4.5.3  
9.2.4.5.4  
9.2.4.5.5  
9.2.4.5.6  
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9.3.1.1.2 | Economics  
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9.2.2.3  
9.2.2.4  
9.2.3.1  
9.2.3.4.1  
9.2.4.5.1  
9.2.4.5.2  
9.2.4.5.3  
9.2.4.5.4  
9.2.4.5.5  
9.2.4.5.6  
9.3.1.1.1  
9.3.1.1.2 | Geography  
Grades 9-10  
9.3.1.1.1  
9.3.1.1.2  
9.4.1.2.2 | History  
Grades 9-10  
9.4.1.2.2 |
# JA Economics

## Topic Three: Businesses and Their Resources

Chapters 7 through 11 discuss the business and economic principles that guide decision-making in business firms. The roles of profit, business organization, business finance, productivity, market structure, and other related topics are addressed.

### Objectives:

The students will:

- Identify the characteristics of entrepreneurs
- Explain the role of small business in the U.S. economy
- Identify information that can be helpful in starting a small business
- Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations
- Describe how financial markets help businesses obtain capital resources
- Define equity and explain how it is used to finance business growth
- Define what a stock market is and describe why it is important
- Describe how financial markets help businesses obtain capital resources
- Define gross domestic product (GDP) and how it is measured
- Define real GDP and explain how it is calculated and how changes in real GDP affect living standards
- Define the meaning of productivity
- Identify ways in which businesses have improved productivity
- Explain why production costs change as output changes
- Define the law of diminishing marginal returns
- Explain economies of scale
- Describe how labor productivity affects businesses, workers and consumers
- Describe major changes in the U.S. labor force over the past 100 years
- Identify non-market forces that affect the labor force
- Describe how unions arose in the U.S. and how their growth was influenced by legislation
- Identify aspects of current labor-management relations
- Explain how firms in the four types of market structure make production and pricing decisions
- Describe the types of business mergers
- Explain how marketing helps businesses compete
- Identify the 4P’s of marketing

### Key Learning Objectives

#### Grades 9-10

- RI.9.5.1.1
- RI.9.5.2.2
- RI.9.5.4.4
- W.9.7.2.2
- W.9.7.4.4
- W.9.7.7.7
- ML.9.9.1.1
- ML.9.9.2.2
- ML.9.9.3.3
- ML.9.9.4.4
- ML.9.9.6.6
- L.9.11.1.1
- L.9.11.2.2
- L.9.11.4.4
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- RI.11.5.4.4
- W.11.7.2.2
- W.11.7.4.4
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- ML.11.9.2.2
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- ML.9.9.4.4
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- 9.2.4.7.1
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#### Citizenship & Govt.

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- 9.4.4.20.1
- 9.4.4.20.3
- 9.4.4.20.7

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# JA Economics

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<th>ELA</th>
<th>Math</th>
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</table>
| **Topic Four: Government, Banking, and Economic Stability** | **Objectives:**<br>The students will:<br>- Describe the four referee roles the federal government fulfills in the economy<br>- Explain how the federal government manages the economy<br>- Describe how the federal government spends and raises its money<br>- Identify and define the two principles of taxation<br>- Explain how proportional, progressive, and regressive taxes differ<br>- Describe the justifications for and the criticisms of federal deficits and the national debt<br>- Define money and describe its functions<br>- Describe the kind of money in use in the United States<br>- Explain the services banks and other financial institutions offer<br>- Describe how banks create money<br>- Explain what the federal reserve system is and what it does<br>- Explain why the value of money changes<br>- Identify the nature of inflation and describe it affects people<br>- Identify and describe the major indicators economists use to measure the health of the economy<br>- Explain the components of the gross domestic product<br>- Define unemployment and describe the types of unemployment<br>- Explain the tools of fiscal policy<br>- Explain the tools of monetary policy<br>- Describe the advantages and disadvantages of fiscal and monetary policies | **Grades 9-10**<br>RI.9.5.1.1<br>RI.9.5.2.2<br>RI.9.5.4.4<br>W.9.7.2.2<br>W.9.7.4.4<br>W.9.7.7.7<br>ML.9.9.1.1<br>ML.9.9.2.2<br>ML.9.9.3.3<br>ML.9.9.4.4<br>ML.9.9.6.6<br>L.9.11.1.1<br>L.9.11.2.2<br>L.9.11.4.4<br>L.9.11.6.6<br>RH.9.12.2.2<br>RH.9.12.3.3<br>RH.9.12.4.4<br>RH.9.12.5.5<br>RH.9.12.7.7 | **Data Analysis & Probability Grades 9-10**<br>9.4.2.1 | **Citizenship & Govt. Grades 9-10**<br>9.1.1.1.1<br>9.1.1.1.3<br>9.1.2.3.2<br>9.1.2.3.3<br>9.1.3.4.5<br><br><br>**Economics Grades 9-10**<br>9.2.4.8.1<br>9.2.4.8.2<br>9.2.4.8.3<br>9.2.5.9.1<br>9.2.5.9.2<br>9.2.5.9.3<br>9.2.5.11.1<br>9.2.5.11.2<br>9.2.5.11.3<br><br><br>**Geography Grades 9-10**<br>9.3.1.1.1<br>9.3.1.1.2<br><br><br>**History Grades 9-10**<br>9.4.1.2.2<br>9.4.4.20.8<br>9.4.4.23.1

In chapters 12 through 14, the focus shifts to the larger economy and the roles of government and financial institutions, as well as monetary and fiscal policies used to moderate the economy’s ups and downs.
**JA Economics**

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<tr>
<td><strong>Topic Five: The Global Economy</strong></td>
<td><strong>Objectives:</strong></td>
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<td>Chapters 15 and 16 discuss the costs and benefits of international trade, describe the structure and values of other economic systems, and address economic growth and development in industrialized and developing nations.</td>
<td><strong>The students will:</strong></td>
<td><strong>Grades 9-10</strong></td>
<td><strong>Data Analysis &amp; Probability Grades 9-10</strong></td>
<td><strong>Citizenship &amp; Govt. Grades 9-10</strong></td>
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<td>• Explain why international trade is considered a two-way street</td>
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<td></td>
<td>• Describe how imports and exports depend on each other</td>
<td>RI.9.5.2.2</td>
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<td>• Explain how absolute and comparative advantage differ</td>
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<td>• Explain why productivity is important in international trade</td>
<td>W.9.7.2.2</td>
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<td>• Identify the arguments for and against trade barriers</td>
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<td>• Describe the purpose of international trade organizations</td>
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<td>• Explain the nature of exchange rates and why they change</td>
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<td>• Explain why a nation’s balance of payments always balances</td>
<td>ML.9.9.2.2</td>
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<td>• Define and describe globalization and the worldwide changes that it has caused</td>
<td>ML.9.9.3.3</td>
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<td>• Explain the relationship between economic development and population growth</td>
<td>ML.9.9.4.4</td>
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<td>• Identify the concerns about income growth in less-developed countries</td>
<td>ML.9.9.6.6</td>
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<td>• Explain the role property rights and markets can play in the protection of environmental resources</td>
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<td>• Describe how governments can use market incentives to protect the environment</td>
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# Session Descriptions

## Session One: Economic Systems—Who Makes the Big Decisions?
Examine how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.

**Objectives:**
- The students will:
  - Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services
  - Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship

**Concepts:** command economy, distribution, economic systems, economics, market economy, production

**Skills:** analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups

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## Session Two: Supply and Demand—What’s It Worth to You?
Illustrate the impact of supply and demand on the economy by participating in an economic situation using real-life examples.

**Objectives:**
- The students will:
  - Review the concepts of supply and demand
  - Define the term market-clearing price
  - Demonstrate the interaction between supply and demand in a free-market economy
  - Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price

**Concepts:** demand, economics, market-clearing price, supply, supply and demand

**Skills:** analyzing information, categorizing data, decision-making, evaluating alternatives, listening for understanding, oral and written communication, working in groups

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## Data, Analysis & Probability

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### Grades 9-10
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</table>
| **Session Three: Supply and Demand—The JA Market Game** | Demonstrate the interaction of supply and demand and how market forces affect the prices of products. | **Objectives:** The students will:  
- Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price  
- Apply real-life examples of market forces that influence supply and demand | Grades 9-10  
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RI.9.5.4.4  
RI.9.5.8.8  
W.9.7.2.2  
W.9.5.4.4  
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Grades 9-10  
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9.1.1.1.3  
9.1.3.4.5 |
| **Session Four: Saving, Spending, and Investing** | Explore concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compare the characteristics, risks, and rewards of several options. | **Objectives:** The students will:  
- Recognize ways to earn and increase wealth through saving and investing  
- Analyze examples of wealth acquired through saving and investing  
- Evaluate different methods of saving and investing, including varied risk and rewards | Grades 9-10  
RI.9.5.2.2  
RI.9.5.4.4  
RI.9.5.8.8  
ML.9.9.1.1  
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Grades 9-10  
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9.1.1.1.3  
9.1.3.4.5 |

**Concepts:** demand, economics, market-clearing price, supply  
**Skills:** analyzing information, categorizing data, charting, decision-making, graphing, negotiating, oral and written communication, working in groups  
**Concepts:** banks as borrower and lender, economics, investing options, risk versus reward, saving options, simple interest  
**Skills:** analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups
# JA Exploring Economics

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<td><strong>Session Five: Government’s Role in the Market</strong>&lt;br&gt;Analyze the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods&lt;br&gt;• Express why individuals and businesses pay taxes&lt;br&gt;• Analyze the impact of the government’s role in protecting private property&lt;br&gt;<strong>Concepts:</strong> economics, free-rider problem, non-rivalry, private property, public vs. private goods, public vs. private sector, taxes&lt;br&gt;<strong>Skills:</strong> analyzing information, categorizing data, decision-making, oral and written communication, public speaking, working in groups</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.2.2&lt;br&gt;RI.9.5.4.4&lt;br&gt;W.9.7.2.2&lt;br&gt;W.9.7.4.4&lt;br&gt;ML.9.9.1.1-3.3&lt;br&gt;L.9.11.1.1-2.2&lt;br&gt;L.9.11.4.4-6.6</td>
<td>NA</td>
<td>Citizenship &amp; Government Grades 9-10&lt;br&gt;9.1.1.1&lt;br&gt;9.1.1.3&lt;br&gt;9.1.3.4.5</td>
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<td><strong>Session Six: Money, Inflation, and the CPI</strong>&lt;br&gt;Learn about inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power&lt;br&gt;• Explain and calculate how the Consumer Price Index (CPI) measures consumer prices&lt;br&gt;• Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment&lt;br&gt;<strong>Concepts:</strong> Consumer Price Index (CPI), consumer purchasing power, economics, federal reserve system, inflation, inflation rate, percentage change, United States Bureau of Labor Statistics (BLS)&lt;br&gt;<strong>Skills:</strong> analyzing information categorizing data, oral and written communication, public speaking, reading for understanding, solving algebraic equations, working in pairs</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.2.2&lt;br&gt;RI.9.5.4.4&lt;br&gt;W.9.7.2.2&lt;br&gt;W.9.7.4.4&lt;br&gt;ML.9.9.1.1-3.3&lt;br&gt;L.9.11.1.1-2.2&lt;br&gt;L.9.11.4.4-6.6</td>
<td>Algebra Grades 9-10&lt;br&gt;9.2.2.1&lt;br&gt;9.2.2.2</td>
<td>Data, Analysis &amp; Probability Grades 9-10&lt;br&gt;9.4.1.2&lt;br&gt;9.4.1.4&lt;br&gt;9.4.2.1</td>
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<td>Economics Grades 9-10&lt;br&gt;9.2.3.3.1&lt;br&gt;9.2.4.8.2&lt;br&gt;9.2.4.8.3&lt;br&gt;9.2.5.11.1&lt;br&gt;9.2.5.11.3</td>
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<td>Geography Grades 9-10&lt;br&gt;9.3.3.7.3</td>
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# JA Exploring Economics

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<th>Session Descriptions</th>
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<th>ELA</th>
<th>Math</th>
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<tr>
<td><strong>Session Seven: International Trade</strong>&lt;br&gt;Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Describe the significance of international trade&lt;br&gt;• Analyze the impact of trade on national and international utility&lt;br&gt;<strong>Concepts:</strong> economic isolationism, economics, international trade, regional trade, trade restrictions, tariff, utility, world trade&lt;br&gt;<strong>Skills:</strong> categorizing data, evaluating information, negotiating, oral and written communication, public speaking, working in groups</td>
<td>Grades 9-10&lt;br&gt;R.9.5.2.2&lt;br&gt;R.9.5.4.4&lt;br&gt;W.9.7.2.2&lt;br&gt;W.9.7.4.4&lt;br&gt;M.9.9.1.1-4.4&lt;br&gt;M.9.9.6.6&lt;br&gt;L.9.11.1.1-2.2&lt;br&gt;L.9.11.4.4-6.6</td>
<td>Grades 9-12&lt;br&gt;R.11.5.2.2&lt;br&gt;R.11.5.4.4&lt;br&gt;W.11.7.2.2&lt;br&gt;W.11.7.4.4&lt;br&gt;M.11.9.1.1-4.4&lt;br&gt;M.11.9.6.6&lt;br&gt;L.9.11.1.1-2.2&lt;br&gt;L.9.11.4.4-6.6</td>
<td>NA</td>
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<td>Unit Description</td>
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<td><strong>Unit 1: Income</strong>&lt;br&gt;Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;- Tell the difference between abilities, interests, work preferences, and values.&lt;br&gt;- Identify career interests and goals as a way to earn future income.&lt;br&gt;- Define taxes and explain their purpose and impact on income.&lt;br&gt;- Interpret sources of income (salaries and wages, interest, profit for business owners, etc.).&lt;br&gt;- Calculate NMI (net monthly income), income tax (including state income tax), Social Security, and Medicare.&lt;br&gt;<strong>Concepts:</strong> Career, Goals, Government, Income, Values, Salary, Taxes, Wages&lt;br&gt;<strong>Skills:</strong> Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity</td>
<td>Grades 9-10&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1&lt;br&gt;L.9-10.4</td>
<td>Grades 11-12&lt;br&gt;SL.11-12.1&lt;br&gt;L.11-12.1&lt;br&gt;L.11-12.4</td>
<td>Grades 9-12&lt;br&gt;9.1.3.4.5</td>
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<td><strong>Unit 2: Saving, Investing and Risk Management</strong>&lt;br&gt;Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;- Identify the benefits of saving a portion of income for future use.&lt;br&gt;- Explain short- and long-term saving options.&lt;br&gt;- Explain some of the advantages and disadvantages of savings options and investment vehicles.&lt;br&gt;- Assess personal risk and risk management.&lt;br&gt;<strong>Concepts:</strong> Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk&lt;br&gt;<strong>Skills:</strong> Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing</td>
<td>Grades 9-10&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1&lt;br&gt;L.9-10.4</td>
<td>Grades 11-12&lt;br&gt;SL.11-12.1&lt;br&gt;L.11-12.1&lt;br&gt;L.11-12.4</td>
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# JA Finance Park PBL

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<th>Unit Description</th>
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<td><strong>Unit 3: Debit and Credit</strong>&lt;br&gt;Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Describe the types of financial institutions and the services they provide.&lt;br&gt;• Explain debit and credit cards and their uses.&lt;br&gt;• Identify the advantages and disadvantages related to credit and debit cards.&lt;br&gt;• Give examples of the best ways to build credit.&lt;br&gt;• Demonstrate why credit scores are important.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1&lt;br&gt;L.9-10.4</td>
<td>NA</td>
<td><strong>Grades 9-12</strong>&lt;br&gt;9.2.2.2.3</td>
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<td><strong>Unit 4: Budget+</strong>&lt;br&gt;This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Categorize spending by needs and wants.&lt;br&gt;• Determine which categories belong in a budget.&lt;br&gt;• Distinguish between different kinds of budgets.&lt;br&gt;• Prepare a budget using goals and income.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1&lt;br&gt;L.9-10.4</td>
<td><strong>Grades 9-12</strong>&lt;br&gt;9.2.1.1.1&lt;br&gt;9.2.2.2.1&lt;br&gt;9.2.2.2.4&lt;br&gt;9.2.3.3.1</td>
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<td><strong>Unit 5: Simulation and Debriefing</strong>&lt;br&gt;Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Create a family budget using hypothetical life situations.&lt;br&gt;• Make saving and investment decisions.&lt;br&gt;• Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes.&lt;br&gt;• Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts.&lt;br&gt;• Demonstrate originality and creativity.&lt;br&gt;• Build confidence, self-esteem, and teamwork skills.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9-10.1&lt;br&gt;W.9-10.4&lt;br&gt;W.9-10.9</td>
<td><strong>Grades 9-12</strong>&lt;br&gt;9.2.1.1.1&lt;br&gt;9.2.2.2.1&lt;br&gt;9.2.2.2.2</td>
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# JA Job Shadow

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<th>Session Descriptions</th>
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<tr>
<td><strong>Session One: Before the Hunt</strong>&lt;br&gt;Students are introduced to the <strong>JA Job Shadow</strong> program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Recognize career clusters that match their skills and interest&lt;br&gt;• Demonstrate self-awareness of their soft skills in work scenarios</td>
<td>Grades 9-10&lt;br&gt;RI.9.5.1.1&lt;br&gt;ML.9.9.1.1&lt;br&gt;L.9.11.4.4</td>
<td>Citizenship &amp; Government&lt;br&gt;Grades 9-10&lt;br&gt;9.1.1.1.1&lt;br&gt;9.1.1.1.3&lt;br&gt;9.1.3.4.5</td>
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<td><strong>Session Two: Perfect Match</strong>&lt;br&gt;Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Review methods of identifying job openings&lt;br&gt;• Demonstrate professional interviewing skills&lt;br&gt;• Express expectations for the upcoming site visit</td>
<td>Grades 9-10&lt;br&gt;ML.9.9.1.1&lt;br&gt;W.9.7.1.1&lt;br&gt;L.9.11.2.2&lt;br&gt;L.9.11.4.4</td>
<td>Citizenship &amp; Government&lt;br&gt;Grades 9-10&lt;br&gt;9.1.1.1.1&lt;br&gt;9.1.1.1.3&lt;br&gt;9.1.3.4.5</td>
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<td>NOCTI Workplace Readiness&lt;br&gt;Demonstrate personal qualities appropriate to the work environment&lt;br&gt;Assess alternative occupational opportunities</td>
<td></td>
<td>NOCTI Workplace Readiness&lt;br&gt;Develop a career plan&lt;br&gt;Seek employment&lt;br&gt;Demonstrate employability skills needed to keep a job</td>
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## JA Job Shadow

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| Session Three: Get Hired: Collaboration and Creativity | **Objectives:** The students will:  
- Evaluate personal priorities based on their site visit experience  
- Showcase identified skills  
- Apply program knowledge to at least one of four career preparation tools—career assessment, elevator pitch, resume, or infographic profile | Grades 9-10  
SL.9-10.1  
W.9.7.4.4  
W.9.7.5.5  
W.9.7.7.7  
L.9.11.1.1-2.2  
L.9.11.4.4 | Citizenship & Government  
Grades 9-10  
9.1.1.1.1  
9.1.1.1.3  
9.1.3.4.5 |
| | | Grades 11-12  
ML.11.9.1.1  
W.11.7.4.4  
W.11.7.5.5  
W.11.7.7.7  
L.11.11.1.1  
L.11.11.3.3-4.4 | NOCTI  
Workplace Readiness |
| | | Demonstrate an understanding of how business and industry systems function within the economy  
Demonstrate an understanding of the functions of systems in an organization |
### Session Descriptions

#### 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.

**Objectives:**
The students will:
- Recognize the role income plays in personal finances.
- Evaluate the effect their educational choices have on lifetime earnings.
- Describe the importance of planning in making financial decisions.

**Concepts:** Earnings, Education, Lifetime earnings, Personal finances

**Skills:** Analyzing information, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information, Using a timeline, Working in pairs

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<th>Common Core ELA</th>
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<td>SL.9-10.1</td>
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<td>L.11-12.1</td>
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#### 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.

**Objectives:**
The students will:
- Recognize high-dollar items and unexpected costs that require savings.
- Review key concepts related to successfully saving money.

**Concepts:** Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings

**Skills:** Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing

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<td>L.11-12.1</td>
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<td>L.11-12.4</td>
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#### Session Three: The Budget Game
Students investigate budgeting and why many people have difficulty staying within a budget.

**Objectives:**
The students will:
- Recognize the importance of making and keeping a spending plan.
- Consider the wide range of expenditures that might make up a monthly budget.

**Concepts:** Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost, Variable Expenses

**Skills:** Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams

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<td>SL.9-10.1</td>
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<td>SL.11-12.1</td>
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<td>L.9-10.1</td>
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## JA Personal Finance – Kit Based

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<td><strong>Session Four: Credit Choices</strong></td>
<td><strong>Objectives:</strong></td>
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<td>Students analyze the importance of</td>
<td>The students will:</td>
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<td>credit and the outcomes of wise and</td>
<td>• Recognize the importance of credit as part of personal finances.</td>
<td>W.9-10.2</td>
<td>9.2.2.2.1</td>
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<td>poor use of credit.</td>
<td>• Express the need to make good credit decisions to avoid costly consequences.</td>
<td>W.11-12.2</td>
<td>9.2.2.2.3</td>
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<td></td>
<td><strong>Concepts:</strong> Debt, Credit, Credit cards, Credit reports and scores, Interest</td>
<td>W.9-10.3</td>
<td>9.2.2.2.4</td>
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<td><strong>Skills:</strong> Analyzing information, Creativity,</td>
<td>W.11-12.3</td>
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<td>Evaluating alternative, Graphic presentation, Oral and written communication, Reading</td>
<td>SL.9-10.4</td>
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<td>for understanding, Working in groups</td>
<td>L.9-10.4</td>
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<td>L.11-12.4</td>
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<td><strong>Session Five: Savvy Consumer</strong></td>
<td><strong>Objectives:</strong></td>
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<td>Groups work together to create public</td>
<td>The students will:</td>
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<td>service announcements (PSAs) to</td>
<td>• Recognize potential risks to their personal</td>
<td>SL.9-10.1</td>
<td>9.2.2.2.2</td>
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<td>inform each other of risks they could</td>
<td>finances.</td>
<td>L.9-10.1</td>
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<td>face in their finances and identify</td>
<td>• Describe appropriate preventive methods to limit potential losses.</td>
<td>L.11-12.1</td>
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<td>ways to protect themselves from</td>
<td><strong>Concepts:</strong> Consumer protection, Fraud, Identity theft, Insurance, Risk, Risk</td>
<td>L.9-10.3</td>
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<td>potential loss.</td>
<td>management</td>
<td>L.11-12.3</td>
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<td><strong>Skills:</strong> Analyzing information, Creativity, Decision making, Visual and written</td>
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<td>communication, Reading for understanding, Working in groups</td>
<td>L.11-12.4</td>
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## JA Titan

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<tr>
<td><strong>Session One: How Much? How Many?</strong>  Students explore how price and production can affect business performance.</td>
<td><strong>Objectives:</strong>  The students will:  • Explain how product price makes an impact on profits  • Describe how production can affect price, sales, and profit  <strong>Concepts:</strong> assembly line, break-even point, business management, fixed costs, law of diminishing returns, loss, price, product, production, profit, resources, variable costs  <strong>Skills:</strong> data analysis, decision-making, mathematical skills, oral communication, working in groups</td>
<td>Grades 9-10 RI.9-10.2 RI.9-10.4 RI.9-10.8 SL.9-10.1-4 SL.9-10.6 L.9-10.1 L.9-10.4 L.9-10.6</td>
<td>NA</td>
<td>Citizenship &amp; Govt. Grades 9-10 9.1.1.1 9.1.1.3 9.1.2.2.2 9.1.3.4.5</td>
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<td>Grades 11-12 RI-11-12.2 RI-11-12.4 SL.11-12.1-4 SL.11-12.6 L.11-12.1 L.11-12.3-4 L.11-12.6</td>
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<td><strong>Session Two: How Much? How Many?—The Simulation</strong>  Students make decisions about price and production levels using the JA Titan computer simulation.</td>
<td><strong>Objectives:</strong>  The students will:  • Make informed business price and production decisions  <strong>Concepts:</strong> business management, fixed costs, law of diminishing returns, price, production, variable costs  <strong>Skills:</strong> data analysis, decision-making, mathematical skills, oral communication, working in groups</td>
<td>Grades 9-10 RI.9-10.2 RI.9-10.4 RI.9-10.8</td>
<td>Data Analysis &amp; Probability Grades 9-10 9.4.2.1 9.4.2.2</td>
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<td>Grades 11-12 RI-11-12.4 SL.11-12.2 L.11-12.6</td>
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**Citizenship & Govt. Grades 9-10** 9.1.1.1 9.1.1.3 9.1.2.2.2 9.1.3.4.5

**Data Analysis & Probability Grades 9-10** 9.4.2.1 9.4.2.2

**Economics Grades 9-10** 9.2.1.1.1 9.2.2.2.4 9.2.3.3.1 9.2.3.4.1 9.2.4.5.1 9.2.4.5.2 9.2.4.5.3 9.2.4.5.4
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<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>ELA</th>
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<tr>
<td><strong>Session Three: Cutting Edge</strong>&lt;br&gt;Students design a marketing plan.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;▪ Explore why a business conducts research and development&lt;br&gt;▪ Explain how businesses determine their target markets and conduct market research&lt;br&gt;▪ Explain how marketing affects sales&lt;br&gt;▪ Identify key marketing strategies&lt;br&gt;<strong>Concepts:</strong> demographics, four P’s of marketing, market research, marketing, product life cycle, research and development, target market&lt;br&gt;<strong>Skills:</strong> analyzing information, critical thinking, decision-making, mathematical skills, oral communication, planning, working in groups</td>
<td>Grades 9-10&lt;br&gt;W.9-10.2&lt;br&gt;W.9-10.4&lt;br&gt;SL.9-10.1-4&lt;br&gt;SL.9-10.6&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4&lt;br&gt;L.9-10.6&lt;br&gt;Grades 11-12&lt;br&gt;W.11-12.2&lt;br&gt;W.11-12.4&lt;br&gt;W.11-12.7-8&lt;br&gt;SL.11-12.1-4&lt;br&gt;SL.11-12.6&lt;br&gt;L.11-12.1-4&lt;br&gt;L.11-12.6</td>
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<td>Citizenship &amp; Government Grades 9-10&lt;br&gt;9.1.1.1.1&lt;br&gt;9.1.1.1.3&lt;br&gt;9.1.2.2.2&lt;br&gt;9.1.3.4.5</td>
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<td><strong>Session Four: Cutting Edge – The Simulation</strong>&lt;br&gt;Students make decisions about price, production, and research and development using the JA Titan computer simulation.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;▪ Make informed research and development and marketing decisions&lt;br&gt;<strong>Concepts:</strong> demographics, four P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market&lt;br&gt;<strong>Skills:</strong> analyzing information, critical thinking, decision-making, mathematical skills, oral communication, planning, working in groups</td>
<td>Grades 9-10&lt;br&gt;RI.9-10.2&lt;br&gt;RI.9-10.4&lt;br&gt;RI.9-10.8&lt;br&gt;Grades 11-12&lt;br&gt;RI.11-12.4&lt;br&gt;SL.11-12.2&lt;br&gt;L.11-12.6</td>
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### JA Titan

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| **Session Five: Make an Investment**  
Students solicit capital investment. | **Objectives:**  
The students will:  
- Discuss reasons that businesses use different capital investment strategies  
- Make recommendations for capital investment based on set parameters  
- Define charitable giving and explain why businesses make decisions to share their resources  
**Concepts:** business management, capital investment, cash flow, charitable giving, investors  
**Skills:** analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, working in groups | Grades 9-10  
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9.2.3.4.1  
9.2.4.5.1  
9.2.4.5.2  
9.2.4.5.3  
9.2.4.5.4  
9.2.4.7.2  |
| **Session Six: Make an Investment– The Simulation**  
Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation. | **Objectives:**  
The students will:  
- Make business decisions by applying their knowledge to a business simulation  
- Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the JA Titan computer simulation  
**Concepts:** business management, capital investment, cash flow, charitable giving, demographics, four P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market  
**Skills:** analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups | Grades 9-10  
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9.2.3.4.1  
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9.2.4.5.2  
9.2.4.5.3  
9.2.4.5.4  
9.2.4.7.2 |
## JA Titan

### Session Descriptions

**Session Seven: JA Titan of Industry—The Competition**

Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.

### Key Learning Objectives

**Objectives:**

The students will:
- Demonstrate how business decisions affect business performance
- React appropriately to decisions made by other businesses

**Concepts:** business management, capital investment, cash flow, charitable giving, demographics, four P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market

**Skills:** analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups

### ELA

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