A Correlation between the Pennsylvania Academic Standards and Junior Achievement High School Programs

Updated October 2017
Pennsylvania Academic Standards
Career Education and Work
Economics
Business: Entrepreneurship
Career Education and Work

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

In this document, Junior Achievement programs are correlated to the Pennsylvania Academic Standards for Reading, Writing, Speaking and Listening, Mathematics, Civics and Government, Economics, Geography, Family and Consumer Sciences, Career Education and Work, and Business, Computer and Information Technology for High School.

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.

The Pennsylvania Academic Standards titles have been abbreviated to make the best use of space on these documents.

- Civics and Government has been abbreviated to Civics.
- Career, Education and Work has been abbreviated to Career.
- Family and Consumer Sciences has been abbreviated to Consumer Sciences.
- Business, Computer and Information Technology has been abbreviated to Business.

Often Extended Learning Opportunities within the curriculum directly support an academic standard. When indicated, the letters ELO will appear superscripted next to the standard.

High School Programs

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

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

JA Company Program® Blended Model unlocks the innate ability in students to fill a need or solve a problem in their community by launching a business venture—unleashing their entrepreneurial spirit. Each of the program’s 13 meetings allows students to work individually or in groups to take a closer look at business-related topics while continuing to run a business.

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

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

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.

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.

JA Personal Finance® Blended Model allows students to experience the interrelationship between today’s financial decisions and future financial freedom.

JA Titan® introduces critical economics and management decisions through an interactive simulation.
# JA Be Entrepreneurial

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Math</th>
<th>PA Academic Standards</th>
</tr>
</thead>
</table>
| **Session One: Introduction to Entrepreneurship**  
Students test their knowledge about entrepreneurship, and they begin the process to select a product or service for a business venture. | **Objectives:**  
The students will be able to:  
- Recognize the elements of a successful business start-up  
- Evaluate myths and facts about entrepreneurship  
- Consider product-development options | Grades 9-10  
CC.1.2.9–10.A  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,C,D  

Grades 11-12  
CC.1.2.11-12.A  
CC.1.4.11-12.A,B,F  
CC.1.5.11-12.A,C,D | NA | Economics  
Grade 9  
6.5.9.D  
Grade 12  
6.5.12.F  
Career  
Grade 11  
13.4.11.A,B,C |
| **Session Two: What’s My Business?**  
Students select a product or service for a business venture. | **Objectives:**  
The students will be able to:  
- Recognize the importance of carefully selecting a product or service before starting a business  
- Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans. | Grades 9-10  
CC.1.2.9–10.A,H,J  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,D  

Grades 11-12  
CC.1.2.11-12.A,H,J  
CC.1.4.11-12.A,B,F  
CC.1.5.11-12.A,D | NA | Economics  
Grade 9  
6.5.9,F  
Grade 12  
6.5.12,F  
Business  
Grades 9–12  
15.5.12.A,B,C,D  
15.5.12.L,M  
15.9.12.F,G |
| **Session Three: Who’s My Customer?**  
Students analyze potential markets. | **Objectives:**  
The students will be able to:  
- Recognize the importance of analyzing markets  
- Apply a needs assessment to the market available to a specific product | Grades 9-10  
CC.1.2.9–10.A,J  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,D  

Grades 11-12  
CC.1.2.11-12.A,J  
CC.1.4.11-12.A,B,F  
CC.1.5.11-12.A,D | NA | Economics  
Grade 9  
6.2.9.A,B,C  
6.5.9.D  
Grade 12  
6.2.12.A,B,C  
6.5.12.G  
Career  
Grade 11  
13.4.11.C  
Business  
Grades 9–12  
15.5.12.A,C  
15.5.12.D,J  
15.5.12.L,M  
15.9.12.E,G,H,I |
| **Session Four: What’s My Advantage?**  
Students determine how to set a product apart from competition. | **Objectives:**  
The students will be able to:  
- 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 | Grades 9-10  
CC.1.2.9–10.A,J  
CC.1.5.9–10.A,C,D  

Grades 11-12  
CC.1.2.11-12.A,J  
CC.1.5.11-12.A,C,D | NA | Economics  
Grade 9  
6.1.9.B,D  
Grade 12  
6.1.12.B,D  
Career  
Grade 11  
13.4.11.C  
Business  
Grades 9–12  
15.5.12.A,C  
15.5.12.D,J  
15.5.12.L,M  
15.9.12.L |
### Session Descriptions

<table>
<thead>
<tr>
<th>Session</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Math</th>
<th>PA Academic Standards</th>
</tr>
</thead>
</table>
| Session Five: Competitive Advantages | The students will be able to:  
- Evaluate competitive advantages  
- Select competitive advantages that will drive a developing business venture | Grades 9-10  
CC.1.2.9–10.A,H,J  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,D | NA | Economics  
Grade 9  
6.1.9.B,D  
Grade 12  
6.1.12.B,D |
| Session Six: Ethics Are Good for Business | The students will be able to:  
- Evaluate short- and long-term consequences in making ethical decisions  
- Express that being ethical can be good for business | Grades 9-10  
CC.1.2.9–10.A,H,J  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,D | NA | Economics  
Grade 9  
6.1.9.D  
Grade 12  
6.1.12.B,D |
| Session Seven: The Business Plan | The students will be able to:  
- Compile entrepreneurial elements into a sample business plan | Grades 9-10  
CC.1.2.9–10.A,J  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,C,D | NA | Business  
15.1.12.X  
15.3.12.C,E  
15.3.12.G,I  
15.5.12.A,C,D,J  
15.5.12.L,M |

**Notes:**
- **Economics:**  
Grade 9  
6.1.9.D  
Grade 12  
6.1.12.B,D  
NA  
Business  
15.1.12.X  
15.3.12.C,E  
15.3.12.G,I  
15.5.12.A,C,D,J  
15.5.12.L,M
- **Career:**  
Grade 11  
13.4.11.C  
Business  
15.5.12.A,C  
15.5.12.D,J  
15.5.12.L,M  
15.9.12.K,L,M
# JA Career Success

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Academic Standards</th>
<th>ASCA National Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: Get Hired: Critical Thinking and Creativity</strong></td>
<td>Students are introduced to the need to be work ready by developing the 4 C's skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Use a problem-solving technique to solve personal and professional problems&lt;br&gt;• Apply critical-thinking skills to work-based problems&lt;br&gt;• Recognize that decisions made in the workplace have consequences</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9-10.A,B,J,K&lt;br&gt;CC.1.5.9-10.A,C,D</td>
<td>Consumer Sciences&lt;br&gt;CC.1.2.9-A,B,J,K</td>
</tr>
<tr>
<td><strong>Session Two: Get Hired: Communication and Conflict-Management Skills</strong></td>
<td>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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Recognize common responses to conflict&lt;br&gt;• Apply conflict-management skills to resolve work-based issues</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9-10.A,B,J,K&lt;br&gt;CC.1.5.9-10.A,D,E,G</td>
<td>Consumer Sciences&lt;br&gt;CC.1.2.9-A,B,J,K</td>
</tr>
<tr>
<td><strong>Session Three: Get Hired: Collaboration and Creativity</strong></td>
<td>Students practice collaboration—a 4 C’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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Demonstrate collaboration with team members to accomplish work-based challenges&lt;br&gt;• Recognize the components of a high-performance team</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9-10.A,B,J,K&lt;br&gt;CC.1.5.9-10.A,D,E,G</td>
<td>Consumer Sciences&lt;br&gt;CC.1.2.9-A,B,J,K</td>
</tr>
<tr>
<td><strong>Session Four: Get Hired: Strong Soft Skills</strong></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><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Identify soft skills that are in demand by employers&lt;br&gt;• Demonstrate personal soft skills in a mock interview</td>
<td>Grades 9-10&lt;br&gt;CC.1.5.9-10.A,E,G</td>
<td>Consumer Sciences</td>
</tr>
</tbody>
</table>
# JA Career Success

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Academic Standards</th>
<th>ASCA National Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Five: Know Your Work Priorities</strong></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><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Recognize the importance of being focused, proactive, and adaptable when exploring careers&lt;br&gt;• Rank work environment priorities as an anchor for further career planning decisions</td>
<td>Grades 9-10&lt;br&gt;CC.1.5.9–10.A,E,G</td>
<td>Career&lt;br&gt;13.1.11.A,B,C&lt;br&gt;13.3.11.A</td>
</tr>
<tr>
<td><strong>Session Six: Know Who's Hiring</strong></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><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Analyze requirements needed for high-growth industries such as those offering STEM-related jobs&lt;br&gt;• Identify the education and training needed to be adaptable and competitive in the job market</td>
<td>Grades 9-10&lt;br&gt;CC.1.4.9–10.A,B,F&lt;br&gt;CC.1.5.9–10.A,E,G</td>
<td>Career&lt;br&gt;13.1.11.A,B,F&lt;br&gt;13.2.11.B</td>
</tr>
<tr>
<td><strong>Session Seven: Know Your Personal Brand</strong></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><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Explore how to hunt for a job and the tools needed&lt;br&gt;• Determine choices they can make to create a positive personal brand as they build their careers</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9–10.A,B,C,D&lt;br&gt;CC.1.5.9.10.A,E,G</td>
<td>Career&lt;br&gt;13.1.11.F</td>
</tr>
</tbody>
</table>
# JA Company Program – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
<th>Literacy in History/Social Studies</th>
</tr>
</thead>
</table>
| **Meeting One: Start a Business**  
Students examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture. | **Career Education and Work**  
13.1.11. D. Evaluate school-based opportunities for career awareness/preparation…  
13.4.11.A. Analyze entrepreneurship as it relates to personal career goals and corporate opportunities.  
B. Analyze entrepreneurship as it relates to personal character traits.  
**Business: Entrepreneurship**  
15.5.12.A. Analyze personal choices in preparation for entrepreneurship.  
15.5.12.B. Evaluate personal management and organizational abilities to succeed in entrepreneurship. | Grades 9-10  
CC.1.2.9–10.J  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,C,D |  |
| **Meeting Two: Fill a Need**  
Students brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further. | **Economics**  
6.1.12.D. Predict how changes in incentives may affect the choices made by individuals, businesses, communities, and nations.  
6.2.9.B. Explain how competition between buyers and sellers affects price.  
**Business: Entrepreneurship**  
15.5.12.C. Analyze the impact of entrepreneurship in the domestic economy. | Grades 9-10  
CC.1.2.9–10.A,J  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,C,D | Grades 9-10  
RH.1  
RH.4  
RH.6 |
| **Meeting Three: Vet the Venture**  
Students conduct research on their top product or service ideas and decide on which idea to move forward based on a series of factors. | **Economics**  
6.1.9.B. Identify the origin of resources and analyze the impact on the production of goods and services.  
Analyze how unlimited wants and limited resources affect decision making.  
6.5.9.D. Analyze how risks influence business decision-making.  
6.1.1.12.B. Evaluate the economic reasoning behind a choice.  
Evaluate effective allocation of resources for the production of goods and services.  
**Business: Entrepreneurship**  
15.5.12.F. Research the opportunities for local entrepreneurship in the global economy and discuss the impact of government regulations.  
15.5.12.H. Assess advantages and disadvantages for entrepreneurial business in foreign markets; including language and trade barriers, marketing, and regulations. | Grades 9-10  
CC.1.2.9–10.A,J  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,C,D | Grades 9-10  
RH.1  
RH.4 | Grades 9-10  
RH.1  
RH.4 |
<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
<th>Literacy in History/Social Studies</th>
</tr>
</thead>
</table>
| Meeting Four: Create a Structure | Career Education and Work  
C. Develop a business plan for an entrepreneurial concept of personal interest and identify available resources…  
B. Evaluate team member roles to describe and illustrate active listening techniques:  
  - Clarifying  
  - Encouraging  
  - Reflecting  
  - Restating  
  - Summarizing  
Economics  
6.5.12.C. Analyze the costs and benefits of organizing a business as a sole proprietorship, partnership, or corporation. | Grades 9-10  
CC.1.2.9–10.I  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,C,D | Grades 9-10  
RH.1  
RH.2  
RH.4  
whST.2  
whST.4  
whST.5  
whST.6 |
| Meeting Five: Launch the Business | Economics  
6.2.9.B. Explain how competition between buyers and sellers affects price.  
6.5.9.B. Describe how productivity is measured and identify ways in which a person can improve his or her productivity.  
6.5.9.D. Analyze how risks influence business decision-making | Grades 9-10  
CC.1.2.9–10.J  
CC.1.4.9–10.A  
CC.1.5.9–10.A,C,D | Grades 9-10  
RH.1  
RH.2  
RH.4  
whST.2  
whST.4  
whST.5  
whST.6 |
| Meeting Six through Eleven: Run the Business | Economics  
6.5.12.D. Analyze the role of profits and losses in the allocation of resources in a market economy.  
Business: Entrepreneurship  
15.5.12.J. Evaluate strategies for incorporating emerging technologies into specific business operations.  
15.5.12.K. Analyze issues and cases associated with government regulation. | Grades 9-10  
RH.1  
RH.2  
RH.9 | Grades 11-12  
RH.1  
RH.2  
RH.9 |
## JA Company Program – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
<th>Literacy in History/Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Topic: Capitalization</strong></td>
<td><strong>Economics</strong> 6.2.12.B. Analyze the effect of changes in the level of competition in different markets. 6.2.12.F. Evaluate the impact of private economic institutions on the individual, the national and the international economy. 6.5.12.F. Assess the impact of entrepreneurs on the economy.</td>
<td><strong>Grades 9-10</strong> CC.1.2.9–10.A,J CC.1.5.9–10.A,C,D</td>
<td><strong>Grades 9-10</strong> RH.1 RH.2 RH.4 whST.2 whST.4-9</td>
</tr>
<tr>
<td>Independently or in groups, members examine types of capitalization and practice the art of the pitch for future start-up capital.</td>
<td><strong>Business: Entrepreneurship</strong> 14.5.12.M. Analyze funding sources for an entrepreneurship including, IPO, venture capital, loans, and owner capital.</td>
<td><strong>Grades 11-12</strong> CC.1.2.11-12.A,J CC.1.5.11-12.A,C,D</td>
<td><strong>Grades 11-12</strong> RH.1 RH.2 RH.4 whST.2 whST.4-9</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The students will:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Explore sources of capital.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Consider which sources of capital might be used for the Company.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Learn pitch ideas for building capital or obtaining funding.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Present a pitch.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Topic: Finance</strong></td>
<td><strong>Economics</strong> 6.1.12.A. Predict the long-term consequences of decisions made because of scarcity. 6.1.12.B. Evaluate the economic reasoning behind a choice. Evaluate effective allocation of Resources for the production of goods and services. 6.1.12.C. Analyze the opportunity cost of decisions made by individuals, businesses, communities, and nations</td>
<td><strong>Grades 9-10</strong> CC.1.2.9–10.A,J CC.1.4.9–10.A,B,F CC.1.5.9–10.A,C,D</td>
<td><strong>Grades 9-10</strong> RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</td>
</tr>
<tr>
<td>Independently or in groups, members practice using the company's financial tools for their own future business idea.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The students will:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Examine the most important financial elements of a startup.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Practicing using the Business Finance Tool.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Topic: Management and Leadership</strong></td>
<td><strong>Career Education and Work</strong> 113.3.11.C. Evaluate conflict resolution skills as they relate to the workplace:  • Constructive criticism  • Group dynamics  • Managing/leadership  • Mediation  • Negotiation  • Problem solving</td>
<td><strong>Grades 9-10</strong> CC.1.2.9–10.A,J CC.1.4.9–10.A,B,F CC.1.5.9–10.A,C,D</td>
<td><strong>Grades 9-10</strong> RH.1 RH.2 RH.4 RH.8</td>
</tr>
<tr>
<td>Independently or in groups, members explore aspects of leadership.</td>
<td><strong>Business: Entrepreneurship</strong> 15.5.12.I. Evaluate the functions of operations management as influenced by the business parameters.</td>
<td><strong>Grades 11-12</strong> CC.1.2.11-12.A,J CC.1.4.11-12.A,B,F CC.1.5.11-12.A,C,D</td>
<td><strong>Grades 11-12</strong> RH.1 RH.2 RH.4 RH.8</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The students will:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Research how leaders make decisions.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Investigate how leaders influence a company, beyond giving direction.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Provide evidence of a leader’s specific leadership style.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Develop a TED-style talk on leadership.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## JA Company Program – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core</th>
<th>Literacy in History/Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Topic: Marketing</strong>&lt;br&gt;Independently or in groups, members explore marketing through a virtual job shadow of top professionals from across the country.</td>
<td><strong>Economics</strong>&lt;br&gt;6.2.12.B. Analyze the effect of changes in the level of competition in different markets.&lt;br&gt;6.2.12.C. Predict and evaluate how media affects markets.</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9–10.J&lt;br&gt;CC.1.4.9–10.A,B,F&lt;br&gt;CC.1.5.9–10.A,C,D</td>
<td>Grades 9-10&lt;br&gt;RH.1&lt;br&gt;RH.3&lt;br&gt;RH.4&lt;br&gt;RH.9</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Learn about the 4 P’s of marketing—Product, Place, Price, and Promotion—and how they are related.&lt;br&gt;• Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s.</td>
<td><strong>Economics</strong>&lt;br&gt;6.1.12.C. Analyze the opportunity cost of decisions made by individuals, businesses, communities, and nations.&lt;br&gt;6.1.12.D. Predict how changes in incentives may affect the choices made by individuals, businesses, communities, and nations.</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9–10.A,J&lt;br&gt;CC.1.4.9–10.A&lt;br&gt;CC.1.5.9–10.A,C,D</td>
<td>Grades 9-10&lt;br&gt;RH.1&lt;br&gt;RH.3&lt;br&gt;RH.4&lt;br&gt;rhST.4-6</td>
</tr>
<tr>
<td><strong>Topic: Sales</strong>&lt;br&gt;Independently or in groups, members practice sales techniques through a video blog.</td>
<td><strong>Economics</strong>&lt;br&gt;6.2.9.A. Analyze the flow of goods and services in the national economy.&lt;br&gt;6.2.9.B. Explain how competition between buyers and sellers affects price.</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9–10.A,J&lt;br&gt;CC.1.4.9–10.A&lt;br&gt;CC.1.5.9–10.A,C,D</td>
<td>Grades 9-10&lt;br&gt;RH.1&lt;br&gt;RH.4&lt;br&gt;rhST.4-6</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Understand tips for sales success.&lt;br&gt;• Create a video blog entry about a product or service to practice these tips.</td>
<td><strong>Economics</strong>&lt;br&gt;6.2.9.A. Analyze the flow of goods and services in the national economy.&lt;br&gt;6.2.9.B. Explain how competition between buyers and sellers affects price.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Topic: Supply Chain</strong>&lt;br&gt;Independently or in groups, members explore the basic supply chain and examine quality control techniques.</td>
<td><strong>Economics</strong>&lt;br&gt;6.2.9.A. Analyze the flow of goods and services in the national economy.&lt;br&gt;6.2.9.B. Explain how competition between buyers and sellers affects price.</td>
<td>Grades 11-12&lt;br&gt;CC.1.2.11-12.A,J&lt;br&gt;CC.1.4.11-12.A&lt;br&gt;CC.1.5.11-12.A,C,D</td>
<td>Grades 11-12&lt;br&gt;RH.1&lt;br&gt;RH.4&lt;br&gt;rhST.4-6</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Explore the interconnected links in a supply chain.&lt;br&gt;• Define standards for communicating about production.&lt;br&gt;• Apply the concept of quality control to practices in the Company.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### JA Company Program – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
<th>Literacy in History/Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Meeting Twelve: Liquidate the Company</strong></td>
<td>Economics</td>
<td>Grades 9-10</td>
<td>Grades 9-10</td>
</tr>
</tbody>
</table>
| Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits. | 6.3.12.A. Evaluate the costs and benefits of government decisions to provide public goods and services. 6.3.12.C. Evaluate the social, political, and economic costs/benefits of potential changes to taxation policies. | CC.1.2.9–10.A,J  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,C,D | RH.1  
RH.2  
RH.4  
whST.2-4 |
| **Objectives:**                                      | Career Education and Work                                | Grades 11-12                       | Grades 11-12                       |
| The students will:                                   | 13.1.11.A. Relate careers to individual interests, abilities, and aptitudes. B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals. G. Assess the implementation of the individualized career plan through the ongoing development of the career portfolio. 13.3.11.A. Evaluate personal attitudes and work habits that support career retention and advancement. | CC.1.2.11-12.A,J  
CC.1.4.11-12.A,B,F  
CC.1.5.11-12.A,C,D | RH.1  
RH.2  
RH.4  
whST.2-6 |
| • Explain and follow the liquidation process.        | Economics                                               |                                   |                                   |
| • Complete business closing and liquidation tasks, including recordkeeping. • Create an annual report. | 6.5.12.B. Evaluate how changes in education, incentives, technology, and capital investment alter productivity. |                                   |                                   |
| **Meeting Thirteen: Create a Personal Action Plan** | Career Education and Work                                |                                   |                                   |
| Students create their own personal action plan using the knowledge and experience gained throughout the program. | 13.1.11.A. Relate careers to individual interests, abilities, and aptitudes. B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals. G. Assess the implementation of the individualized career plan through the ongoing development of the career portfolio. 13.3.11.A. Evaluate personal attitudes and work habits that support career retention and advancement. |                                   |                                   |
| **Objectives:**                                      | Economics                                               |                                   |                                   |
| The students will:                                   | 6.5.12.B. Evaluate how changes in education, incentives, technology, and capital investment alter productivity. |                                   |                                   |
| • Understand the importance of networking.          |                                                         |                                   |                                   |
| • Complete a personal action plan.                   |                                                         |                                   |                                   |
| • Explore potential career options.                  |                                                         |                                   |                                   |
# JA Economics

## Topic Descriptions

### Topic One: Introduction to Economics

Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system.

## Key Learning Objectives

**Objectives:**

The students will be able to:

- Describe the nature of human wants and how they are satisfied
- Identify and define the four factors of production
- Define the meanings of scarcity and opportunity cost
- Explain the key ideas in the economic way of thinking
- Explain what it means to think at the margin
- Describe the choices businesses face and a major goal of business
- Identify the basic economic decisions facing all societies
- Describe the two branches of economics
- Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise
- Describe the nature of command, traditional, and mixed economic systems
- Explain the three kinds of models economists use
- Describe how the circular flow of money, resources, and products explains the function of a free market economy
- Define money and explain its three functions
- Identify the goals of the U.S. economic system

## PA English Language Arts

<table>
<thead>
<tr>
<th>Grades 9–10</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC.1.2.9–10.A,B,J,K</td>
<td></td>
</tr>
<tr>
<td>CC.1.4.9–10.A,F</td>
<td></td>
</tr>
<tr>
<td>CC.1.5.9–10.A,B,C</td>
<td></td>
</tr>
<tr>
<td>CC.1.5.9–10.D,G</td>
<td></td>
</tr>
</tbody>
</table>

## PA Math

<table>
<thead>
<tr>
<th>Grades 11–12</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC.1.3.11–12.A,B,J,K</td>
<td></td>
</tr>
<tr>
<td>CC.1.4.11–12.A,F</td>
<td></td>
</tr>
<tr>
<td>CC.1.5.11–12.A,B,C</td>
<td></td>
</tr>
<tr>
<td>CC.1.5.11–12.D,G</td>
<td></td>
</tr>
</tbody>
</table>

## Reading and Writing for History and Social Studies

**Grades 9–10**

- CC.8.5.9-10.A,B
- CC.8.5.9-10.C,D,E
- CC.8.6.9-10.A,B,C
- CC.8.6.9-10.F,H

**Grades 11–12**

- CC.8.5.11-12.A,B
- CC.8.5.11-12.C,D,I
- CC.8.6.11-12.A,B,C
- CC.8.6.11-12.F,H

## PA Academic Standards

**Economics**

- Grade 9
  - 6.1.9.A,B
  - 6.2.9.A,B,G
  - 6.3.9.A,B

- Grade 12
  - 6.1.12 A,B,C
  - 6.2.12 A,B,G
  - 6.3.12 A,B

**Business**

- 15.3.12.1
**Topic Descriptions**

**Topic Two: Supply, Demand, Market Prices, and the Consumer**

Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course. Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.

---

**Objectives:**

The students will be able to:

- Explain the role prices play in a market economy
- Define demand and describe how it illustrates the price effect
- Explain why people buy more of something at lower prices and less at higher prices
- 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
- Describe how supply is related to opportunity cost
- Define supply and explain the price effect related to supply
- Explain why producers want to sell more of something at higher prices and less at lower prices
- 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 how competitive markets "clear" the amount buyers want to purchase with the amount sellers want to sell
- Explain the nature of shortages and surpluses and how market competition eliminates them
- Describe how market-clearing prices motivate people to produce goods and services
- Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices
- 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

---

**Key Learning Objectives**

- Explain the role prices play in a market economy
- Define demand and describe how it illustrates the price effect
- Explain why people buy more of something at lower prices and less at higher prices
- 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
- Describe how supply is related to opportunity cost
- Define supply and explain the price effect related to supply
- Explain why producers want to sell more of something at higher prices and less at lower prices
- 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 how competitive markets "clear" the amount buyers want to purchase with the amount sellers want to sell
- Explain the nature of shortages and surpluses and how market competition eliminates them
- Describe how market-clearing prices motivate people to produce goods and services
- Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices
- 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

---

**PA English Language Arts**

- Grades 9–10
  - CC.1.2.9–10.A,B,J,K
  - CC.1.4.9–10.A,F
  - CC.1.5.9–10.A,B,C,D,G
- Grades 11–12
  - CC.1.3.11–12.A,B,J,K
  - CC.1.4.11–12.A,F
  - CC.1.5.11–12.A,B,C,D,G

**PA Math**

- Algebraic Concepts
  - CC.2.2.HS.D.1
- Statistics and Probability
  - CC.2.4.HS.B.1
  - CC.2.4.HS.B.5

---

**PA Academic Standards**

- **Economics**
  - Grade 9
    - 6.2.9.A,B,D,
    - 6.5.9.A,D,G
  - Grade 12
    - 6.2.12.A,B,D,E
    - 6.3.12.A, B
    - 6.5.12.D, G

- **Consumer Sciences**
  - 11.1.D,F

- **Career**
  - 13.3.11.D

- **Business**
  - 15.3.12.I
  - 15.6.12.A,.F,G
### JA Economics

#### Topic Descriptions

**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.

#### Key Learning Objectives

**Objectives:**

The students will be able to:

- 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 large corporations are organized
- Describe how financial markets help businesses obtain capital resources
- Define equity and explain how it is used to finance business growth
- Identify the ways businesses save
- Define what a stock market is and describe why it is important
- Distinguish between a balance and an income statement
- Define gross domestic product (GDP) and how it is measured
- Explain how real GDP is calculated and how changes in real GDP affect living standards
- Define real per capita GDP
- 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 and how this law affects production costs
- Explain economies of scale
- Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products
- Describe major changes in the U.S. labor force over the past 100 years
- Identify what accounts for differences in wages and salaries
- 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 4 P’s of marketing

#### PA English Language Arts

<table>
<thead>
<tr>
<th>Grades 9–10</th>
<th>Language Arts</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC.1.2.9–10.A,B,J,K</td>
<td>CC.1.4.9–10.A,F</td>
</tr>
<tr>
<td>CC.1.5.9–10.A,B,C</td>
<td>CC.1.5.9–10.D,G</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Grades 11–12</th>
<th>Language Arts</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC.1.3.11–12.A,B,J,K</td>
<td>CC.1.4.11–12.A,F</td>
</tr>
<tr>
<td>CC.1.5.11–12.A,B,C</td>
<td>CC.1.5.11–12.D,G</td>
</tr>
</tbody>
</table>

#### PA Math

<table>
<thead>
<tr>
<th>Grades 9–10</th>
<th>Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Algebra</td>
<td>CC.2.2.HS.D.1</td>
</tr>
<tr>
<td>Statistics</td>
<td>CC.2.4.HS.B.1</td>
</tr>
<tr>
<td>CC.2.4.HS.B.5</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Grades 11–12</th>
<th>Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Algebra</td>
<td>CC.2.2.HS.D.1</td>
</tr>
<tr>
<td>Statistics</td>
<td>CC.2.4.HS.B.1</td>
</tr>
<tr>
<td>CC.2.4.HS.B.5</td>
<td></td>
</tr>
</tbody>
</table>

#### PA Academic Standards

**Economics**

6.2.12.D,E,G
6.3.12.A,B,C
6.4.12.A,B,D
6.5.12.A,B,C,D,F,G

**Career**

13.1.11.C
13.3.11.A,F
13.4.11.A,B,C

**Business**

15.3.12.1
15.5.12.A,C,D,E,M
## Topic Description

**Topic Four: Government, Banking, and Economic Stability**

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.

## Key Learning Objectives

**Objectives:**

- The students will be able to:
  - Describe the four referee roles the federal government fulfills in the economy
  - Explain how the federal government manages the economy
  - Describe how the federal government spends and raises its money
  - Identify and define the two principles of taxation
  - Explain how proportional, progressive, and regressive taxes differ
  - Describe the justifications for and the criticisms of federal deficits and the national debt
  - Define money and describe its functions
  - Describe the kind of money in use in the United States
  - Explain the services banks and other financial institutions offer
  - Describe how banks create money
  - Explain what the Federal Reserve System is and what it does
  - Explain why the value of money changes
  - Identify the nature of inflation and describe how people are affected by it
  - Identify and describe the major indicators economists use to measure the health of the economy
  - Explain the components of the gross domestic product
  - Define unemployment and describe the types of unemployment
  - Explain the tools of fiscal policy
  - Explain the tools of monetary policy
  - Describe the advantages and disadvantages of fiscal and monetary policies

## PA English Language Arts

**Grades 9–10**

- CC.1.2.9–10.A,B,J,K
- CC.1.4.9–10.A,F
- CC.1.5.9–10.A,B,C
- CC.1.5.9–10.D,G

**Grades 11–12**

- CC.1.3.11–12.A,B,J,K
- CC.1.4.11–12.A,F
- CC.1.5.11–12.A,B,C
- CC.1.5.11–12.D,G

**Reading and Writing for History and Social Studies**

- **Grades 9–10**
  - CC.8.5.9-10.A,B,C,D,E
  - CC.8.6.9-10.A,B,C,F,H

- **Grades 11–12**
  - CC.8.5.11-12.A,B,C,D,I
  - CC.8.6.11-12.A,B
  - CC.8.6.11-12.C,F,H

## PA Math

NA

## PA Academic Standards

**Economics**

- 6.1.12.C,D
- 6.3.12.A,B,C
- 6.5.12.H

**Business**

- 15.3.12.I
- 15.6.12.E,I
- 15.7.12.K
## Topic Five: The Global Economy

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.

### Objectives:

The students will be able to:

- Explain why international trade is considered a two-way street
- Describe how imports and exports depend on each other
- Explain how absolute and comparative advantage differ
- Explain why productivity is important in international trade
- Identify the arguments for and against trade barriers
- Describe the purpose of international trade organizations
- Explain the nature of exchange rates and why they change
- Explain why a nation’s balance of payments always balances
- Define and describe globalization
- Identify the worldwide changes that have occurred as a result of globalization
- Explain the relationship between economic development and population growth
- Describe how China has changed its economy to achieve greater prosperity
- Identify the concerns about income growth in less-developed countries
- Explain the role property rights and markets can play in the protection of environmental resources
- Describe how governments can use market incentives to protect the environment

### Grades 9–10

**English Language Arts**

- CC.1.2.9–10.A,B,J,K
- CC.1.4.9–10.A,F
- CC.1.5.9–10.A,B,
- CC.1.5.9–10.C,D,G

**Math**

- NA

### Grades 11–12

**English Language Arts**

- CC.1.3.11–12.A,B
- CC.1.3.11–12.J,K
- CC.1.4.11–12.A,F
- CC.1.5.11–12.A,B,C
- CC.1.5.11–12.D,G

**Math**

- NA

### Reading and Writing for History and Social Studies

#### Grades 9–10

- CC.8.5.9–10.A,B,C
- CC.8.5.9–10.D,E
- CC.8.6.9–10.A,B,C
- CC.8.6.9–10.F,H

#### Grades 11–12

- CC.8.5.11–12.A,B,C
- CC.8.5.11–12.D,I
- CC.8.6.11–12.A,B,C
- CC.8.6.11–12.F,H

### Economics

**Grade 9**

- 6.1.9.A,B
- 6.2.9.A,E,F,G
- 6.3.9 A,B,C,D
- 6.4.9 A,B,C,D
- 6.5.9. A,B,E

**Grade 12**

- 6.1.12.A,B
- 6.2.12.A,E,F,G
- 6.3.12 A,B,C,D
- 6.4.12 A,B,C,D
- 6.5.12 A,B,E

### Geography

**Grade 9**

- 7.1.9.A
- 7.3.9.A

**Grade 12**

- 7.1.12.A
- 7.3.12.A
- 7.4.12.B

### Business

- 15.3.12.1
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Math</th>
<th>PA Academic Standards</th>
</tr>
</thead>
</table>
| Session One: Economic Systems—Who Makes the Big Decisions? | 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 be able to:  
  • 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. | Grades 9–10  
  CC.1.2.9–10.A,H,J  
  CC.1.4.9–10.A,B,F,V  
  CC.1.5.9–10.A,B,C,D  
  Grades 11-12  
  CC.1.2.11-12.A,H,J  
  CC.1.4.11-12.A,B  
  CC.1.4.11-12.F,V  
  CC.1.5.11-12.A,B  
  CC.1.5.11-12.C,D  | NA | Economics  
  Grade 9  
  6.1.9.B  
  6.2.9.A,B,F,G  
  6.5.9.F  
  Grade 12  
  6.1.12.B  
  6.2.12.A,B,F,G  
  6.5.12.F  
  Consumer Sciences  
  Grade 9  
  11.1.9.A,C,F  
  Grade 11  
  11.1.11.A,C,F  
  Business  
  15.5.12.C  
  15.6.12.A |
| Session Two: Supply and Demand—What’s It Worth to You?    | 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 be able to:  
  • 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. | Grades 9-10  
  CC.1.4.9–10.A,B,F  
  CC.1.5.9–10.A,B,C,D  
  Grades 11-12  
  CC.1.4.11-12.A,B  
  CC.1.4.11-12.F,V  
  CC.1.5.11-12.A,B  
  CC.1.5.11-12.C,D  | Statistics and Probability  
  CC.2.4.HS.B.1,3  
  CC.2.4.HS.B.5[10]  | Economics  
  Grade 9  
  6.2.9.A,B,D  
  6.5.12.D  
  Grade 12  
  6.2.12.A,B,D  
  6.5.12.D  
  Career  
  13.3.11.D  
  Business  
  15.9.12.H |
### JA Exploring Economics

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Math</th>
<th>PA Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Three: Supply and Demand—The JA Market Game</strong>&lt;br&gt;Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price&lt;br&gt;• Apply real-life examples of market forces that influence supply and demand</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;CC.1.2.9–10.A,H,J&lt;br&gt;CC.1.4.9–10.A,B,F&lt;br&gt;CC.1.5.9–10.A,B,C,D&lt;br&gt;<strong>Grades 11-12</strong>&lt;br&gt;CC.1.2.11-12.A,H,J&lt;br&gt;CC.1.4.11-12.A,B,F&lt;br&gt;CC.1.5.11-12.A,B&lt;br&gt;CC.1.5.11-12.C,D</td>
<td>NA</td>
<td>Economics&lt;br&gt;Grade 9&lt;br&gt;6.2.9.A,B,D&lt;br&gt;6.5.12.D&lt;br&gt;Grade 12&lt;br&gt;6.2.12.A,B,D&lt;br&gt;6.5.12.D&lt;br&gt;Career&lt;br&gt;13.3.11.D&lt;br&gt;Business&lt;br&gt;15.9.12.H</td>
</tr>
<tr>
<td><strong>Session Four: Saving, Spending, and Investing</strong>&lt;br&gt;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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Recognize ways to earn and increase wealth through saving and investing.&lt;br&gt;• Analyze examples of wealth acquired through saving and investing&lt;br&gt;• Evaluate different methods of saving and investing, including varied risk and rewards</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;CC.1.2.9–10.A,H,J&lt;br&gt;CC.1.4.9–10.A,B,F,V&lt;br&gt;CC.1.5.9–10.A,B,C,D&lt;br&gt;<strong>Grades 11-12</strong>&lt;br&gt;CC.1.2.11-12.A,H,J&lt;br&gt;CC.1.4.11-12.A,B&lt;br&gt;CC.1.4.11-12.F,V&lt;br&gt;CC.1.5.11-12.A,B&lt;br&gt;CC.1.5.11-12.C,D</td>
<td><strong>Statistics</strong>&lt;br&gt;CC.2.4.HS.B.1,3&lt;br&gt;CC.2.4.HS.B.5[1,3]</td>
<td><strong>Reading in History and Social Studies</strong>&lt;br&gt;Grades 9–10&lt;br&gt;CC.8.5.9-10.A,B&lt;br&gt;CC.8.5.9-10.G,H,I&lt;br&gt;<strong>Grades 11-12</strong>&lt;br&gt;CC.8.5.11-12.A,B&lt;br&gt;CC.8.5.11-12.G,H,I</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Session Descriptions

### Session Five: Government’s Role in the Market

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.

**Objectives:**
- The students will be able to:
  - Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods
  - Express why individuals and businesses pay taxes
  - Analyze the impact of the government’s role in protecting private property

### Session Six: Money, Inflation, and the CPI

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.

**Objectives:**
- The students will be able to:
  - 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
  - Explain and calculate how the Consumer Price Index (CPI) measures consumer prices
  - Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment

## Key Learning Objectives

<table>
<thead>
<tr>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Math</th>
<th>PA Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Five:</strong></td>
<td>Grades 9–10:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.2.9–10.A,K,J</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.4.9–10.A,B,F</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.9–10.A,B,C,D</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Grades 11-12:</strong></td>
<td>CC.1.2.11-12.A,K,J</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.4.11-12.A,B</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.4.11-12.F,V</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.11-12.A,B</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.11-12.C,D</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Grades 11-12:</strong></td>
<td>VA.2.1.HS.F.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.2.2.HS.D.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Session Six:</strong></td>
<td>Grades 9–10:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.2.9–10.A,K,J</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.4.9–10.A,B,F</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.9–10.A,B,C,D</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Grades 11-12:</strong></td>
<td>CC.1.2.11-12.A,K,J</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.4.11-12.A,B,F</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.11-12.A,B</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.11-12.C,D</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Grades 11-12:</strong></td>
<td>VA.2.1.HS.F.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.2.2.HS.D.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Grades 11-12:</strong></td>
<td>Algebra</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.2.1.HS.F.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.2.2.HS.D.1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## PA Academic Standards

- **Economics**
  - Grade 9: 6.2.9.F
  - Grade 12: 6.3.12.A,B,C
- **Business**
  - Grade 15.6.12.E

- **Economics**
  - Grade 9: 6.1.9.B
  - Grade 12: 6.5.12.E,H
- **Business**
  - Grade 15.6.12.I,S
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Math</th>
<th>PA Academic Standards</th>
</tr>
</thead>
</table>
| Session Seven: International Trade | Objectives:  
- The students will be able to:  
  • Describe the significance of international trade  
  • Analyze the impact of trade on national and international utility | Grades 9–10  
CC.1.2.9–10.A,H,J  
CC.1.4.9–10.A,B,F,V  
CC.1.5.9–10.A,B,C,D  

Grades 11-12  
CC.1.2.11-12.A,H,J  
CC.1.4.11-12.A,B,  
CC.1.4.11-12.F,V  
CC.1.5.11-12.A,B  
CC.1.5.11-12.C,D | NA | Economics  
Grades 9-10  
6.3.9.D  
6.4.9.A,B  
6.5  
Grade 12  
6.2.12.A  
6.3.12.D  
6.4.12.A,B  

Career  
13.3.11.F  

Business  
15.5.12.G,H  
15.5.7.12.A,G |

|  |  | Reading in History and Social Studies |  |
|  |  | Grades 9-10  
CC.8.5.9-10.A,B,C,D  
CC.8.5.9-10.H,I |  |
|  |  | Grades 11-12  
CC.8.5.11-12.A,B  
CC.8.5.11-12.C,D  
CC.8.5.11-12.H,I |  |

|  |  |  |  |  |
## JA Job Shadow

### Session Descriptions

<table>
<thead>
<tr>
<th>Session One: Before the Hunt</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>PA Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students are introduced to the JA Job Shadow 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> The students will be able to:  - Recognize career clusters that match their skills and interest  - Demonstrate self-awareness of their soft skills in work scenarios</td>
<td><strong>Grades 9–10</strong>  CC.1.2.9–10.B  CC.1.5.9–10.A,G  <strong>Grades 11–12</strong>  CC.1.2.11–12.B  CC.1.5.11–12.A,G</td>
<td>Consumer Sciences  11.2.912.A,B  Career, Education and Work  13.1.11.A,B,C,E,F  Business  15.2.12.A,B,C</td>
</tr>
</tbody>
</table>

### Session Two: Perfect Match

<table>
<thead>
<tr>
<th>Session Two: Perfect Match</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>PA Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>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> The students will be able to:  - Review methods of identifying job openings  - Demonstrate professional interviewing skills  - Express expectations for the upcoming site visit</td>
<td><strong>Grades 9–10</strong>  CC.1.2.9–10.B  CC.1.4.9–10.C,T,V  CC.1.5.9–10.A,G  <strong>Grades 11–12</strong>  CC.1.2.11–12.B  CC.1.4.11–12.C,T,V  CC.1.5.11–12.A,G</td>
<td>Career  13.2.11.A  Business  15.2.12.H, J</td>
</tr>
</tbody>
</table>

### Session Three: Get Hired: Collaboration and Creativity

<table>
<thead>
<tr>
<th>Session Three: Get Hired: Collaboration and Creativity</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>PA Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students reflect on what they learned before and during the site visit, and they practice business communication by composing a thank-you note. They then create one of four career preparation tools: a career assessment, elevator pitch, resume, or infographic profile.</td>
<td><strong>Objectives:</strong> The students will be able to:  - 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</td>
<td><strong>Grades 9–10</strong>  CC.1.2.9–10.B  CC.1.4.9–10.C,T,V  CC.1.5.9–10.A,G  <strong>Grades 11–12</strong>  CC.1.2.11–12.B  CC.1.4.11–12.C,T,V  CC.1.5.11–12.A,G</td>
<td>Career  13.1.11.D  13.1.11.G  13.2.11.C  Business  15.2.12.K,L,M</td>
</tr>
</tbody>
</table>
# JA Personal Finance

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Academic Standards</th>
</tr>
</thead>
</table>
| **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 be able to:  
- 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 | Grades 9-10 CC.1.5.9–10.A,C,D  
Career 13.1.11 |
| **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 be able to:  
- Recognize high-dollar items and unexpected costs that require savings  
- Review key concepts related to successfully saving money | Grades 9-10 CC.1.5.9–10.A,C,D  
Career 13.3.11 |
| **Session Three: The Budget Game** | Students investigate budgeting and why many people have difficulty staying within a budget. | **Objectives:** The students will be able to:  
- Recognize the importance of making and keeping a spending plan  
- Consider the wide range of expenditures that might make up a monthly budget | Grades 9-10 CC.1.2.9–10.J  
CC.1.5.9–10.A,C,D  
Grades 11-12 CC.1.2.11-12.J  
Career 13.3.11 |
| **Session Four: Credit Choices** | Students analyze the importance of credit and the outcomes of wise and poor use of credit. | **Objectives:** The students will be able to:  
- Recognize the importance of credit as part of personal finances  
- Express the need to make good credit decisions to avoid costly consequences | Grades 9-10 CC.1.2.9–10.AJ  
CC.1.4.9–10.A  
CC.1.5.9–10.A,C,D  
Grades 11-12 CC.1.2.11-12.AJ  
CC.1.4.11-12.A  
CC.1.5.11-12.A,C,D  
| **Session Five: Savvy Consumer** | Groups work together to create public service announcements (PSAs) to inform each other of risks they could face in their finances and identify ways to protect themselves from potential loss. | **Objectives:** The students will be able to:  
- Recognize potential risks to their personal finances  
- Describe appropriate preventive methods to limit potential losses | Grades 9-10 CC.1.2.9–10.AJ  
CC.1.4.9–10.A,B,F  
CC.1.5.9–10.A,C,D  
Grades 11-12 CC.1.2.11-12.AJ  
CC.1.4.11-12.A,B,F  
# JA Personal Finance –Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Instructional Standards</th>
<th>PA ELA</th>
<th>Mathematical Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: Earning, Employment, and Income</strong></td>
<td>Economics 6.5.9.A. Define wages and explain how wages are determined in terms of supply and demand. 6.5.12.A. Analyze the factors influencing wages. Consumer 11.1.3.E. Explain the relationship between work and income.</td>
<td>Grades 9-10 CC.1.2.9–10.A,J CC.1.4.9–10.A,B,F CC.1.5.9–10.A,C,D</td>
<td>NA</td>
</tr>
</tbody>
</table>
| Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance. **Objectives:**  
  The students will be able to:  
  ▪ Define a relationship between educational choices, career prospects, and job satisfaction.  
  ▪ Cite evidence to support the relationship between educational choices and earning potential.  
  ▪ Recognize that education and training affect lifetime income. |                                                                      |                                    |                        |
| **Session Two: Budgeting**                                                      | Consumer 11.1.3.B. Define the components of a spending plan (e.g., income, expenses, savings). 11.1.6.B. Know the relationship of the components of a simple spending plan and how that relationship allows for managing income, expenses and savings. | Grades 9-10 CC.1.2.9–10.A,J CC.1.4.9–10.A,B,F CC.1.5.9–10.A,C,D | 1-8                    |
| Students investigate the importance of budgeting and how to plan for staying within a budget. **Objectives:**  
  The students will be able to:  
  ▪ Recognize the importance of making and keeping a budget or spending plan.  
  ▪ Consider the wide range of expenditures that might make up a monthly budget. |                                                                      |                                    |                        |
## Session Three: Savings

Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.

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

### Instructional Standards

**Consumer Sciences**
11.1.9.B. Explain the responsibilities associated with managing personal finances (e.g., savings, checking, credit, non-cash systems, investments, insurance).

**PA ELA**
Grades 9-10
CC.1.2.9–10.J
CC.1.4.9–10.A,B,F
CC.1.5.9–10.A,C,D

Grades 11-12
CC.1.2.11-12.J
CC.1.4.11-12.A,B,F
CC.1.5.11-12.A,C,D

**Mathematical Practices**
1-8

## Session Four: Credit and Debt

Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.

**Objectives:**
- Differentiate between credit and debt.
- Recognize the factors that affect an individual’s credit score and credit history.
- Recognize the consequences of a low credit score.

### Instructional Standards

**Economics**
6.1.9.D Evaluate the economic reasoning behind a choice.

**Consumer Sciences**
11.1.9.F. Evaluate different strategies to obtain consumer goods and services.

**PA ELA**
Grades 9-10
CC.1.2.9–10.A,J
CC.1.5.9–10.A,C,D

Grades 11-12
CC.1.2.11-12.A,J
CC.1.5.11-12.A,C,D

**Mathematical Practices**
NA

## Session Five: Consumer Protection

Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.

**Objectives:**
- Identify behaviors that may harm their personal finances.
- Recognize ways to protect their finances.
- Define credit report. Summarize the rights people have to examine their credit reports.
- Define identity theft and propose solutions to identity theft.

### Instructional Standards

**Consumer Sciences**
11.1.12. D. Evaluate the role of consumer rights and responsibilities in the resolution of a consumer problem through the practical reasoning process.

**PA ELA**
Grades 9-10
CC.1.2.9–10.J
CC.1.4.9–10.A,B,F
CC.1.5.9–10.A,C,D

Grades 11-12
CC.1.2.11-12.J
CC.1.4.11-12.A,B,F
CC.1.5.11-12.A,C,D

**Mathematical Practices**
NA
<table>
<thead>
<tr>
<th>Session Details</th>
<th>Instructional Standards</th>
<th>PA ELA</th>
<th>Mathematical Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Six: Smart Shopping</strong></td>
<td><strong>Economics</strong>&lt;br&gt;6.1.12.D. Predict how changes in incentives may affect the choices made by individuals, businesses, communities, and nations.&lt;br&gt;6.2.9.C, 6.2.C.C Analyze how media affects economic decisions.&lt;br&gt;<strong>Consumer Sciences</strong>&lt;br&gt;F. Compare and contrast the selection of goods and services by applying effective consumer strategies.</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9–10.J&lt;br&gt;CC.1.5.9–10.A,C,D</td>
<td>1-4 7</td>
</tr>
<tr>
<td><strong>Session Seven: Risk Management</strong></td>
<td><strong>Economics</strong>&lt;br&gt;6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.&lt;br&gt;6.5.12.H. Evaluate benefits and costs of changes in interest rates for individuals and society.</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9–10.A.J&lt;br&gt;CC.1.5.9–10.A,C,D</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Session Eight: Investing</strong></td>
<td><strong>Economics</strong>&lt;br&gt;6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.&lt;br&gt;6.5.12.H. Evaluate benefits and costs of changes in interest rates for individuals and society.</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9–10.A.J&lt;br&gt;CC.1.5.9–10.A,C,D</td>
<td>2-3 7-8</td>
</tr>
<tr>
<td>Session Descriptions</td>
<td>Key Learning Objectives</td>
<td>PA English Language Arts</td>
<td>PA Math</td>
</tr>
<tr>
<td>---------------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
<td>--------------------------</td>
<td>---------</td>
</tr>
<tr>
<td></td>
<td>Objectives:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>The students will be able to:</td>
<td>CC.1.2.9–10.A,H,K</td>
<td>6.2.9.A,B</td>
</tr>
<tr>
<td></td>
<td>• Explain how product price makes an impact on profits</td>
<td>CC.1.5.9-10.A,B,C</td>
<td>6.5.9.A,B</td>
</tr>
<tr>
<td></td>
<td>• Describe how production can affect price, sales, and profit</td>
<td>CC.1.5.9-10.D,G</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grades 11-12</td>
<td>CC.1.2.11-12.A,H,K</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.11-12.A,B,C</td>
<td>CC.1.5.11-12.D,G</td>
<td></td>
</tr>
<tr>
<td>Session Two: How Much? How Many?—The Simulation</td>
<td>Students make decisions about price and production levels using the JA Titan computer simulation.</td>
<td>Grades 9-10</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>Objectives:</td>
<td>CC.1.2.9–10.A,H,K</td>
<td>6.2.9.A,B</td>
</tr>
<tr>
<td></td>
<td>The students will be able to:</td>
<td>CC.1.5.9-10.A,B,C</td>
<td>6.5.9.A,B</td>
</tr>
<tr>
<td></td>
<td>• Make informed business price and production decisions</td>
<td>CC.1.5.9-10.D,G</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grades 11-12</td>
<td>CC.1.2.11-12.A,H,K</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.11-12.D,G</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Session Three: Cutting Edge</td>
<td>Students design a marketing plan.</td>
<td>Grades 9-10</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>Objectives:</td>
<td>CC.1.2.9–10.A,H,K</td>
<td>6.2.9.B,C</td>
</tr>
<tr>
<td></td>
<td>The students will be able to:</td>
<td>CC.1.4.9–10.A,F,V</td>
<td>6.5.9.D,G</td>
</tr>
<tr>
<td></td>
<td>• Explore why a business conducts research and development</td>
<td>CC.CC.1.5.9-10.A,B,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Explain how businesses determine their target markets and conduct market research</td>
<td>CC.CC.1.5.9-10.C</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Explain how marketing affects sales</td>
<td>CC.1.5.9-10.D,G</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Identify key marketing strategies</td>
<td>CC.1.2.11-12.A,H,K</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grades 11-12</td>
<td>CC.1.4.11–12.A,F,V</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.11-12.A,B,C</td>
<td>CC.1.5.11-12.D,G</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CC.1.5.11-12.D,G</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### JA Titan

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Math</th>
<th>PA Academic Standards</th>
</tr>
</thead>
<tbody>
<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 be able to:&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</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9–10.A,H,K&lt;br&gt;CC.1.4.9–10.A,F,V&lt;br&gt;CC.CC.1.5.9-10.A,B,&lt;br&gt;CC.CC.1.5.9-10.C&lt;br&gt;CC.1.5.9-10.D,G</td>
<td>NA</td>
<td><strong>Economics</strong>&lt;br&gt;Grade 9&lt;br&gt;6.2.9.B,C&lt;br&gt;6.5.9.D,G&lt;br&gt;Grade 12&lt;br&gt;6.2.12.B,C&lt;br&gt;6.5.12.D,G&lt;br&gt;<strong>Business</strong>&lt;br&gt;15.3.12.A&lt;br&gt;15.5.12.B&lt;br&gt;15.8.12.A,D,S&lt;br&gt;15.9.12.B,F,H&lt;br&gt;15.9.12.I,K</td>
</tr>
<tr>
<td><strong>Session Five: Make an Investment</strong>&lt;br&gt;Students solicit capital investment.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;▪ Discuss reasons that businesses use different capital investment strategies&lt;br&gt;▪ Make recommendations for capital investment based on set parameters&lt;br&gt;▪ Define charitable giving and explain why businesses make decisions to share their resources</td>
<td>Grades 9-10&lt;br&gt;CC.1.2.9–10.A,H,K&lt;br&gt;CC.1.4.9–10.A,F,V&lt;br&gt;CC.1.5.9-10.A,B,C&lt;br&gt;CC.1.5.9-10.D,G</td>
<td>NA</td>
<td><strong>Economics</strong>&lt;br&gt;Grade 9&lt;br&gt;6.2.9.A,D&lt;br&gt;6.5.9.A,B,D&lt;br&gt;Grade 12&lt;br&gt;6.2.12.A,D&lt;br&gt;6.5.12.A,B,D&lt;br&gt;<strong>Business</strong>&lt;br&gt;15.1.12.U,W&lt;br&gt;15.12.M&lt;br&gt;15.6.12.A,B,P,&lt;br&gt;R</td>
</tr>
</tbody>
</table>
### JA Titan

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>PA English Language Arts</th>
<th>PA Math</th>
<th>PA Academic Standards</th>
</tr>
</thead>
</table>
| **Session Six: Make an Investment – The Simulation** | Objectives:  
- The students will be able to:  
  - Make business decisions by applying their knowledge to a business simulation  
  - Use what they have learned about price, production, research and development, capital investment, and charitable giving to make business decisions using the JA Titan computer simulation | Grades 9-10  
CC.1.2.9–10.A,H,K  
CC.1.4.9–10.A,F,V  
CC.1.5.9-10.A,B,C  
CC.1.5.9-10.D,G | Statistics and Probability  
CC.2.4.HS.B.3  
CC.2.4.HS.B.5 | Economics  
Grade 9  
6.2.9.A,D  
6.5.9.A,B,D  
Grade 12  
6.2.12.A,D  
6.5.12.A,B,D  
Business  
15.1.12.U,W  
15..12.M  
| **Session Seven: JA Titan of Industry – The Competition** | Objectives:  
- The students will be able to:  
  - Demonstrate how business decisions affect business performance  
  - React appropriately to decisions made by other businesses | Grades 9-10  
CC.1.2.9–10.A,H,K  
CC.1.4.9–10.A,F,V  
CC.1.5.9-10.A,B,C  
CC.1.5.9-10.D,G | Statistics and Probability  
CC.2.4.HS.B.3  
CC.2.4.HS.B.5 | Economics  
Grade 9  
6.2.9.A,B  
6.5.9.A,B,D  
Grade 12  
6.2.12.A,D  
6.5.12.A,B,D  
Business  
15.1.12.X  
15.3.12.A,I  
15.5.12.B  
15.8.12.A,D,S  
15.9.12.B,F,H |