## SCOPE AND SEQUENCE

### High School Semester Courses

#### JA Business Communications™
Introduces students to communication skills necessary to succeed in business, including communicating up, down, and across organizations, talking about performance, and writing in a business setting.

**Concepts:** Active listening, audience, business correspondence, business policies and procedures, communication barriers, communication model, communication strategies and tools, decision tree, employer expectations, external and internal stakeholders, feedback loop, interpretation, listening strategies, meeting planning, online messaging platforms, organizational structure, performance expectations, persuasion, presentation planning and skills, professionalism, public speaking, social media, surveys, virtual meetings, work traits, written communication

**Skills:** Accept feedback, analyze situations, apply communication skills, brainstorm ideas, create and deliver a presentation, draw conclusions from information, effective listening skills, evaluate consequences, identify the problem, make recommendations, participate in discussion, practice communication, provide feedback, respond professionally, role-play business situations, write office communication

#### JA Economics®
Connects students to the economic principles that influence their daily lives as well as their futures.

**Concepts:** Allocation, break-even point, business, business cycle, comparative advantage, competition, demand, economy, economic freedom, economic indicators, economic reasoning, economic systems, entrepreneurship, financial institutions, financial markets, free enterprise, government policies, gross domestic product, income, incentives, inflation, innovation, interest, investment, law of demand, loss, marginal analysis, marginal thinking, markets, market-clearing price, macroeconomics, market failures, market structure, money, opportunity cost, price-allocation system, price signals, profit, production, public goods, resources, rule of law, scarcity, SMART goals, specialization, supply, tax, trade, trade barriers

**Skills:** Apply economic reasoning, apply mathematical formulas, analyze effects of specialization and trade, budgeting, compare and contrast government market decisions, calculate profit margin and explain its importance, describe the four market structures, describe the importance of profit, describe the effect of competition on price, distinguish between needs and wants, discuss market demand and demand elasticity, explain the relationship between scarcity and opportunity costs, express the advantages and disadvantages of international trade, identify the impact of self-interest, identify factors that affect revenue and cost and explain how businesses respond to changes, identify the four key productive resources, identify characteristics of entrepreneurs, interpret data and graphs, recognize factors that influence economic freedom, recognize the importance of small businesses, recognize economic growth factors, summarize the laws of supply and demand, track the flow of money and resources through the economy

#### JA Entrepreneurial Mindset™
Introduces students to the basics of starting a business.

**Concepts:** Business goals, business life cycle, business plan, balance sheet, cash, cash flow statement, characteristics of entrepreneurs, code of ethics, economic decision making, entrepreneur, entrepreneurial skills, entrepreneurial problem solving, equity, ethics, ethical behavior, ethical dilemma, exchange, executive summary, expansion stage, expenses, financials, franchising, growth challenges, growth plan, growth stage, income statement, international trade, intrapreneur, investor options, licensing, maturity stage, needs and wants, opportunity cost, organizational level, overseas marketing, pitch, pricing, producer prices, production, production and distribution costs, profit, profitability, resources, revenue, scarcity, social responsibility, specialization, stakeholders, startup funding, startup stage, supply and demand, the profit equation, wholesale prices

**Skills:** Analyze advantages and disadvantages, analyze financial information, analyze real world situations, apply a strategy, calculate information, compare and contrast, evaluate ideas, evaluate information, find a solution, make connections, make informed decisions, present information, research information, see a problem, think critically

#### JA Financial Capability 1™
Allows students to examine financial capabilities from a business perspective, focusing on banking, economics, business planning, and risk management.

**Concepts:** Assessment of business needs, balance sheets, banking careers, break even, business banking, business choices, business ethics, business loan, capitalism, company information, crowdfunding, customer life cycle, demand, expenses, financial plan, financial planning, for profit and nonprofit businesses, funding sources, graphs, hard skills, income statement, insurance agencies, insurance careers, investing, job source websites, job trends, law of supply and demand, nonprofit funding, personal banking, pro forma, resources, risk, risk management, salaries, scarcity, small business pricing, soft skills, supply, the profit equation, types of insurance

**Skills:** Analyze facts, analyze information, analyze situations, analyze statistics, calculate financial information, compare and contrast information, complete research, draw conclusions, discuss information, evaluate information, interpret data, manipulate data, participate in discussions, present information, perform calculations, research information, review data, role play a situation, think creatively, think critically, work in groups

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### KEY

- **Minimal**
- **Moderate**
- **High**

*JA Pathways signify a program’s primary focus.*

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### JA Pathways*

- **Entrepreneurship**
- **Financial Literacy**
- **Work Readiness**

Visit ja.org to learn more.
**JA Financial Capability 2™** allows students to examine financial capabilities from a business perspective, focusing on employee benefits, ethics, business investment, and international business operations.

**Concepts:** Adaptable, benefits of selling internationally, breach of contract, business acquisitions, business chains, business expansion, business mergers, careers, code of ethics, corporate social responsibility, contracts, contract protection, contractor, costs of hiring, culture, culture and business connections, customer, distribute profits, domestic business, employee, employee experience, ethics, expenses, express or implied contracts, franchises, full time, inorganic growth, international business, international business challenges, international sales, new work environment, organic growth, part time, positive attitude, profits, reasons to hire, reinvest profits, soft skills, stakeholder, stereotyping, stockholder, the cost of benefits, time management, triple bottom line, types of business legal structures, values

**Skills:** Analyze ideas, analyze information, analyze real world situations, compare and contrast information, create an artifact showing information gained, discuss information, evaluate information found, gather information from a website, interact with other students, make a decision, participate in group discussion, present information, research information, role play business situations, take another perspective, think critically, work in groups

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**JA Financial Literacy™** equips students with foundational personal finance skills such as how to earn and save money; how to manage money and bank accounts, investments, and credit; how to assess risks and use insurance; and how to address financial problems like identity theft and debt.

**Concepts:** Account statements, bankruptcy, bonds, budget, career fields and requirements, cash flow, claims, college cost and requirements, college debt, consumer responsibilities, coverage, credit, credit history, credit laws, credit report, credit score, debit cards, debt management, deductible, employee benefits, estate planning, expenses, financial accounts, financial goals, financial history, financial institutions, financial planning, five Cs of credit, gross pay, identity theft, income, inflation, insurance, insurance premiums, installment loans, interest, investment, IRAs and 401(k)s, liquidity, loans, longevity, mutual funds, medicare, money, needs and wants, net pay, net worth, opportunity cost, payment, personal finance goals, rate of return, revolving credit, retirement taxes, return on investment, saving, stock, the rule of 72, transaction registers

**Skills:** Analyze sources of information, assess personal strengths and skills, build a financial plan, calculate net worth, calculate payroll based on deductions, calculate simple and compound interest, choose a career, complete research, contrast and compare options, create a budget, evaluate cash flow, evaluate choices, evaluate risk, identify sources of income, interpret data, interpret a paycheck, make decisions, maintain account balances, mitigate risk, plan for the future, plan for taxes, protect credit, review consequences, self-analyze finances, set goals, understand stock quotes

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**JA Introduction to Business and Technology 1™** introduces students to the basic skills necessary to succeed in business. Themes include personal skills like teamwork, innovation, decision making, and ethics.

**Concepts:** Basic interview rules, brand identity, business letter, commitment, company mission, conflict, conflict resolution, cover letters, cluster careers, cross functional teams, decision trees, digital citizenship, digital footprint, educational requirements, effective interview situations, effective leaders, effective teams, e-portfolios, ethics, flexible work situations, Google docs, job requirements, nine elements of research, personal brand, personal evaluation, personal strengths, presentation skills, pros and cons approach, references, resume, self-reflection, spelling and grammar checks, spreadsheet terms, spreadsheet components, spreadsheet formatting, team courtesy, team communication, team functions, team strengths, team members, the four Cs, teamwork, templates, the hiring process, transferable skills, values, video bio, word processing

**Skills:** Analyze a problem, analyze information provided, analyze spreadsheet data, apply the process to solve problems, brainstorm ideas, calculate averages using a spreadsheet, collaborate on a document, compare and contrast brands, compare handwriting and word processing, conduct research, craft a mission statement, create a personal brand, create a portfolio, draw conclusions, evaluate consequences of behavior, evaluate personal skills, evaluate a presentation, evaluate real world situations, make a choice, plan career and/or college path, prepare and give a presentation, present findings to the class, prototype a solution, record a presentation, research careers, review real life situations, role play business situations, search for jobs, self-evaluate, share a document, use a word processing program, work in groups

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**SCOPE AND SEQUENCE**

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**High School Semester Courses**

**JA Financial Capability 2™**

**Concepts:** Adaptable, benefits of selling internationally, breach of contract, business acquisitions, business chains, business expansion, business mergers, careers, code of ethics, corporate social responsibility, contracts, contract protection, contractor, costs of hiring, culture, culture and business connections, customer, distribute profits, domestic business, employee, employee experience, ethics, expenses, express or implied contracts, franchises, full time, inorganic growth, international business, international business challenges, international sales, new work environment, organic growth, part time, positive attitude, profits, reasons to hire, reinvest profits, soft skills, stakeholder, stereotyping, stockholder, the cost of benefits, time management, triple bottom line, types of business legal structures, values

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**JA Financial Literacy™**

**Concepts:** Account statements, bankruptcy, bonds, budget, career fields and requirements, cash flow, claims, college cost and requirements, college debt, consumer responsibilities, coverage, credit, credit history, credit laws, credit report, credit score, debit cards, debt management, deductible, employee benefits, estate planning, expenses, financial accounts, financial goals, financial history, financial institutions, financial planning, five Cs of credit, gross pay, identity theft, income, inflation, insurance, insurance premiums, installment loans, interest, investment, IRAs and 401(k)s, liquidity, loans, longevity, mutual funds, medicare, money, needs and wants, net pay, net worth, opportunity cost, payment, personal finance goals, rate of return, revolving credit, retirement taxes, return on investment, saving, stock, the rule of 72, transaction registers

**Skills:** Analyze sources of information, assess personal strengths and skills, build a financial plan, calculate net worth, calculate payroll based on deductions, calculate simple and compound interest, choose a career, complete research, contrast and compare options, create a budget, evaluate cash flow, evaluate choices, evaluate risk, identify sources of income, interpret data, interpret a paycheck, make decisions, maintain account balances, mitigate risk, plan for the future, plan for taxes, protect credit, review consequences, self-analyze finances, set goals, understand stock quotes

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**JA Introduction to Business and Technology 1™**

**Concepts:** Basic interview rules, brand identity, business letter, commitment, company mission, conflict, conflict resolution, cover letters, cluster careers, cross functional teams, decision trees, digital citizenship, digital footprint, educational requirements, effective interview situations, effective leaders, effective teams, e-portfolios, ethics, flexible work situations, Google docs, job requirements, nine elements of research, personal brand, personal evaluation, personal strengths, presentation skills, pros and cons approach, references, resume, self-reflection, spelling and grammar checks, spreadsheet terms, spreadsheet components, spreadsheet formatting, team courtesy, team communication, team functions, team strengths, team members, the four Cs, teamwork, templates, the hiring process, transferable skills, values, video bio, word processing

**Skills:** Analyze a problem, analyze information provided, analyze spreadsheet data, apply the process to solve problems, brainstorm ideas, calculate averages using a spreadsheet, collaborate on a document, compare and contrast brands, compare handwriting and word processing, conduct research, craft a mission statement, create a personal brand, create a portfolio, draw conclusions, evaluate consequences of behavior, evaluate personal skills, evaluate a presentation, evaluate real world situations, make a choice, plan career and/or college path, prepare and give a presentation, present findings to the class, prototype a solution, record a presentation, research careers, review real life situations, role play business situations, search for jobs, self-evaluate, share a document, use a word processing program, work in groups
## SCOPE AND SEQUENCE

### High School Semester Courses

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<tr>
<td><strong>Concepts:</strong> Accounting, accounting cycle, annual reports, balance sheets, cash flow, customer analysis, debits and credits, development of a product or service, digital marketing, double entry accounting, finance, financial reporting, financial statements, generally accepted accounting principles, consistency, income statements, information organization, ideation evaluation, innovation, interpersonal skills, leadership plan, leadership styles, leadership traits, marketing, market analysis, market research, management skills, objectives, organization charts, performance standards, planning, product, product placement, pricing, profitability, smart goals, skepticism, situational leadership, surveys, target market, the marketing mix, the 4 Ps, the finance cycle, the ideation process, the accounting equation, transformational leadership</td>
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<td><strong>Skills:</strong> Analyze calculations, analyze information, brainstorm ideas, calculate accounting records, compare traits, complete a survey, complete research, consider a problem, defend an opinion, designate tasks, develop objectives, discuss in groups, draw conclusions, evaluate ideas, gather information from potential customers, identify a need, make connections, present information, propose a solution, record business transactions, research information, review case studies, review information, review innovations, self-evaluate, set SMART goals, solve problems, think creativity, think critically, vet ideas, work in groups, write and conduct a survey</td>
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<td><strong>Concepts:</strong> Brand loyalty, business ethics, buying decision process, changing prices, class action, competition, competitive analysis, consumer information searches, culture, cultural differences, data mining, ethics, e-commerce, global marketing, level of risk, life of a product, manufacturing capacity, market segments, marketing accuracy, marketing adaptation, marketing and distribution channels, marketing around the world, marketing careers, marketing messages, marketing mix, marketing position, media choices, motivation, MSRP, personas, personally identifiable information, planned obsolescence, positioning, price, price range, price war, primary research, primary sales, privacy policies, product adaptation, product categories, product development, product placement, promotion, promotional activities, purchase decisions, purchase related research, questionable claims, reevaluate data, seal of approval, secondary research, segmentation, seven marketing functions, slogan, sociocultural factors, sponsored content, stakeholder, technology and global marketing, the 4 Ps, tools in international markets, types of market segmentation, value proposition</td>
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<td><strong>Skills:</strong> Analyze information, analyze real world situations, apply information to real world situations, compare and contrast, create and give a presentation, define a problem, evaluate information, make decisions, participate in a discussion, propose a solution, research information, role play a real world situation, self evaluate, think creatively, think critically, use data to inform decisions, work with peers</td>
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<td><strong>Concepts:</strong> Brand image, building relationships, competitive analysis, changing retail, e-commerce, executive summary, how to find a job, interviews, market research, market snapshot, market strategy, marketing and business occupations, marketing career categories, marketing objectives, marketing plan, metrics, mission statement, observations, online advertising, online presence, online shopping habits, positioning, problem solving steps, product description, qualitative research, quantitative research, recruiters, retail locations, retail marketing, sales jobs, sales careers, sales department, sales staff, sales training, search engine optimization, selling, situational analysis, 6 steps of market research, SMART marketing objectives, social media, SWOT analysis, target market, types of retail, ways to influence sales, websites and content</td>
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<td><strong>Skills:</strong> Analyze a real world situation, apply information to real world situations, compare and contrast, complete a job search, complete research, create a budget, define a problem, evaluate information, participate in an interview, participate in discussions, present to groups, research information, research using the Internet, role play in a business situation, self-evaluate, self-reflection, think creatively, think critically, work in groups</td>
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