A Correlation between the Arkansas Content Standards and Junior Achievement Programs
Overview

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.

In this document, Junior Achievement programs are correlated to the Arkansas Content Standards and Curriculum Frameworks for social studies for grades 9-12 as well as the Arkansas Department of Career Education (ACE) Curriculum Frameworks and Common Core State Standards in English/Language Arts (ELA) and mathematics.

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.

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 3

JA Career Success® equips students with the tools and skills required to earn and keep a job in high-growth career industries……………………………………………………………………………Page 7

JA Company Program® unleashes students’ entrepreneurial spirit and allows them to fill a need or solve a problem in their community by launching a business venture. Each of the program’s 13 meetings is divided into a Company Ops and Deeper Dive activity. The Company Ops is that portion of the meeting during which students build and manage their business. During the Deeper Dive, students work individually or in groups to take a closer look at a business-related topic…………………………………Page 9

JA Economics® examines the fundamental concepts of micro-, macro-, and international economics……………………………………………………………………………………………………Page 14

JA Exploring Economics® fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics………………………………………………………………………………………………………………Page 19

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 23

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 24

JA Titan® introduces critical economics and management decisions through an interactive simulation…………………………………………………………………………………………………………………………………………………………Page 27
# JA Be Entrepreneurial

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| **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:  
• Recognize the elements of a successful business start-up  
• Evaluate myths and facts about entrepreneurship  
• Consider product-development options  
  
**Concepts:** entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur  

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

**Grades 9-10**  
RI.9-10.4  
W.9-10.7  
SL.9-10.1-2  
SI.9-10.4  
L.9-10.1-3  
L.9-10.4  
L.9-10.6  

**Grades 11-12**  
RI.11-12.2  
RI.11-12.4  
W.11-12.4  
W.11-12.7  
SL.11-12.1-4  
L.11-12.1-4  
L.11-12.6  

**Grades 9-10**  
RH.9-10.4  

**Grades 11-12**  
RH.11-12.4  
|  
| **Session Two: What’s My Business?**  
Students select a product or service for a business venture.  
**Objectives:**  
The students will:  
• 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.  

**Concepts:** entrepreneur, franchise, non-profit business, product development  

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

**Grades 9-10**  
RI.9-10.2  
RI.9-10.4  
W.9-10.2  
W.9-10.4  
W.9-10.7  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-4  
L.9-10.6  

**Grades 11-12**  
RI.11-12.2  
RI.11-12.4  
W.11-12.2  
W.11-12.4  
W.11-12.7  
SL.11-12.1-4  
SL.11-12.6  
L.11-12.1-4  
L.11-12.6  

**Grades 9-10**  
RH.9-10.2  
RH.9-10.4  
RH.9-10.8-9  

**Grades 11-12**  
RH.11-12.2  
RH.11-12.4  
RH.11-12.8-9  

**Economics**  
EM.3.E.2
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</table>
| Session Three: Who’s My Customer? | **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  
R.I.9-10.2  
R.I.9-10.4  
R.I.9-10.8  
W.9-10.2  
W.9-10.4  
W.9-10.7  
SL.9-10.1-2  
SL.9-10.4  
SL.9-10.6  
L.9-10.1-4  
L.9-10.6 | Grades 9-10  
RH.9-10.2  
RH.9-10.4  
RH.9-10.8 | Economics  
EM.3.E.1 |
| Session Four: What’s My Advantage? | **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  
R.I.9-10.2  
R.I.9-10.4  
R.I.9-10.8  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-4  
L.9-10.6 | Grades 9-10  
RH.9-10.2  
RH.9-10.4  
RH.9-10.8 | Economics  
EM.4.E.1 |
### 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

**Common Core ELA**

**Reading for Literacy in History/Social Studies**
- Grades 9-10: RH.9-10.2, RH.9-10.4
- Grades 11-12: RH.11-12.2, RH.11-12.4

**Instructional Standards**
- Economics EM.4.E.1, EM.4.E.2

### 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

**Common Core ELA**

**Reading for Literacy in History/Social Studies**
- Grades 9-10: RH.9-10.2, RH.9-10.4-5, RH.9-10.8
- Grades 11-12: RH.11-12.2, RH.11-12.4-5, RH.11-12.8

**Instructional Standards**
- Economics EM.4.E.1, EM.4.E.2
**JA Be Entrepreneurial**

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</table>
| **Session Seven: The Business Plan** | **Objectives:**  
The students will:  
- Compile entrepreneurial elements into a sample business plan  
**Concepts:** business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development  
**Skills:** analyzing information, business planning, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in pairs | Grades 9-10  
RI.9-10.2  
RI.9-10.4  
W.9-10.2  
W.9-10.4  
W.9-10.7  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-4  
L.9-10.6 | Grades 9-10  
RH.9-10.2  
RH.9-10.4 | Economics  
NE.5.E.2 |
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<th>Session Descriptions</th>
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</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  
W.9-10.4  
SL.9-10.1-3  
L.9-10.1-4 | College and Career Readiness  
2.1.2 |
| | | Grades 11-12  
RI.11-12.1  
RI.11-12.4  
SL.11-12.1-2  
L.11-12.1-2 | |
| **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  
L.9-10.1  
L.9-10.3-4 | College and Career Readiness  
2.1.1  
2.1.5 |
| | | Grades 11-12  
RI.11-12.4-5  
SL.11-12.1-3  
L.11-12.1  
L.11-12.3-4  
L.11-12.6 | |
| **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.9-10.1-4  
SL.9-10.6  
L.9-10.1 | College and Career Readiness  
2.1-2.6  
2.1.2  
2.1.8 |
| | | Grades 11-12  
SL.11-12.1-4  
SL.11-12.6 | |
| **Session Four: Get Hired: Strong Soft Skills** | Objectives: The students will:  
- Identify soft skills that are in demand by employers.  
- Demonstrate personal soft skills in a mock interview. | Grades 9-10  
SL.9-10.1-4  
L.9-10.1  
L.9-10.4 | College and Career Readiness  
2.1.3  
2.1.4  
2.1.6 |
| | | Grades 11-12  
SL.11-12.14  
SL.11-12.6  
L.11-12.1  
L.11-12.3-4  
L.11-12.6 | |
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<th>Common Core ELA</th>
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</table>
| **Session Five: Know Your Work Priorities**   | 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. | **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. | **Grades 9-10** RI.9-10.2 RI.9-10.4 SL.9-10.1-2 L.9-10.1 L.9-10.3-4  
**Grades 11-12** RI.11-12.4-5 SL.11-12.1-4 L.11-12.1-4 L.11-12.6 | College and Career Readiness 1.1.1 1.1.2 1.1.4 1.2.1 1.2.3 |
| **Session Six: Know Who’s Hiring**            | 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. | **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. | **Grades 9-10** RI.9-10.2 RI.9-10.4 SL.9-10.1-2 L.9-10.1 L.9-10.3-4  
**Grades 11-12** RI.11-12.2-4 SL.11-12.1-2 L.11-12.1-3 L.11-12.4 L.11-12.6 | College and Career Readiness 3.1-3.3 |
| **Session Seven: Know Your Personal Brand**   | 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. | **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. | **Grades 9-10** RI.9-10.1-2 RI.9-10.4-5 W.9-10.1-2 W.9-10.4 SL.9-10.1-4 L.9-10.1-3  
**Grades 11-12** RI.11-12.1-2 RI.11-12.4-5 W.11-12.4 W.11-12.9 SL.11-12.1-4 L.11-12.1-4 | College and Career Readiness 1.1.1 1.3.2 3.2.2 3.6.2 5.1.1 5.2.1 |
## JA Company Program

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<tr>
<th>Session Details</th>
<th>Entrepreneurial Experience Standards</th>
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<th>Common Core Math</th>
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</thead>
</table>
| **Meeting One: Start a Business** | 1.1 Define terms related to entrepreneurial careers.  
1.2 State the effects of an entrepreneur on the economy.  
1.3 Name characteristics of entrepreneurs.  
4.2 Discuss skills needed to run a small business enterprise. | Grades 9-10  
SL.9-10.1-2  
L.9-10.1-4 | NA |
| **Objectives:** |The students will:  
- Identify what they will be doing in JA Company Program.  
- Share important information about prior knowledge, beliefs, and attitudes.  
- Build relationships with others in their group.  
- Determine entrepreneurial traits and choose a business team.  
- Explore potential ways to fund their venture. | | |
| **Meeting Two: Fill a Need** | 2.1 Define terms related to entrepreneurial opportunities.  
2.2. Investigate available business opportunities for entrepreneurs in your local community.  
2.2.3 Explore options to turn ideas into a business concept. | Grades 9-10  
RI.9-10.2  
SL.9-10.1-3  
L.9-10.1-2  
L.9-10.4-6 | NA |
| **Objectives:** |The students will:  
- Collaborate as a group to decide on the product or service that the Company will sell.  
- Narrow the list of potential business ideas by answering critical questions about each one. | | |
| **Meeting Three: Vet the Venture** | 4.1 Define terms related to entrepreneurial skills and practices.  
3.3.2 Write a clear and concise business description for the classroom based business. | Grades 9-10  
RI.9-10.2.4  
W.9-10.4  
W.9-10.6-7  
SL.9-10.1-3  
SL.9-10.4-5  
L.9-10.1-3  
L.9-10.5-6 | NA |
| **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. | | |
| **Grades 11-12** | | SL.11-12.1-2  
L.11-12.1-2  
L.11-12.6 | |
| **Grades 11-12** | | RI.11-12.1,4  
SL.11-12.1-5  
L.11-12.1-2  
L.11-12.6 | |
| **Grades 11-12** | | RI.11-12.1,4  
W.11-12.4  
W.11-12.6-7  
SL.11-12.1-3  
L.11-12.1-2  
L.11-12.6 | |
## JA Company Program

### Session Details

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<td><strong>Objectives:</strong></td>
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<td></td>
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<tr>
<td>The students will:</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>• Form and select Business Teams.</td>
<td>3.1 Define terms related to entrepreneurial business plan.</td>
<td>Grades 9-10 RI.9-10.4,7-8 W.9-10.2 W.9-10.4-7 SL.9-10.1-3 L.9-10.1-6</td>
<td>Mathematical Practices 1-3</td>
</tr>
<tr>
<td>• Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business.</td>
<td>3.2 List the components of a business plan.</td>
<td>Grades 11-12 RI.11-12.1,4 W.11-12.2 W.11-12.4-7 SL.11-12.1-3 SL.11-12.5 L.11-12.1-2 L.11-12.6</td>
<td></td>
</tr>
<tr>
<td>• Work individually or with other Company members to conduct research and complete tasks in order to launch the business.</td>
<td>3.3 Name necessary elements of a business description.</td>
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<td></td>
<td>3.4 Describe facility needs to include in a business plan.</td>
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<td></td>
<td>3.5 Describe supplies and equipment information to include in a business plan.</td>
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<td></td>
<td>3.6.1 Create an organizational chart for the classroom based enterprise.</td>
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<th>Entrepreneurial Experience Standards</th>
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<tr>
<td><strong>Objectives:</strong></td>
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<tr>
<td>The students will:</td>
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<tr>
<td>• Engage in business communication and implementation.</td>
<td>3.6 Discuss components of an organizational chart for a business plan.</td>
<td>Grades 9-10 RI.9-10.4 SL.9-10.1-6 L.9-10.1-4</td>
<td>Mathematical Practices 1-3</td>
</tr>
<tr>
<td>• Research business processes, and integrate information across all teams.</td>
<td>3.7 Describe elements of a personnel management plan.</td>
<td>Grades 11-12 RI.11-12.1,4 W.11-12.2 W.11-12.4-7 SL.11-12.1-5 L.11-12.1-2 L.11-12.6</td>
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<tr>
<td>• Apply the concept of accountability to practices in the Company.</td>
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<tr>
<td>• Complete a business plan.</td>
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<th>Meeting Six through Eleven: Run the Business</th>
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<td><strong>Objectives:</strong></td>
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<tr>
<td>The students will:</td>
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<tr>
<td>• Practice business communication and implementation.</td>
<td>3.6 Discuss components of an organizational chart for a business plan.</td>
<td>Grades 9-10 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-6</td>
<td>Mathematical Practices 1-8</td>
</tr>
<tr>
<td>• Practice task prioritization.</td>
<td>3.7 Describe elements of a personnel management plan.</td>
<td>Grades 11-12 SL.11-12.1-5 L.11-12.1-2 L.11-12.6</td>
<td></td>
</tr>
<tr>
<td>• Practice follow-through.</td>
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<tr>
<td>• Submit important information.</td>
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<tr>
<td>• Practice problem solving</td>
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# JA Company Program

## Session Details | Entrepreneurial Experience Standards | Common Core ELA | Common Core Math
--- | --- | --- | ---
**Topic: Capitalization**<br>**Objectives:**<br>The students will:<br>• Explore sources of capital.<br>• Consider which sources of capital might be used for the Company.<br>• Learn pitch ideas for building capital or obtaining funding.<br>• Present a pitch.<br>3.8 Identify the elements of a financial proposal.<br>3.8.2 Compare and contrast various sources of funding for the classroom based enterprise.<br>**Grades 9-10**<br RI.9-10.1-2<br RI.9-10.4<br W.9-10.6-7<br SL.9-10.1-5<br L.9-10.1-6<br **Grades 11-12**<br RI.11-12.1-4<br W.11-12.2<br W.11-12.4-7<br SL.11-12.1-5<br L.11-12.1-2<br L.11-12.6<br Mathematical Practices 1-8<br HSS-IC.B.6

## Topic: Finance<br>**Objectives:**<br>The students will:<br>• Examine the most important financial elements of a startup.<br>• Practicing using the Business Finance Tool.<br>3.8.3 Create a financial plan for the classroom based enterprise.<br>3.9 List components of budget planning.<br>3.9.1 Chart income and expenditures for each product of the classroom based enterprise for a specific period of time.<br>3.9.2 Utilize financial software to create and maintain a budget including all applicable forms for the classroom based enterprise.<br>**Grades 9-10**<br RI.9-10.4<br W.9-10.4<br W.9-10.6-7<br SL.9-10.1<br L.9-10.1-6<br **Grades 11-12**<br RI.11-12.1-4<br W.11-12.2<br W.11-12.4-7<br SL.11-12.1-5<br L.11-12.1-2<br L.11-12.6<br Mathematical Practices 1-8<br HSS-IC.B.6

## Topic: Management and Leadership<br>**Objectives:**<br>The students will:<br>• Research how leaders make decisions.<br>• Investigate how leaders influence a company, beyond giving direction.<br>• Provide evidence of a leader’s specific leadership style.<br>• Develop a TED-style talk on leadership.<br>4.2.7 Determine management styles.<br>**Grades 9-10**<br RI.9-10.1-2<br RI.9-10.4<br W.9-10.2-4<br SL.9-10.1-6<br L.9-10.1<br L.9-10.3-6<br **Grades 11-12**<br RI.11-12.1-4<br W.11-12.2-4<br SL.11-12.1-2<br L.11-12.1-2<br L.11-12.6<br Mathematical Practices 1-8
# JA Company Program

## Session Details | Entrepreneurial Experience Standards | Common Core ELA | Common Core Math
--- | --- | --- | ---
### Topic: Marketing
**Objectives:**
The students will:
- Learn about the 4 P’s of marketing—Product, Place, Price, and Promotion—and how they are related.
- Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s.

| 2.2 Identify market research tools necessary to determine business opportunities in the local community. |
| 3.11 Describe advertising and recruitment options. |
| 3.11.1 Develop an effective advertising/marketing plan. |
| 3.11.2 Use technology to create advertising for the classroom based enterprise. |

**Grades 9-10**
RI.9-10.2,4,7
SL.9-10.1-2
L.9-10.1
L.9-10.2-6

**Grades 11-12**
RI.11-12.1
W.11-12.6-7
SL.11-12.1-2
SL.11-12.4-5
L.11-12.1-2
L.11-12.6

**Mathematical Practices**
1-8
HSS-IC.B.6

### Topic: Sales
**Objectives:**
The students will:
- Understand tips for sales success.
- Create a video blog entry about a product or service to practice these tips.

| 4.22 Acquire sales skills. |

**Grades 9-10**
RI.9-10.2
RI.9-10.4
SL.9-10.1-2
SL.9-10.4-6
L.9-10.1-6

**Grades 11-12**
RI.11-12.1.4
W.11-12.4
SL.11-12.1-2
SL.11-12.4
L.11-12.1-2
L.11-12.6

**Mathematical Practices**
1-8
HSS-IC.B.6
# JA Company Program

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Entrepreneurial Experience Standards</th>
<th>Common Core ELA</th>
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<tbody>
<tr>
<td><strong>Topic: Supply Chain</strong></td>
<td>3.5.1 Develop purchasing procedures.</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td>3.5.2 Create a clear and concise plan addressing the supply and equipment needs for the classroom-based enterprise.</td>
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<tr>
<td>The students will:</td>
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<tr>
<td>• Explore the interconnected links in a supply chain.</td>
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<td>• Define standards for communicating about production.</td>
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<tr>
<td>• Apply the concept of quality control to practices in the Company.</td>
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<tr>
<td>Meeting Twelve: Liquidate the Company</td>
<td>4.2.6 Demonstrate ability to maintain accurate employment records.</td>
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<td><strong>Objectives:</strong></td>
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<tr>
<td>The students will:</td>
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<tr>
<td>• Explain and follow the liquidation process.</td>
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<td>• Complete business closing and liquidation tasks, including recordkeeping.</td>
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<td>• Create an annual report.</td>
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<tr>
<td>Meeting Thirteen: Create a Personal Action Plan</td>
<td>1.1 Define terms related to entrepreneurial careers.</td>
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<td><strong>Objectives:</strong></td>
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<td>The students will:</td>
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<tr>
<td>• Understand the importance of networking.</td>
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<td>• Complete a personal action plan.</td>
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<tr>
<td>• Explore potential career options.</td>
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</table>
# JA Economics

<table>
<thead>
<tr>
<th>Topic Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Instructional Standards</th>
</tr>
</thead>
</table>
| **Topic One: Introduction to Economics** | **Objectives:**  
The students will:  
- 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 | **Grades 9-10**  
RI.9-10.1-2  
RI.9-10.4  
W.9-10.4  
W.9-10.7  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-2  
L.9-10.4  
L.9-10.6 | **Economics**  
EDM.1.E.1  
EDM.1.E.2  
EM.2.E.1  
EM.4.E.1 |
| **Grades 11-12** | | | |
## JA Economics

### 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.

### Key Learning Objectives

**Objectives:**

The students will:
- 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

### Common Core ELA

**Grades 9-10**
- RL.9-10.1-2
- RL.9-10.4
- W.9-10.2
- W.9-10.4
- SL.9-10.1-3
- L.9-10.1-2
- L.9-10.4
- L.9-10.6

**Grades 11-12**
- RI.11-12.2
- RI.11-12.4
- W.11-12.2
- W.11-12.4
- SL.11-12.1-4
- L.11-12.1-4
- L.11-12.6

### Instructional Standards

- Economies
- EM.2.E.2
- EM.3.E.1
- PFM.8.E.2
- PFM.8.E.3
## 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:

- 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

## Common Core ELA

**Grades 9-10**

RI.9-10.1-2
RI.9-10.4
W.9-10.2
W.9-10.4
W.9-10.7
SL.9-10.1-4
SL.9-10.6
L.9-10.1-2
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**Grades 11-12**

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RI.11-12.4
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W.11-12.4
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## Instructional Standards

Economics
EM.3.E.2
NE.5.E.1
### JA Economics

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<tbody>
<tr>
<td><strong>Topic Four: Government, Banking, and Economic Stability</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
<td><strong>Grades 9-10</strong></td>
<td>Economics</td>
</tr>
<tr>
<td></td>
<td>- Describe the four referee roles the federal government fulfills in the economy</td>
<td>RI.9-10.1-2</td>
<td>EM.3.E.3</td>
</tr>
<tr>
<td></td>
<td>- Explain how the federal government manages the economy</td>
<td>RI.9-10.4</td>
<td>NE.6.E.1</td>
</tr>
<tr>
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<td>- Describe how the federal government spends and raises its money</td>
<td>W.9-10.2</td>
<td>NE.6.E.2</td>
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<td>- Identify and define the two principles of taxation</td>
<td>W.9-10.4</td>
<td>NE.6.E.3</td>
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<td>- Explain how proportional, progressive, and regressive taxes differ</td>
<td>W.9-10.7</td>
<td>NE.6.E.4</td>
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<td>- Describe the justifications for and the criticisms of federal deficits and the national debt</td>
<td>SL.9-10.1-4</td>
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<td>- Define money and describe its functions</td>
<td>SL.9-10.6</td>
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<td>- Describe the kind of money in use in the United States</td>
<td>L.9-10.1-2</td>
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<td>- Explain the services banks and other financial institutions offer</td>
<td>L.9-10.4</td>
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<td>- Describe how banks create money</td>
<td>L.9-10.6</td>
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<td>- Explain what the federal reserve system is and what it does</td>
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<td>- Explain why the value of money changes</td>
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<td>- Identify the nature of inflation and describe how people are affected by it</td>
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<td>- Identify and describe the major indicators economists use to measure the health of the economy</td>
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<td></td>
<td>- Explain the components of the gross domestic product</td>
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<td>- Define unemployment and describe the types of unemployment</td>
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<td>- Explain the tools of fiscal policy</td>
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<td>- Explain the tools of monetary policy</td>
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<td>- Describe the advantages and disadvantages of fiscal and monetary policies</td>
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**Grades 11-12**

- RI.11-12.2
- RI.11-12.4
- W.11-12.2
- W.11-12.4
- W.11-12.7
- SL.11-12.1-4
- SL.11-12.6
- L.11-12.1-4
- L.11-12.6
## Topic Descriptions

**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.

## Key Learning Objectives

**Objectives:**
The students will:
- 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

## Common Core ELA

**Grades 9-10**
RI.9-10.1-2
RI.9-10.4
W.9-10.2
W.9-10.4
W.9-10.7
SL.9-10.1-4
SL.9-10.6
L.9-10.1-2
L.9-10.4
L.9-10.6

**Grades 11-12**
RI.11-12.2
RI.11-12.4
W.11-12.2
W.11-12.4
W.11-12.7
SL.11-12.1-4
SL.11-12.6
L.11-12.1-4
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## Instructional Standards

**Economics**
GE.7.E.1
GE.7.E.2
GE.7.E.3
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<tr>
<td><strong>Session One: Economic Systems—Who Makes the Big Decisions?</strong></td>
<td><strong>Objectives:</strong>  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</td>
<td>Grades 9-10  RI.9-10.2  RI.9-10.4  RI.9-10.8  W.9-10.2  W.9-10.4  W.9-10.7  SL.9-10.1-4  SL.9-10.6  L.9-10.1-2  L.9-10.4  L.9-10.6</td>
<td>S-IC .1  S-IC .3  S-IC .6</td>
<td>Economics  EM.2.E.1</td>
</tr>
<tr>
<td></td>
<td><strong>Concepts:</strong> Command economy, Distribution, Economic systems, Economics, Market economy, Production</td>
<td><strong>Skills:</strong> Analyzing information, Categorizing data, Decision-making, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</td>
<td><strong>Grades 11-12</strong>  RI.11-12.2  RI.11-12.4  W.11-12.2  W.11-12.4  W.11-12.7  SL.11-12.1-4  SL.11-12.6  L.11-12.1-4  L.11-12.6</td>
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<tr>
<td><strong>Session Two: Supply and Demand—What’s It Worth to You?</strong></td>
<td><strong>Objectives:</strong>  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.</td>
<td>Grades 9-10  W.9-10.2  W.9-10.4  SL.9-10.1-4  SL.9-10.6  L.9-10.1-2  L.9-10.4  L.9-10.6</td>
<td>S-IC .1  S-IC .3  S-IC .6</td>
<td>Economics  EM.2.E.2  EDM.1.E.1</td>
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<tr>
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<td><strong>Concepts:</strong> Demand, Economics, Market-clearing Price, Supply, Supply and demand</td>
<td><strong>Skills:</strong> Analyzing information, Categorizing data, Decision-making, Evaluating alternatives, Listening for understanding, Oral and written communication, Working in groups</td>
<td><strong>Grades 11-12</strong>  W.11-12.2  W.11-12.4  SL.11-12.1-3  L.11-12.1-4  L.11-12.6</td>
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<tr>
<td>Session Three: Supply and Demand—The JA Market Game</td>
<td>Objectives: The students will:</td>
<td>Grades 9-10</td>
<td></td>
<td>S-IC .1 S-IC .3 S-IC .6</td>
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<td></td>
<td>• Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price.</td>
<td>RI.9-10.2</td>
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<td>Economics EDM.2.E.2 EDM.1.E.1 E.3.E.1</td>
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<td>• Apply real-life examples of market forces that influence supply and demand</td>
<td>RI.9-10.4</td>
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<td>Concepts: Demand, Economics, Market-clearing Price, Supply</td>
<td>RI.9-10.8</td>
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<td>Skills: Analyzing information, Categorizing data, Charting, Decision-making, Graphing, Negotiating, Oral and written communication, Working in groups</td>
<td>W.9-10.4</td>
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<tr>
<td>Session Four: Saving, Spending, and Investing</td>
<td>Objectives: The students will:</td>
<td>Grades 9-10</td>
<td></td>
<td>S-IC .1 S-IC .3 S-IC .6</td>
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<td>• Recognize ways to earn and increase wealth through saving and investing.</td>
<td>RI.9-10.2</td>
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<td>Economics EDM.2.E.2 EDM.1.E.1 E.3.E.1</td>
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<td>• Analyze examples of wealth acquired through saving and investing.</td>
<td>RI.9-10.4</td>
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<td>• Evaluate different methods of saving and investing, including varied risk and rewards.</td>
<td>RI.9-10.8</td>
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<td>Concepts: Banks as borrower and lender, Economics, Investing options, Risk versus reward, Saving options, Simple interest</td>
<td>SL.9-10.1-4</td>
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<td>Skills: Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Reading for understanding, Working in groups</td>
<td>SL.9-10.6</td>
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<td>L.9-10.1-2</td>
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</table>
## 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:
  - 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.

### Concepts:
- Economics
- Free-rider problem
- Non-rivalry
- Private property
- Public vs. private goods
- Public vs. private sector
- Taxes

### Skills:
- Analyzing information
- Categorizing data
- Decision-making
- Oral and written communication
- Public speaking
- Working in groups

### Grades 9-10
- RI.9-10.2
- RI.9-10.4
- W.9-10.2
- W.9-10.4
- SL.9-10.1-3
- L.9-10.1-2
- L.9-10.4
- L.9-10.6
- S-IC .1
- S-IC .3
- S-IC .6

### Grades 11-12
- RI.11-12.2
- RI.11-12.4
- W.11-12.2
- W.11-12.4
- SL.11-12.1-3
- L.11-12.1-4
- L.11-12.6

## 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:
  - 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.

### Concepts:
- Consumer Price Index (CPI)
- Consumer purchasing power
- Economics
- Federal Reserve System
- Inflation
- Inflation rate
- Percentage change
- United States Bureau of Labor Statistics (BLS)

### Skills:
- Analyzing information
- Categorizing data
- Oral and written communication
- Public speaking
- Reading for understanding
- Solving algebraic equations
- Working in pairs

### Grades 9-10
- RI.9-10.2
- RI.9-10.4
- W.9-10.2
- W.9-10.4
- SL.9-10.1-3
- L.9-10.1-2
- L.9-10.4
- L.9-10.6
- A-SSE.1
- A-SSE.3
- A-REL.1-3
- S-IC .1
- S-IC .3
- S-IC .6

### Grades 11-12
- RI.11-12.2
- RI.11-12.4
- W.11-12.2
- W.11-12.4
- SL.11-12.1-3
- L.11-12.1-4
- L.11-12.6

### Instructional Standards
- Economics EM.3.E.1
- NE.6.E.1
- NE.6.E.3
- SSE.1
- SSE.3
- REL.1-3
- S-IC .1
- S-IC .3
- S-IC .6
## Session Descriptions

**Session Seven: International Trade**

Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.

## Key Learning Objectives

**Objectives:**

- The students will:
  - Describe the significance of international trade.
  - Analyze the impact of trade on national and international utility.

**Concepts:** Economic isolationism, Economics, International trade, Regional trade, Trade restrictions, Tariff, Utility, World trade

**Skills:** Categorizing data, Evaluating information, Negotiating, Oral and written communication, Public speaking, Working in groups

## Standards

<table>
<thead>
<tr>
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<th>Common Core Math</th>
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<th>Common Core Math</th>
<th>Instructional Standards</th>
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<td>Economics GE.7.E.2</td>
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<td>RI.11-12.4</td>
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<tr>
<td>Session Descriptions</td>
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<td>Instructional Standards</td>
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<tr>
<td><strong>Session One: Before the Hunt</strong>&lt;br&gt;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>&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><strong>Grades 9-10</strong>&lt;br&gt;RI.9-10.1&lt;br&gt;W.9-10.7&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.4</td>
<td>College and Career Readiness 1.1.1 1.1.3 2.2.1 2.2.2</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><strong>Grades 9-10</strong>&lt;br&gt;W.9-10.4-5&lt;br&gt;W.9-10.7&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1&lt;br&gt;L.9-10.3-4</td>
<td>College and Career Readiness 2.2.3 2.2.4 2.2.5</td>
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<tr>
<td><strong>Session Three: Get Hired: Collaboration and Creativity</strong>&lt;br&gt;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>&lt;br&gt;The students will:&lt;br&gt;▪ Evaluate personal priorities based on their site visit experience.&lt;br&gt;▪ Showcase identified skills.&lt;br&gt;▪ 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>&lt;br&gt;W.9-10.4-5&lt;br&gt;W.9-10.7&lt;br&gt;SL.9-10.1&lt;br&gt;SL.9-10.4&lt;br&gt;L.9-10.1&lt;br&gt;L.9-10.3&lt;br&gt;L.9-10.4</td>
<td>College and Career Readiness 3.3.2 3.4.4 3.4.5</td>
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# JA Personal Finance – Updated

## Session One: Earning, Employment and Income

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:
- 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.

### Instructional Standards

**Economics**

PFM.8.E.1 Analyze the impact of education, training, and other factors on productivity and income potential

**ACE Financial Literacy**

1.1 Asses the role and functions of money in the economy.
1.2 Examine the relationship between income and career choice.

### Common Core ELA

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<tbody>
<tr>
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<td>Reading for Information 1112.RI.4</td>
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<td>Writing 910.W.2.7</td>
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<td>Speaking and Listening 1112.SL.1 1112.SL.2 1112.SL.3</td>
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<td>Language 910.L.1.1 910.L.2.3 910.L.3.4</td>
<td>Language 1112.L.1.1 1112.L.2.3 1112.L.3.4</td>
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## Session Two: Budgeting

Students investigate the importance of budgeting and how to plan for staying within a budget.

### Objectives:
- 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.

### Instructional Standards

**Economics**

PFM.8.E.2 Evaluate a variety of strategies for making personal financial goals to build short-term and long-term wealth

**ACE Financial Literacy**

1.4 Assess the role of budgeting in meeting financial goals.

### Common Core ELA

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## JA Personal Finance – Updated

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<tr>
<td><strong>Session Three: Savings</strong>&lt;br&gt;&lt;strong&gt;Objectives:**&lt;br&gt;The students will:&lt;br&gt;▪ Recognize high-dollar items and unexpected costs that require savings.&lt;br&gt;▪ Review key concepts related to successfully saving money.</td>
<td><strong>Economics</strong>&lt;br&gt;NE.6.E.1 Compare and contrast the roles and functions of financial institutions in the United States&lt;br&gt;PFM.8.E.2 Evaluate a variety of strategies for making personal financial goals to build short-term and long-term wealth.&lt;br&gt;<strong>ACE Financial Literacy</strong>&lt;br&gt;2.1 Evaluate types of financial institutions and services they provide.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;Reading for Information 910.RI.4&lt;br&gt;Speaking and Listening 910.SL.1 910.SL.2 910.SL.3 910.SL.4&lt;br&gt;Language 910.L.1.1 910.L.2.3 910.L.3.4</td>
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<tr>
<td><strong>Session Four: Credit and Debt</strong>&lt;br&gt;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.</td>
<td><strong>Economics</strong>&lt;br&gt;EDM.1.E.1 Evaluate the roles of scarcity, incentives, trade-offs, and opportunity cost in decision making.&lt;br&gt;<strong>ACE Financial Literacy</strong>&lt;br&gt;3.1 Evaluate the use of credit in effective financial management.&lt;br&gt;3.2 Assess the impact of using credit cards to manage credit.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;Reading for Information 910.RI.1 910.RI.4&lt;br&gt;Speaking and Listening 910.SL.1 910.SL.2 910.SL.3&lt;br&gt;Language 910.L.1.1 910.L.3.4</td>
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<tr>
<td><strong>Session Five: Consumer Protection</strong>&lt;br&gt;Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</td>
<td><strong>Economics</strong>&lt;br&gt;EM.3.E.1 Analyze the role of consumers in a market economy</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;Reading for Information 910.RI.4&lt;br&gt;Writing 910.W.7ELO&lt;br&gt;Speaking and Listening 910.SL.1 910.SL.2 910.SL.3 910.SL.4&lt;br&gt;Language 910.L.1.1 910.L.2.3 910.L.3.4</td>
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<td><strong>Session Six: Smart Shopping</strong></td>
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<td>Students explore making informed purchasing decisions to maximize their buying power. They will work in groups to compare prices in a simulated shopping experience.</td>
<td><strong>Economics</strong>&lt;br&gt;EM.3.E.1 Analyze the role of consumers in a market economy.&lt;br&gt;EM.4.E.2 Explain how differences in the extent of competition in various markets can affect price, quantity, and variety</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;Reading for Information 910.RI.4&lt;br&gt;Speaking and Listening 910.SL.1 910.SL.2 910.SL.3&lt;br&gt;Language 910.L.1.1</td>
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<tr>
<td><strong>Objectives:</strong></td>
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<tr>
<td>The students will:</td>
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<tr>
<td>▪ Identify the factors necessary for making an informed purchase.</td>
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<td>▪ Compare and contrast prices and data when making a purchase decision.</td>
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<td>▪ Calculate savings gained through smart shopping.</td>
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<tr>
<td><strong>Session Seven: Risk Management</strong></td>
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<td>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</td>
<td><strong>Economics</strong>&lt;br&gt;PFM.8.E.3 Analyze insurance as a risk management strategy to protect against financial loss&lt;br&gt;ACE Financial Literacy&lt;br&gt;4.1 Understand insurance and risk management concepts. &lt;br&gt;4.2 Investigate types of insurance available in the marketplace.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;Reading for Information 910.RI.4&lt;br&gt;Speaking and Listening 910.SL.1 910.SL.2 910.SL.3 910.SL.4&lt;br&gt;Language 910.L.1.1</td>
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<tr>
<td><strong>Objectives:</strong></td>
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<tr>
<td>The students will:</td>
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<tr>
<td>▪ Recognize risk of financial loss as an everyday reality for everyone.</td>
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<td>▪ Recognize risk management strategies and apply them appropriately.</td>
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<td>▪ Understand the role of personal responsibility in preventing financial loss.</td>
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<td><strong>Session Eight: Investing</strong></td>
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<td>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</td>
<td><strong>Economics</strong>&lt;br&gt;PFM.8.E.2 Evaluate a variety of strategies for making personal financial goals to build short-term and long-term wealth. &lt;br&gt;ACE Financial Literacy&lt;br&gt;6.1 Determine financial strategies used to meet long-term financial goals.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;Reading for Information 910.RI.1 910.RI.4&lt;br&gt;Speaking and Listening 910.SL.1 910.SL.2&lt;br&gt;Language 910.L.1.1 910.L.2.3 910.L.3.4</td>
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| **Session One: How Much? How Many?**  
Students explore how price and production can affect business performance. | **Objectives:**  
The students will:  
▪ Explain how product price makes an impact on profits  
▪ Describe how production can affect price, sales, and profit  
**Concepts:** assembly line, break-even point, business management, fixed costs, law of diminishing returns, loss, price, product, production, profit, resources, variable costs  
**Skills:** data analysis, decision-making, mathematical skills, oral communication, working in groups | 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  
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  | Mathematical Practices  
1-8  
| Economics  
EDM.1.E.1  
EM.3.E.1 |
Students make decisions about price and production levels using the JA Titan computer simulation. | **Objectives:**  
The students will:  
▪ Make informed business price and production decisions  
**Concepts:** business management, fixed costs, law of diminishing returns, price, production, variable costs  
**Skills:** data analysis, decision-making, mathematical skills, oral communication, working in groups | Grades 9-10  
RI.9-10.4  
SL.9-10.2  
Grades 11-12  
SL.11-12.1-4  
L.11-12.6  | Mathematical Practices  
1-2  
4-6  
Statistics  
S-IC.1  
S-IC.6  
| Economics  
EDM.1.E.1  
EM.3.E.1 |
| **Session Three: Cutting Edge**  
Students design a marketing plan. | **Objectives:**  
The students will:  
▪ Explore why a business conducts research and development  
▪ Explain how businesses determine their target markets and conduct market research  
▪ Explain how marketing affects sales  
▪ Identify key marketing strategies  
**Concepts:** demographics, 4 P’s of marketing, market research, marketing, product life cycle, research and development, target market  
**Skills:** analyzing information, critical thinking, decision-making, mathematical skills, oral communication, planning, working in groups | Grades 9-10  
RI.9-10.4  
W.9-10.2  
W.9-10.2  
W.9-10.7  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-2  
L.9-10.4  
L.9-10.6  
Grades 11-12  
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W.11-12.7-8  
SL.11-12.1-4  
SL.11-12.6  
L.11-12.1-4  
L.11-12.6  | NA  
| Economics  
EM.4.E.2 |
## JA Titan

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<tr>
<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, 4 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 RI.9-10.4 SL.9-10.2&lt;br&gt;Grades 11-12 SL.11-12.1-4</td>
<td>Mathematical Practices 1-8&lt;br&gt;Statistics S-IC.1 S-IC.6</td>
<td>Economics EM.4.E.2</td>
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<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:&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&lt;br&gt;<strong>Concepts:</strong> business management, capital investment, cash flow, charitable giving, investors&lt;br&gt;<strong>Skills:</strong> analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, working in groups</td>
<td>Grades 9-10 RI.9-10.2 RI.9-10.4 W.9-10.2 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6&lt;br&gt;Grades 11-12 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.7 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</td>
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# JA Titan

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<tr>
<td><strong>Session Six: Make an Investment – The Simulation</strong>&lt;br&gt;Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Make business decisions by applying their knowledge to a business simulation&lt;br&gt;• 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&lt;br&gt;<strong>Concepts:</strong> business management, capital investment, cash flow, charitable giving, demographics, 4 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, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RL.9-10.4&lt;br&gt;SL.9-10.2</td>
<td><strong>Mathematical Practices</strong>&lt;br&gt;1-2&lt;br&gt;4-6</td>
<td><strong>Economics</strong>&lt;br&gt;NE.5.E.2</td>
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<tr>
<td><strong>Session Seven: JA Titan of Industry – The Competition</strong>&lt;br&gt;Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Demonstrate how business decisions affect business performance&lt;br&gt;• React appropriately to decisions made by other businesses&lt;br&gt;<strong>Concepts:</strong> business management, capital investment, cash flow, charitable giving, demographics, 4 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, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RL.9-10.2&lt;br&gt;RL.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</td>
<td><strong>Mathematical Practices</strong>&lt;br&gt;1-2&lt;br&gt;4-6</td>
<td><strong>Economics</strong>&lt;br&gt;EDM.1.E.1&lt;br&gt;EM.3.E.1&lt;br&gt;EM.4.E.2&lt;br&gt;NE.5.E.2</td>
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</table>