A Correlation between
Common Core State Standards,
California Content Standards and
High School Grade Level Expectations
and
Junior Achievement Programs

Updated May 2017
California Social Studies Framework
Standards for Career Ready Practice
Common Core State Standards Included

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
www.ja.org
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 California Content Standards and Grade Level Expectations for social studies for grades 9-12 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

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

**JA Company Program**® Blended 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

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

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

**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

**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

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

## Session Descriptions

<table>
<thead>
<tr>
<th>Session One: Introduction to Entrepreneurship</th>
<th>Key Learning Objectives</th>
<th>Instructional Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
</table>
| 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 | Standards for Career Ready Practice  
1. Apply appropriate technical skills and academic knowledge.  
2. Communicate clearly, effectively, and with reason. | Grades 9-10  
RI.9-10.2  
RI.9-10.4  
RI.9-10.8  
W.9-10.2,4  
W.9-10.7-8  
SL.9-10.1-4  
SL.9-10.6  
L.9-10-1.2  
L.9-10.4  
L.9-10.6 |
| | Concepts: entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur | High School Economics  
12.2.8 | |
| | Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, working in groups | | |

## Session Two: What’s My Business?

<table>
<thead>
<tr>
<th>Session One: Introduction to Entrepreneurship</th>
<th>Key Learning Objectives</th>
<th>Instructional Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
</table>
| 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. | Standards for Career Ready Practice  
12. Understand the environmental, social, and economic impacts of decisions. | Grades 9-10  
RI.9-10.2  
RI.9-10.4  
RI.9-10.8  
W.9-10.2,4  
W.9-10.7-8  
SL.9-10.1-4  
SL.9-10.6  
L.9-10-1.2  
L.9-10.4  
L.9-10.6 |
| | Concepts: entrepreneur, franchise, non-profit business, product development | High School Economics  
12.2.8 | |
<p>| | Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, reading for understanding, working pairs | | |</p>
<table>
<thead>
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<th><strong>Session Descriptions</strong></th>
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<th><strong>Instructional Standards</strong></th>
<th><strong>Common Core ELA</strong></th>
</tr>
</thead>
</table>
| **Session Three: Who’s My Customer?**  
Students analyze potential markets. | **Objectives:**  
The students will:  
- Recognize the importance of analyzing markets  
- Apply a needs assessment to the market available to a specific product  
**Concepts:** advertisement, entrepreneur, customer, demographic, market needs, marketing  
**Skills:** analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups  | **Standards for Career Ready Practice**  
5. Utilize critical thinking to make sense of problems and persevere in solving them.  
**High School Economics**  
12.2.3 | Grades 9-10  
RI.9-10.2  
RI.9-10.4  
RI.9-10.8  
W.9-10.2.4  
W.9-10.7-8  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-2  
L.9-10.4-6 |
| **Session Four: What’s My Advantage?**  
Students determine how to set a product apart from competition. | **Objectives:**  
The students will:  
- Define competitive advantages and recognize them in other businesses  
- Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market  
**Concepts:** competitive advantages, customer, entrepreneur, profit, product  
**Skills:** analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups  | **Standards for Career Ready Practice**  
9. Work productively in teams while integrating cultural and global competence.  
**High School Economics**  
12.2.8 | Grades 9-10  
RI.9-10.2  
RI.9-10.4  
RI.9-10.8  
W.9-10.2.4  
W.9-10.7-8  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-2  
L.9-10.4-6 |
|  |  |  | Grades 11-12  
RI.11-12.2  
RI.11-12.4  
W.11-12.2  
W.11-12.4  
W.11-12.7-8  
SL.11-12.1-4  
SL.11-12.6  
L.11-12.1-4  
L.11-12.6 |
### Session Descriptions

#### Session Five: Competitive Advantages

Students decide how to set a product or service apart from the competition.

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

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

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

**Instructional Standards for Career Ready Practice**
2. Communicate clearly, effectively, and with reason.
3. Develop an education and career plan aligned with personal goals.
4. Apply technology to enhance productivity.
9. Work productively in teams while integrating cultural and global competence.

**High School Economics**
12.2.8

<table>
<thead>
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<tr>
<td>RI.9-10.2</td>
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<th>Grades 11-12</th>
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<td>RI.11-12.2</td>
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<td>W.11-12.2</td>
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<td>W.11-12.4</td>
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<td>SL.11-12.6</td>
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<td>L.11-12.1-4</td>
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<td>L.11-12.6</td>
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#### 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

**Instructional Standards for Career Ready Practice**
7. Act as a responsible citizen in the workplace and the community.
8. Model integrity, ethical leadership, and effective management.

<table>
<thead>
<tr>
<th>Grades 9-10</th>
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<tbody>
<tr>
<td>RI.9-10.2</td>
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<td>W.9-10.7-8</td>
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<td>L.9-10.1-2</td>
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<td>L.9-10.4,6</td>
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<td>L.11-12.6</td>
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</tbody>
</table>
**Session Descriptions**

**Session Seven: The Business Plan**
Students compile a sample business plan.

**Key Learning Objectives**

**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

**Instructional Standards**

**Standards for Career Ready Practice**
3. Develop an education and career plan aligned with personal goals.
4. Apply technology to enhance productivity.
5. Utilize critical thinking to make sense of problems and persevere in solving them.

**High School Economics**
12.2.8

**Common Core ELA**

<table>
<thead>
<tr>
<th>Grades 9-10</th>
<th>Grades 11-12</th>
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<tbody>
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<td>RL.9-10.2</td>
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<td>RL.9-10.4</td>
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<td>RL.9-10.8</td>
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<td>W.9-10.7.8</td>
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<td>SL.9-10.1-4</td>
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<td>SL.9-10.6</td>
<td>SL.11-2.6</td>
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<td>L.9-10.1-2</td>
<td>L.11-12.1-4</td>
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<tr>
<td>L.9-10.4.6</td>
<td>L.11-12.6</td>
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</table>
### Session Descriptions

#### Session One: Get Hired: Critical Thinking and Creativity

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

**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.

**Standards for Career Ready Practice:**
- 5. Utilize critical thinking to make sense of problems and persevere in solving them.
- 10. Demonstrate creativity and innovation

**Common Core ELA:**
- RI.9-10.4
- RI.11-12.4
- SL.9-10.1
- SL.11-12.1
- L.9-10.1
- L.11-12.1

#### Session Two: Get Hired: Communication and Conflict-Management Skills

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.

**Objectives:**
- The students will:
  - Recognize common responses to conflict.
  - Apply conflict-management skills to resolve work-based issues.

**Standards for Career Ready Practice:**
- 1. Apply appropriate technical skills and academic knowledge.
- 2. Communicate clearly, effectively, and with reason.

**Common Core ELA:**
- RI.9-10.4
- RI.11-12.4
- SL.9-10.1
- SL.11-12.1
- L.9-10.1
- L.11-12.1

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

Students practice collaboration—a 4C’s skill—by using a teambuilding model referred to as the GRPI model (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.

**Objectives:**
- The students will:
  - Demonstrate collaboration with team members to accomplish work-based challenges.
  - Recognize the components of a high-performance team.

**Standards for Career Ready Practice:**
- 9. Work productively in teams while integrating cultural and global competence.
- 10. Demonstrate creativity and innovation

**Common Core ELA:**
- RI.9-10.4
- RI.11-12.4
- SL.9-10.1
- SL.9-10.6
- SL.11-12.1
- L.9-10.1
- L.11-12.1

#### Session Four: Get Hired: Strong Soft Skills

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.

**Objectives:**
- The students will:
  - Identify soft skills that are in demand by employers.
  - Demonstrate personal soft skills in a mock interview.

**Standards for Career Ready Practice:**
- 7. Act as a responsible citizen in the workplace and the community.
- 8. Model integrity, ethical leadership, and effective management.

**Common Core ELA:**
- RI.9-10.4
- RI.11-12.4
- W.9-10.2
- SL.9-10.1
- SL.11-12.1
- L.9-10.1
- L.11-12.1
# JA Career Success

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<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Standards for Career Ready Practice</th>
<th>Common Core ELA</th>
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<tbody>
<tr>
<td><strong>Session Five: Know Your Work Priorities</strong>&lt;br&gt;Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</td>
<td>Objectives:&lt;br&gt;The students will:&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>1. Apply appropriate technical skills and academic knowledge.&lt;br&gt;3. Develop an education and career plan aligned with personal goals.</td>
<td>RI.9-10.4&lt;br&gt;RI.11-12.4&lt;br&gt;SL.9-10.1&lt;br&gt;SL.11-12.1&lt;br&gt;L.9-10.1&lt;br&gt;L.11-12.1</td>
</tr>
<tr>
<td><strong>Session Six: Know Who's Hiring</strong>&lt;br&gt;In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</td>
<td>Objectives:&lt;br&gt;The students will:&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>9. Work productively in teams while integrating cultural and global competence.&lt;br&gt;11. Employ valid and reliable research strategies.</td>
<td>W.9-10.1&lt;br&gt;L.9-10.1&lt;br&gt;L.11-12.1</td>
</tr>
<tr>
<td><strong>Session Seven: Know Your Personal Brand</strong>&lt;br&gt;Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</td>
<td>Objectives:&lt;br&gt;The students will:&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>12. Understand the environmental, social, and economic impacts of decisions.</td>
<td>RI.9-10.4&lt;br&gt;RI.9-10.5&lt;br&gt;RI.11-12.4&lt;br&gt;RI.11-12.5&lt;br&gt;W.9-10.2&lt;br&gt;W.11-12.1&lt;br&gt;W.11-12.3&lt;br&gt;W.11-12.9&lt;br&gt;SL.9-10.1&lt;br&gt;SL.9-10.2&lt;br&gt;SL.11-12.1&lt;br&gt;SL.11-12.2&lt;br&gt;L.9-10.1&lt;br&gt;L.11-12.1</td>
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# JA Company Program – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Business, Finance and Marketing Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
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</thead>
</table>
| **Meeting One: Start a Business** | 3.1 Identify personal interests, aptitudes, information, and skills necessary for informed career decision making.  
3.2 Evaluate personal character traits such as trust, respect, and responsibility and understand the impact they can have on career success.  
10.1 Interpret and explain terminology and practices specific to the Business and Finance sector.  
A1.0 Explain entrepreneurship and the fundamentals of developing a new business. | **Grades 9-10**  
RI.9-10.1-2  
RI.9-10.4  
W.9-10.6  
SL.9-10.1-2  
L.9-10.1-2  
L.9-10.4  
**Grades 11-12**  
RI.11-12.1  
RI.11-12.4  
W.11-12.6  
SL.11-12.1-2  
SL.11-12.4  
L.11-12.1-2  
L.11-12.6 | 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. | 2.3 Interpret verbal and nonverbal communications and respond appropriately  
2.5 Communicate information and ideas effectively to multiple audiences using a variety of media and formats. | **Grades 9-10**  
RI.9-10.1  
RI.9-10.4  
W.9-10.4  
W.9-10.6-7  
SL.9-10.1-2  
SL.9-10.4-5  
L.9-10.1-2  
L.9-10.4  
**Grades 11-12**  
RI.11-12.1  
RI.11-12.4  
W.11-12.6  
SL.11-12.1-2  
SL.11-12.4  
L.11-12.1-2  
L.11-12.6 | NA |
| **Meeting Two: Fill a Need** | 2.3 Interpret verbal and nonverbal communications and respond appropriately  
2.5 Communicate information and ideas effectively to multiple audiences using a variety of media and formats. | **Grades 9-10**  
RI.9-10.1  
RI.9-10.4  
W.9-10.4  
W.9-10.6-7  
SL.9-10.1-2  
SL.9-10.4-5  
L.9-10.1-2  
L.9-10.4  
**Grades 11-12**  
RI.11-12.1  
RI.11-12.4  
W.11-12.6  
SL.11-12.1-2  
SL.11-12.4  
L.11-12.1-2  
L.11-12.6 | 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. | 2.3 Interpret verbal and nonverbal communications and respond appropriately  
2.5 Communicate information and ideas effectively to multiple audiences using a variety of media and formats. | **Grades 9-10**  
RI.9-10.1  
RI.9-10.4  
W.9-10.4  
W.9-10.6-7  
SL.9-10.1-2  
SL.9-10.4-5  
L.9-10.1-2  
L.9-10.4  
**Grades 11-12**  
RI.11-12.1  
RI.11-12.4  
W.11-12.6  
SL.11-12.1-2  
SL.11-12.4  
L.11-12.1-2  
L.11-12.6 | NA |
## JA Company Program – Blended

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<tbody>
<tr>
<td><strong>Meeting Three: Vet the Venture</strong>&lt;br&gt;Objectives:</td>
<td>3.7 Recognize the importance and impact small businesses have on our state, nation and world economies.&lt;br&gt;5.1 Identify and ask significant questions that clarify various points of view to solve problems.&lt;br&gt;5.4 Interpret information and draw conclusions, based on the best analysis, to make informed decisions.&lt;br&gt;A4.0 Apply economic concepts as they relate to business.</td>
<td>Grades 9-10&lt;br&gt;R.I.9-10.1&lt;br&gt;W.9-10.4&lt;br&gt;W.9-10.6-7&lt;br&gt;SL.9-10.1-3&lt;br&gt;L.9-10.1-2</td>
<td>NA</td>
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<tr>
<td><strong>Meeting Four: Create a Structure</strong>&lt;br&gt;Objectives:</td>
<td>5.3 Use systems thinking to analyze how various components interact with each other to produce outcomes in a complex work environment.&lt;br&gt;7.2 Explain the importance of accountability and responsibility in fulfilling personal, community, and workplace roles.&lt;br&gt;7.3 Understand the need to adapt to changing and varied roles and responsibilities.&lt;br&gt;A3.0 Investigate the functions and techniques of management and organizational structure and distinguish between small and large companies.</td>
<td>Grades 9-10&lt;br&gt;R.I.9-10.1-2&lt;br&gt;W.9-10.2.4&lt;br&gt;W.9-10.6-7&lt;br&gt;SL.9-10.1-3&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4</td>
<td>Mathematical Practices 1-3</td>
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<tr>
<td><strong>Meeting Five: Launch the Business</strong>&lt;br&gt;Objectives:</td>
<td>7.2 Explain the importance of accountability and responsibility in fulfilling personal, community, and workplace roles. 8.1 Access, analyze, and implement quality assurance standards of practice.&lt;br&gt;9.7 Participate in interactive teamwork to solve real Business and Finance sector issues and problems.&lt;br&gt;11.4 Employ entrepreneurial practices and behaviors appropriate to Business and Finance sector opportunities.&lt;br&gt;A2.0 Plan, organize, secure, and manage resources of a project to achieve specific goals.</td>
<td>Grades 9-10&lt;br&gt;R.I.9-10.1&lt;br&gt;W.9-10.2&lt;br&gt;W.9-10.4-7&lt;br&gt;SL.9-10.1-6&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4</td>
<td>Mathematical Practices 1-3</td>
</tr>
</tbody>
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### Junior Achievement Logo
# JA Company Program – Blended

## Session Details

### Meeting Six through Eleven: Run the Business

**Objectives:**
- The students will:
  - Practice business communication and implementation.
  - Practice task prioritization.
  - Practice follow-through.
  - Submit important information.
  - Practice problem solving

**Common Core ELA**
- Grades 9-10
  - RI.9-10.1
  - RI.9-10.4
  - SL.9-10.1-2
  - L.9-10.1-2
  - L.9-10.4

**Common Core Math**
- Grades 11-12
  - RI.11-12.1
  - RI.11-12.4
  - W.11-12.2
  - W.11-12.5
  - SL.11-12.1-2
  - L.11-12.1-2
  - L.11-12.6

**Mathematical Practices**
- 1-8

### Topic: Capitalization

**Objectives:**
- The students will:
  - Explore sources of capital.
  - Consider which sources of capital might be used for the Company.
  - Learn pitch ideas for building capital or obtaining funding.
  - Present a pitch.

**Mathematical Practices**
- HSS-IC.B.6
# JA Company Program – Blended

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<tr>
<th>Topic: Finance</th>
<th>Business, Finance and Marketing Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
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</thead>
<tbody>
<tr>
<td><strong>Objectives:</strong></td>
<td>10.5 Interpret financial data, analyze results, and make sensible business decisions to promote a financially reliable business.</td>
<td><strong>Grades 9-10</strong></td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td>The students will:</td>
<td>10.10 Apply the economic principles and concepts fundamental to business operations.</td>
<td>RI.9-10.1-2</td>
<td>1-8</td>
</tr>
<tr>
<td>• Examine the most important financial elements of a startup.</td>
<td>10.11 Develop a system for keeping and using financial records and a personal financial plan to manage cash flow and maintain creditworthiness.</td>
<td>RI.9-10.4</td>
<td>HSS-IC.B.6</td>
</tr>
<tr>
<td>• Practicing using the Business Finance Tool.</td>
<td>A5.0 Analyze financial data in order to make short-term and long-term decisions.</td>
<td>SL.9-10.1-6</td>
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<td></td>
<td><strong>Grades 11-12</strong></td>
<td>L.9-10.1-2</td>
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<td>RI.11-12.1</td>
<td>L.9-10.4</td>
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<td>RI.11-12.4</td>
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<td>W.11-12.2</td>
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<td>SL.11-12.4-7</td>
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<td>SL.11-12.1-2</td>
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<td>L.11-12.6</td>
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<thead>
<tr>
<th>Topic: Management and Leadership</th>
<th>Business, Finance and Marketing Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
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</thead>
<tbody>
<tr>
<td><strong>Objectives:</strong></td>
<td>9.1 Define leadership and identify the responsibilities, competencies, and behaviors of successful leaders.</td>
<td><strong>Grades 9-10</strong></td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td>The students will:</td>
<td>9.2 Identify the characteristics of successful teams, including leadership, cooperation, collaboration, and effective decision-making skills as applied in groups, teams, and career technical student organization activities.</td>
<td>RI.9-10.1-2</td>
<td>1-8</td>
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<tr>
<td>• Research how leaders make decisions.</td>
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<td>RI.9-10.4</td>
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<td>• Investigate how leaders influence a company, beyond giving direction.</td>
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<td>SL.9-10.1-4</td>
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<tr>
<td>• Provide evidence of a leader’s specific leadership style.</td>
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<td>L.9-10.1-2</td>
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<tr>
<td>• Develop a TED-style talk on leadership.</td>
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<td>SL.11-12.1-2</td>
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<td></td>
<td><strong>Grades 11-12</strong></td>
<td>L.11-12.6</td>
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<td>RI.11-12.1</td>
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<td>RI.11-12.4</td>
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<td>SL.11-12.1-2</td>
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<tr>
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<th>Business, Finance and Marketing Standards</th>
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<th>Common Core Math</th>
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</thead>
<tbody>
<tr>
<td><strong>Objectives:</strong></td>
<td>10.11 Recognize the importance of marketing in a global economy.</td>
<td><strong>Grades 9-10</strong></td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td>The students will:</td>
<td>A8.0 Construct a Marketing Plan.</td>
<td>RI.9-10.1-4</td>
<td>1-8</td>
</tr>
<tr>
<td>• Learn about the 4 P’s of marketing—Product, Place, Price, and Promotion—and how they are related.</td>
<td></td>
<td>SL.9-10.1</td>
<td>HSS-IC.B.6</td>
</tr>
<tr>
<td>• Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s.</td>
<td></td>
<td>L.9-10.1</td>
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<td><strong>Grades 11-12</strong></td>
<td>L.9-10.4</td>
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<td>RI.11-12.1</td>
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<td>W.11-12.6-7</td>
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# JA Company Program – Blended

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<td><strong>Topic: Sales</strong></td>
<td>10.8 Integrate the techniques and strategies used to foster positive, ongoing relationships with customers, suppliers, investors, and community.</td>
<td>Grades 9-10</td>
<td>Mathematical Practices</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>RI.9-10.1</td>
<td>1-8</td>
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<tr>
<td>The students will:</td>
<td></td>
<td>RI.9-10.4</td>
<td>HSS-IC.B.6</td>
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<tr>
<td>• Understand tips for sales success.</td>
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<td>W.9-10.4-5</td>
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<tr>
<td>• Create a video blog entry about a product or service to practice these tips.</td>
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<td>SL.9-10.1</td>
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<td>L.9-10.1-2</td>
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<td>L.9-10.4</td>
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<tr>
<td><strong>Grades 11-12</strong></td>
<td>10.9 Adapt the distribution concepts and processes needed to move, store, locate, and transfer ownership of goods or services.</td>
<td>Grades 9-10</td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td></td>
<td>A9.0 Apply principles of supply chain management to a business model.</td>
<td>RI.9-10.1</td>
<td>1-8</td>
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<tr>
<td><strong>Topic: Supply Chain</strong></td>
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<td>RI.9-10.4</td>
<td>HSS-IC.B.6</td>
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<tr>
<td><strong>Objectives:</strong></td>
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<td>W.9-10.4-5</td>
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<tr>
<td>The students will:</td>
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<td>SL.9-10.1</td>
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<tr>
<td>• Explore the interconnected links in a supply chain.</td>
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<td>L.9-10.1-2</td>
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<td>• Define standards for communicating about production.</td>
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<td>L.9-10.4</td>
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<tr>
<td>• Apply the concept of quality control to practices in the Company.</td>
<td><strong>Grades 11-12</strong></td>
<td>RI.11-12.1</td>
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## JA Company Program – Blended

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<th>Common Core Math</th>
<th>Mathematical Practices</th>
</tr>
</thead>
</table>
| **Meeting Twelve: Liquidate the Company** | **11.1 Utilize work-based/workplace learning experiences to demonstrate and expand upon knowledge and skills gained during classroom instruction and laboratory practices specific to the Business and Finance sector program of study.**  
**11.3 Demonstrate entrepreneurship skills and knowledge of self-employment options and innovative ventures.** | **Grades 9-10**  
RI.9-10.1  
RI.9-10.4  
W.9-10.2  
W.9-10.4  
SL.9-10.1-4  
L.9-10.1-2  
L.9-10.4 | **Grades 11-12**  
RI.11-12.1  
RI.11-12.4  
W.11-12.2.4  
SL.11-12.1  
SL.11-12.4-5  
L.11-12.1-2  
L.11-12.6 | **1-8**  
HSS-IC.B.6 |
| **Meeting Thirteen: Create a Personal Action Plan** | **3.4 Research the scope of career opportunities available and the requirements for education, training, certification, and licensure.**  
**3.5 Integrate changing employment trends, societal needs, and economic conditions into career planning.**  
**3.9 Develop a career plan that reflects career interests, pathways, and postsecondary options.** | **Grades 9-10**  
RI.9-10.1  
RI.9-10.4  
W.9-10.2  
W.9-10.4-7  
SL.9-10.1-3  
L.9-10.1-2  
L.9-10.4 | **Grades 11-12**  
RI.11-12.1  
RI.11-12.4  
W.11-12.2.4  
W.11-12.4-7  
SL.11-12.1-2  
SL.11-12.4-5  
L.11-12.1-2  
L.11-12.6 | **NA** |

### Objectives:

- **Meeting Twelve:** The students will:
  - Explain and follow the liquidation process.
  - Complete business closing and liquidation tasks, including recordkeeping.
  - Create an annual report.

- **Meeting Thirteen:** The students will:
  - Understand the importance of networking.
  - Complete a personal action plan.
  - Explore potential career options.
## JA Economics

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<th>Topic Descriptions</th>
<th>Key Learning Objectives</th>
<th>Social Studies Standards</th>
<th>Common Core ELA</th>
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<tbody>
<tr>
<td><strong>Topic One: Introduction to Economics</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
<td><strong>Social Studies Economics</strong></td>
<td><strong>Grades 9-10</strong></td>
</tr>
</tbody>
</table>
| 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. | - 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  
| - How is economics about scarcity, investment, growth, employment, competition, protection, entrepreneurship, and markets?  
- What is capitalism? What are its benefits and problems?  
- What does it mean to be financially literate?  
- How do worldwide markets affect me?  
- How are resources allocated?  
- What is a market economy? |
# 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

## Social Studies Standards

**Social Studies Economics**

12.2.1-2  
12.2.4-8

**Economics Driving Questions**

- What are key components of the American economic system?
- How are prices determined?
- Who determines prices?
- How do banks and markets function?

## Common Core ELA

**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

**Grades 11-12**

RI.11-12.2  
RI.11-12.4  
W.11-12.2  
W.11-12.4  
W.11-12.7-8  
SL.11-12.1-4  
SL.11-12.6  
L.11-12.1-4  
L.11-12.6
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:
- 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

**Instructional Standards**

**Social Studies Economics**
12.2.8-10
12.4.1-4
12.5.1

**Economics Driving Questions**
- What does it mean to work?
- How does one compete in the labor market?
- How are wages determined?
- How and why do workers organize?

**Common Core ELA**

**Grades 9-10**
RI.9-10.2
RI.9-10.4
RI.9-10.8
W.9-10.2
W.9-10.4
W.9-10.7-8
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.11-12.7-8
SL.11-12.1-4
SL.11-12.6
L.11-12.1-4
L.11-12.6
# JA Economics

## 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.

### Objectives:
The students will:
- 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

### Social Studies Economics
- **12.4.1-4**

### Economics Driving Questions
- How is the American government involved in the economy?
- How has the American government been involved in the economy in the past?
- How does the federal budget affect ordinary people?
- What does it mean to pay taxes?
- Why is there a Federal Reserve Bank? How does it function?
- What does it mean to run a deficit?
- What is macro-economics and what does it reveal about the economy?
- How does a cyclical economy function?
- How does data help to tell the story of the economy?

### Grades 9-10
- RI.9-10.2
- RI.9-10.4
- RI.9-10.8
- W.9-10.2
- W.9-10.4
- W.9-10.7-8
- 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.11-12.7-8
- SL.11-12.1-4
- SL.11-12.6
- L.11-12.1-4
- L.11-12.6
### JA Economics

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<tbody>
<tr>
<td><strong>Topic Five: The Global Economy</strong></td>
<td>Objectives: The students will:</td>
<td><strong>Social Studies Economics</strong></td>
<td><strong>Grades 9-10</strong></td>
</tr>
</tbody>
</table>
| 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. | - 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 | 12.1.3  
12.2.3  
12.6.1-4 | RL.9-10.2  
RL.9-10.4  
RL.9-10.8  
W.9-10.2  
W.9-10.4  
W.9-10.7-8  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-2  
L.9-10.4  
L.9-10.6 |
| **Economics Driving Questions** |  | **Grades 11-12** |
| - What is globalization?  
- How does globalization affect international and national economies, and individuals?  
- Why are there critics of globalization? | 12.1.2  
12.1.4  
12.1.7-8  
SL.11-12.1-4  
SL.11-12.6  
L.11-12.1-4  
L.11-12.6 | RL.11-12.2  
RL.11-12.4  
W.11-12.2  
W.11-12.4  
W.11-12.7-8  
SL.11-12.1-4  
SL.11-12.6  
L.11-12.1-4  
L.11-12.6 |
# JA Exploring Economics

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<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Instructional Standards</th>
<th>Social Studies</th>
<th>Economics</th>
<th>Economics Driving Questions</th>
</tr>
</thead>
</table>
| **Session One: Economic Systems—Who Makes the Big Decisions?** | **Objectives:** The students will:  
- Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services.  
- Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship | Grades 9-10  
RI.9-10.2  
RI.9-10.4  
RI.9-10.8  
W.9-10.2  
W.9-10.4  
W.9-10.7-8  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-2  
L.9-10.4  
L.9-10.6 | S-IC .1  
S-IC .3  
S-IC .6 | Social Studies  
10.3.6  
Economics  
12.1 1-2  
**Economics Driving Questions**  
- How is economics about scarcity, investment, growth, employment, competition, protection, entrepreneurship, and markets?  
- What is capitalism? What are its benefits and problems? |  
| **Session Two: Supply and Demand—What’s It Worth to You?** | **Objectives:** The students will:  
- Review the concepts of supply and demand.  
- Define the term market-clearing price.  
- Demonstrate the interaction between supply and demand in a free-market economy.  
- Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price.  
- **Concepts:** Demand, Economics, Market-clearing Price, Supply, Supply and demand  
- **Skills:** Analyzing information, Categorizing data, Decision-making, Evaluating alternatives, Listening for understanding, Oral and written communication, Working in groups | Grades 9-10  
RI.9-10.2  
RI.9-10.4  
RI.9-10.8  
W.9-10.2  
W.9-10.4  
W.9-10.7-8  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1-2  
L.9-10.4  
L.9-10.6 | S-IC .1  
S-IC .3  
S-IC .6 | Social Studies  
12.2.1-2  
12.2.4-8  
**Economics Driving Questions**  
- How are prices determined?  
- Who determines prices?  
- How do banks and markets function? |
### Session Three: Supply and Demand—The JA Market Game

Demonstrate the interaction of supply and demand and how market forces affect the prices of products.

**Objectives:**
The students will:
- Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price.
- Apply real-life examples of market forces that influence supply and demand

**Concepts:** Demand, Economics, Market-clearing Price, Supply

**Skills:** Analyzing information, Categorizing data, Charting, Decision-making, Graphing, Negotiating, Oral and written communication, Working in groups

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<tr>
<th>Grades 9-10</th>
<th>Grades 11-12</th>
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<td>RI.9-10.8</td>
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<td>L.9-10.6</td>
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**Common Core ELA:** S-IC.1, S-IC.3, S-IC.6

**Social Studies Economics:** 12.2.1-2, 12.2.4-8

**Economics Driving Questions**
- How are prices determined?
- Who determines prices?
- How do banks and markets function?

### Session Four: Saving, Spending, and Investing

Explore concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compare the characteristics, risks, and rewards of several options.

**Objectives:**
The students will:
- Recognize ways to earn and increase wealth through saving and investing.
- Analyze examples of wealth acquired through saving and investing.
- Evaluate different methods of saving and investing, including varied risk and rewards.

**Concepts:** Banks as borrower and lender, Economics, Investing options, Risk versus reward, Saving options, Simple interest

**Skills:** Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Reading for understanding, Working in groups

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**Common Core ELA:** S-IC.1, S-IC.3, S-IC.6

**Social Studies Economics:** 12.5.3

**Economics Driving Questions**
- How do banks and markets function?
- What does it mean to be financially literate?
- How do worldwide markets affect me?
### JA Exploring Economics

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Instructional Standards</th>
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<tbody>
<tr>
<td><strong>Session Five: Government’s Role in the Market</strong></td>
<td><strong>Objectives:</strong> The students will:</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.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</td>
<td>Grades 11-12: RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</td>
<td>S-IC.1 S-IC.3 S-IC.6 Social Studies Economics 12.4.1-4 Economics Driving Questions: • How is the American government involved in the economy? • How has the American government been involved in the economy in the past? • How does the federal budget affect ordinary people?</td>
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**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

**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
### JA Exploring Economics

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<td><strong>Session Seven: International Trade</strong>&lt;br&gt;Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;li&gt;Describe the significance of international trade.&lt;/li&gt;&lt;li&gt;Analyze the impact of trade on national and international utility.&lt;/li&gt;<strong>Concepts:</strong> Economic isolationism, Economics, International trade, Regional trade, Trade restrictions, Tariff, Utility, World trade&lt;br&gt;<strong>Skills:</strong> Categorizing data, Evaluating information, Negotiating, Oral and written communication, Public speaking, Working in groups</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9-10.2&lt;br&gt;RI.9-10.4&lt;br&gt;RI.9-10.8&lt;br&gt;W.9-10.2&lt;br&gt;W.9-10.4&lt;br&gt;W.9-10.7-8&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>S-IC .1</strong>&lt;br&gt;<strong>S-IC .3</strong>&lt;br&gt;<strong>S-IC .6</strong></td>
<td><strong>Social Studies Economics</strong>&lt;br&gt;12.1.3&lt;br&gt;12.2.3&lt;br&gt;12.6.1-4&lt;br&gt;<strong>Economics Driving Questions</strong>&lt;br&gt;• What is globalization?&lt;br&gt;• How does globalization affect international and national economies, and individuals?&lt;br&gt;• Why are there critics of globalization?</td>
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# JA Job Shadow

## Session Descriptions | Key Learning Objectives | Standards for Career Ready Practice | Common Core ELA
---|---|---|---
### Session One: Before the Hunt
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.

**Objectives:**
The students will:
- Recognize career clusters that match their skills and interest.
- Demonstrate self-awareness of their soft skills in work scenarios.

1. Apply appropriate technical skills and academic knowledge.
2. Communicate clearly, effectively, and with reason.

### Session Two: Perfect Match
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.

**Objectives:**
The students will:
- Review methods of identifying job openings.
- Demonstrate professional interviewing skills.
- Express expectations for the upcoming site visit.

5. Utilize critical thinking to make sense of problems and persevere in solving them.
7. Act as a responsible citizen in the workplace and the community.
8. Model integrity, ethical leadership, and effective management.

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

**Objectives:**
The students will:
- Evaluate personal priorities based on their site visit experience.
- Showcase identified skills.

3. Develop an education and career plan aligned with personal goals.
9. Work productively in teams while integrating cultural and global competence.
10. Demonstrate creativity and innovation
11. Employ valid and reliable research strategies.

SL.9-10.1 L.9-10.1 L.9-10.3 L.9-10.4 W.9-10.4 W.9-10.5 W.9-10.7 SL.11-12.1 L.11-12.1 L.11-12.3 L.11-12.4 W.11-12.4 W.11-12.5 W.11-12.7
# JA Personal Finance – Blended

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<th>Session Details</th>
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<td><strong>Session One: Money for the Long Run</strong>&lt;br&gt;<strong>Topic:</strong> Earning/Income&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will:&lt;li&gt;Define personal finance and why it matters.&lt;/li&gt;&lt;li&gt;Contrast being rich with using financial planning to be financially secure.&lt;/li&gt;&lt;li&gt;Express the relationship between career, education choices, and lifetime earnings.&lt;/li&gt;&lt;br&gt;<strong>Concepts:</strong> Earnings, Education, Lifetime earnings, Personal finances&lt;br&gt;<strong>Skills:</strong> Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</td>
<td><strong>Standards for Career Ready Practice</strong>&lt;br&gt;1. Apply appropriate technical skills and academic knowledge.&lt;br&gt;2. Communicate clearly, effectively, and with reason.&lt;br&gt;3. Develop an education and career plan aligned with personal goals.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;Reading for Informational Text&lt;br&gt;910.RI.1.1&lt;br&gt;910.RI.1.2&lt;br&gt;910.RI.3.8&lt;br&gt;Writing&lt;br&gt;910.W.1.2&lt;br&gt;910.W.2.4&lt;br&gt;910.W.2.6&lt;br&gt;Speaking and Listening&lt;br&gt;910.SL.1.1&lt;br&gt;910.SL.1.2&lt;br&gt;910.SL.2.4&lt;br&gt;Language&lt;br&gt;910.L.1.1&lt;br&gt;910.L.2.3&lt;br&gt;910.L.3.4</td>
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<td><strong>Session Two: Why Budget?</strong>&lt;br&gt;<strong>Topic:</strong> Budgeting Rationale&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will:&lt;li&gt;Plan, prioritize, and adjust expenses to meet a scenario based budget.&lt;/li&gt;&lt;li&gt;Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.&lt;/li&gt;&lt;br&gt;<strong>Concepts:</strong> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings&lt;br&gt;<strong>Skills:</strong> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</td>
<td><strong>Standards for Career Ready Practice</strong>&lt;br&gt;4. Apply technology to enhance productivity.&lt;br&gt;5. Utilize critical thinking to make sense of problems and persevere in solving them.&lt;br&gt;9. Work productively in teams while integrating cultural and global competence.&lt;br&gt;11. Employ valid and reliable research strategies.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;Reading for Informational Text&lt;br&gt;910.RI.1.1&lt;br&gt;910.RI.1.2&lt;br&gt;Writing&lt;br&gt;910.W.1.2&lt;br&gt;910.W.2.4&lt;br&gt;910.W.2.6&lt;br&gt;Speaking and Listening&lt;br&gt;910.SL.1.1&lt;br&gt;910.SL.1.2&lt;br&gt;Language&lt;br&gt;910.L.1.1&lt;br&gt;910.L.3.4</td>
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<td><strong>Session Three: Anatomy of a Budget</strong>&lt;br&gt;<strong>Topic:</strong> How to Budget&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will:&lt;li&gt;Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.&lt;/li&gt;&lt;li&gt;Demonstrate basic budget competencies&lt;/li&gt;&lt;br&gt;<strong>Concepts:</strong> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost, Variable Expenses&lt;br&gt;<strong>Skills:</strong> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Teamwork&lt;br&gt;<strong>Standards for Career Ready Practice</strong>&lt;br&gt;4. Apply technology to enhance productivity.&lt;br&gt;5. Utilize critical thinking to make sense of problems and persevere in solving them.&lt;br&gt;6. Understand that financial literacy leads to a secure future that enables career success.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;<strong>Speaking and Listening</strong>&lt;br&gt;910.SL.1.1&lt;br&gt;910.SL.1.2&lt;br&gt;910.SL.2.4&lt;br&gt;<strong>Language</strong>&lt;br&gt;910.L.1.1&lt;br&gt;910.L.2.3&lt;br&gt;910.L.3.4&lt;br&gt;<strong>Grades 11-12</strong>&lt;br&gt;<strong>Speaking and Listening</strong>&lt;br&gt;1112.SL.1.1&lt;br&gt;1112.SL.1.2&lt;br&gt;1112.SL.2.4&lt;br&gt;1112.SL.2.5&lt;br&gt;<strong>Language</strong>&lt;br&gt;1112.L.1.1&lt;br&gt;1112.L.2.3&lt;br&gt;1112.L.3.4&lt;br&gt;1112.L.3.6</td>
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<td><strong>Session Four: Breaking Even Isn’t Enough</strong>&lt;br&gt;<strong>Topic:</strong> Saving&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will:&lt;li&gt;Recognize the key reasons for saving.&lt;/li&gt;&lt;li&gt;Apply the steps in developing a savings plan, including the concept of paying yourself first.&lt;/li&gt;&lt;br&gt;<strong>Concepts:</strong> Debt, Credit, Credit cards, Credit reports and scores, Interest&lt;br&gt;<strong>Skills:</strong> Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups&lt;br&gt;<strong>Standards for Career Ready Practice</strong>&lt;br&gt;6. Understand that financial literacy leads to a secure future that enables career success.&lt;br&gt;7. Act as a responsible citizen in the workplace and the community.&lt;br&gt;<strong>Grades 9-10</strong>&lt;br&gt;<strong>Reading for Informational Text</strong>&lt;br&gt;910.RI.1.1&lt;br&gt;910.RI.1.2&lt;br&gt;910.RI.3.8&lt;br&gt;<strong>Writing</strong>&lt;br&gt;910.W.1.2&lt;br&gt;910.W.2.4&lt;br&gt;910.W.2.6&lt;br&gt;<strong>Speaking and Listening</strong>&lt;br&gt;910.SL.1.1&lt;br&gt;910.SL.1.2&lt;br&gt;910.SL.2.4&lt;br&gt;<strong>Language</strong>&lt;br&gt;910.L.1.1&lt;br&gt;910.L.2.3&lt;br&gt;910.L.3.4&lt;br&gt;<strong>Grades 11-12</strong>&lt;br&gt;<strong>Reading for Informational Text</strong>&lt;br&gt;1112.RI.1.1&lt;br&gt;1112.RI.1.2&lt;br&gt;1112.RI.3.7&lt;br&gt;<strong>Writing</strong>&lt;br&gt;1112.W.1.2&lt;br&gt;1112.W.2.4&lt;br&gt;1112.W.2.6&lt;br&gt;<strong>Speaking and Listening</strong>&lt;br&gt;1112.SL.1.1&lt;br&gt;1112.SL.1.2&lt;br&gt;1112.SL.2.4&lt;br&gt;<strong>Language</strong>&lt;br&gt;1112.L.1.1&lt;br&gt;1112.L.2.3&lt;br&gt;1112.L.3.4</td>
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<tr>
<td><strong>Session Five: The Benefits and Costs of Credit</strong></td>
<td>Standards for Career Ready Practice</td>
<td>Grades 9-10 Reading for Informational Text</td>
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<tr>
<td><strong>Topic:</strong> Credit</td>
<td>7. Act as a responsible citizen in the workplace and the community.</td>
<td>910.RI.1.1</td>
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<td><strong>Objectives:</strong></td>
<td>8. Model integrity, ethical leadership, and effective management.</td>
<td>910.RI.1.2</td>
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<td>The students will:</td>
<td>910.RI.3.8</td>
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<td>- Recognize and prevent negative effects of a poor credit score and credit history.</td>
<td>Writing</td>
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<td>- Analyze the costs and benefits of various forms of credit.</td>
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<td><strong>Session Six: Maximize your Money</strong></td>
<td>Standards for Career Ready Practice</td>
<td>Grades 11-12 Reading for Informational Text</td>
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<tr>
<td><strong>Topic:</strong> Savvy Shopping</td>
<td>5. Utilize critical thinking to make sense of problems and persevere in solving them.</td>
<td>1112.RI.1.1</td>
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<td><strong>Objectives:</strong></td>
<td>6. Understand that financial literacy leads to a secure future that enables career success.</td>
<td>1112.RI.1.2</td>
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<td>The students will:</td>
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<td>- Recognize and apply various techniques to maximize buying power.</td>
<td>Writing</td>
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<td>- Evaluate various selling techniques and situations to determine the best values.</td>
<td>1112.W.1.2</td>
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<td>1112.L.3.6</td>
</tr>
</tbody>
</table>
### JA Personal Finance – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Instructional Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
</table>
| **Session Seven: On Guard**  
**Topic:** Consumer Protection  
**Objectives:**  
The students will:  
• Assess and prepare for diverse threats to personal information and finances online and offline.  
• Identify the signs of identity theft and how to take action against fraud by using a credit report.  
**Standards for Career Ready Practice**  
7. Act as a responsible citizen in the workplace and the community.  
12. Understand the environmental, social, and economic impacts of decisions.  
**Grades 9-10 Reading for Informational Text**  
910.RI.1.1  
910.RI.1.2  
910.RI.3.8  
**Writing**  
910.W.1.2  
910.W.2.4  
910.W.2.6  
**Speaking and Listening**  
910.SL.1.1  
910.SL.1.2  
910.SL.2.4  
**Language**  
910.L.1.1  
910.L.2.3  
910.L.3.4  
**Grades 11-12 Reading for Informational Text**  
1112.RI.1.1  
1112.RI.1.2  
1112.RI.3.7  
**Writing**  
1112.W.1.2  
1112.W.2.4  
1112.W.2.6  
**Speaking and Listening**  
1112.SL.1.1  
1112.SL.1.2  
1112.SL.2.4  
1112.SL.2.5  
**Language**  
1112.L.1.1  
1112.L.2.3  
1112.L.3.4  
1112.L.3.6 |
| **Session Eight: Growing Money**  
**Topic:** Investment Analysis  
**Objectives:**  
The students will:  
• Recognize the many options for growing money through investing—each with different terms, risks, and rewards.  
• Express the correlation between risk and reward when investing.  
**Standards for Career Ready Practice**  
7. Act as a responsible citizen in the workplace and the community.  
11. Employ valid and reliable research strategies.  
**Grades 9-10 Reading for Informational Text**  
910.RI.1.1  
910.RI.1.2  
910.RI.3.8  
**Speaking and Listening**  
910.SL.1.1  
910.SL.1.2  
910.SL.2.4  
**Language**  
910.L.1.1  
910.L.2.3  
910.L.3.4  
**Grades 11-12 Reading for Informational Text**  
1112.RI.1.1  
1112.RI.1.2  
1112.RI.3.7  
**Speaking and Listening**  
1112.SL.1.1  
1112.SL.1.2  
1112.SL.2.4  
1112.SL.2.5  
**Language**  
1112.L.1.1  
1112.L.2.3  
1112.L.3.4  
1112.L.3.6 |
# JA Titan

## Session Descriptions

### Session One: How Much? How Many?

**Objectives:**
- 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

**Common Core ELA**
- RI.9-10.2
- RI.9-10.4
- RI.9-10.8
- W.9-10.2
- W.9-10.4
- W.9-10.7-8
- SL.9-10.1-4
- SL.9-10.6
- L.9-10.1-2
- L.9-10.4
- L.9-10.6
- RI.11-12.2
- RI.11-12.4
- W.11-12.2
- W.11-12.4
- W.11-12.7-8
- SL.11-12.1-4
- SL.11-12.6
- L.11-12.1-4
- L.11-12.6

**Mathematical Practices Grades 9-12**
- 1-8

**Instructional Standards**
- SS Economics 12.2.3
- 12.2.5
- Standards for Career Ready Practice 1-2


**Objectives:**
- 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

**Common Core ELA**
- RI.9-10.2
- RI.9-10.4
- RI.9-10.8
- W.9-10.2
- W.9-10.4
- W.9-10.7-8
- SL.9-10.1-4
- SL.9-10.6
- L.9-10.1-2
- L.9-10.4
- L.9-10.6
- RI.11-12.2
- RI.11-12.4
- W.11-12.2
- W.11-12.4
- W.11-12.7-8
- SL.11-12.1-4
- SL.11-12.6
- L.11-12.1-4
- L.11-12.6

**Mathematical Practices Grades 9-12**
- 1-2
- 4-6

**Statistics**
- S-IC.1
- S-IC.6

**Instructional Standards**
- SS Economics 12.2.8
- Standards for Career Ready Practice 1.4
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Instructional 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:&lt;li&gt;Explore why a business conducts research and development&lt;/li&gt;&lt;li&gt;Explain how businesses determine their target markets and conduct market research&lt;/li&gt;&lt;li&gt;Explain how marketing affects sales&lt;/li&gt;&lt;li&gt;Identify key marketing strategies&lt;/li&gt;</td>
<td>RI.9-10.2&lt;br&gt;RI.9-10.4&lt;br&gt;RI.9-10.8&lt;br&gt;W.9-10.2&lt;br&gt;W.9-10.4&lt;br&gt;W.9-10.7-8&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>NA</td>
<td>Standards for Career Ready Practice&lt;br&gt;1,5,11</td>
</tr>
<tr>
<td><strong>Concepts:</strong> demographics, 4 P’s of marketing, market research, marketing, product life cycle, research and development, target market</td>
<td><strong>Skills:</strong> analyzing information, critical thinking, decision-making, mathematical skills, oral communication, planning, working in groups</td>
<td><strong>Mathematical Practices Grades 9-12</strong>&lt;br&gt;1-8</td>
<td><strong>Statistics</strong>&lt;br&gt;S-IC.1&lt;br&gt;S-IC.6</td>
<td><strong>SS Economics</strong>&lt;br&gt;12.2.8&lt;br&gt;Standards for Career Ready Practice&lt;br&gt;1,4,8</td>
</tr>
<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;li&gt;Make informed research and development and marketing decisions&lt;/li&gt;</td>
<td>RI.9-10.2&lt;br&gt;RI.9-10.4&lt;br&gt;RI.9-10.8&lt;br&gt;W.9-10.2&lt;br&gt;W.9-10.4&lt;br&gt;W.9-10.7-8&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 Grades 9-12</strong>&lt;br&gt;1-8</td>
<td><strong>Statistics</strong>&lt;br&gt;S-IC.1&lt;br&gt;S-IC.6</td>
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<tr>
<td>Session Descriptions</td>
<td>Key Learning Objectives</td>
<td>Common Core ELA</td>
<td>Common Core Math</td>
<td>Instructional Standards</td>
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<td><strong>Session Five: Make an Investment</strong></td>
<td>Students solicit capital investment.</td>
<td></td>
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<tr>
<td><strong>Objectives:</strong></td>
<td>The students will:</td>
<td>RI.9-10.2</td>
<td>Mathematical Practices Grades 9-12</td>
<td></td>
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<tr>
<td></td>
<td>* Discuss reasons that businesses use different capital investment strategies</td>
<td>RI.9-10.4</td>
<td>1-2</td>
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<td></td>
<td>* Make recommendations for capital investment based on set parameters</td>
<td>W.9-10.2</td>
<td>4-6</td>
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<td></td>
<td>* Define charitable giving and explain why businesses make decisions to share their</td>
<td>W.9-10.8</td>
<td>Statistics</td>
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<td></td>
<td>resources</td>
<td>SL.9-10.1-4</td>
<td>S-IC.1</td>
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<td>SL.9-10.6</td>
<td>S-IC.6</td>
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<td>L.9-10.1-2</td>
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<td>L.9-10.4</td>
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<td>L.9-10.6</td>
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<td></td>
<td><strong>Concepts:</strong> business management, capital investment, cash flow, charitable giving,</td>
<td>RI-11-12.2</td>
<td>SS Economics</td>
<td></td>
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<tr>
<td></td>
<td>investors</td>
<td>RI-11-12.4</td>
<td>12.2.8</td>
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<td>W.11-12.2</td>
<td>Standards for Career Ready Practice</td>
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<td>W.11-12.4</td>
<td>10-12</td>
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<td></td>
<td><strong>Skills:</strong> analyzing information, critical thinking, data analysis, decision-</td>
<td>W.11-12.7-8</td>
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<td></td>
<td>making, mathematical skills, oral communication, working in groups</td>
<td>SL.11-12.1-4</td>
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<td>SL.11-12.6</td>
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<td>L.11-12.1-4</td>
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<td>L.11-12.6</td>
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<tr>
<td><strong>Session Six: Make an Investment – The Simulation</strong></td>
<td>Students make decisions about capital investment, price, production, research and</td>
<td>RI.9-10.2</td>
<td>Mathematics</td>
<td></td>
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<tr>
<td></td>
<td>development, and charitable giving using the JA Titan computer simulation.</td>
<td>RI.9-10.4</td>
<td>Practices Grades 9-12</td>
<td></td>
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<tr>
<td><strong>Objectives:</strong></td>
<td>The students will:</td>
<td>W.9-10.2</td>
<td>1-2</td>
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<td></td>
<td>* Make business decisions by applying their knowledge to a business simulation</td>
<td>W.9-10.4</td>
<td>4-6</td>
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<td>* Use what they have learned about price, production, research and development,</td>
<td>W.9-10.8</td>
<td>Statistics</td>
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<tr>
<td></td>
<td>marketing, capital investment, and charitable giving to make business decisions</td>
<td>SL.9-10.1-4</td>
<td>S-IC.1</td>
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<tr>
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<td>using the JA Titan computer simulation</td>
<td>SL.9-10.6</td>
<td>S-IC.6</td>
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<td>L.9-10.4</td>
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<tr>
<td></td>
<td><strong>Concepts:</strong> business management, capital investment, cash flow, charitable giving,</td>
<td>RI-11-12.2</td>
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<tr>
<td></td>
<td>demographics, 4 P’s of marketing, market research, marketing, price, production,</td>
<td>RI-11-12.4</td>
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<td></td>
<td>product life cycle, research and development, target market</td>
<td>W.11-12.2</td>
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<td>W.11-12.4</td>
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<td>W.11-12.7-8</td>
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<td>SL.11-12.6</td>
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<td></td>
<td><strong>Skills:</strong> analyzing information, critical thinking, data analysis, decision-</td>
<td>L.11-12.1-4</td>
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<tr>
<td></td>
<td>making, mathematical skills, oral communication, planning, working in groups</td>
<td>L.11-12.6</td>
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</tbody>
</table>
## Session Descriptions
### Session Seven: JA Titan of Industry – The Competition

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

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

### Concepts:
- Business management
- Capital investment
- Cash flow
- Charitable giving
- Demographics
- 4 P's of marketing
- Market research
- Marketing
- Price
- Production
- Product life cycle
- Research and development
- Target market

### Skills:
- Analyzing information
- Critical thinking
- Data analysis
- Decision-making
- Mathematical skills
- Oral communication
- Planning
- Working in groups

## Common Core ELA
- RI.9-10.2
- RI.9-10.4
- RI.9-10.8
- W.9-10.2
- W.9-10.4
- W.9-10.7-8
- SL.9-10.1-4
- SL.9-10.6
- L.9-10.1-2
- L.9-10.4
- L.9-10.6

## Common Core Math
- Mathematical Practices
- Grades 9-12
  - 1-2
  - 4-6

## Instructional Standards
- SS Economics
- 12.2.8

- Standards for Career Ready Practice
  - 1-2
  - 3-5
  - 7-12