



**A Correlation between the
Common Core State Standards,
Delaware Content Standards and
Middle School Grade Level Expectations
including proposed Financial Literacy Standards,
and Junior Achievement Programs**

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Delaware Financial Literacy Standards
Common Core State Standards Included

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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 Delaware Content Standards and Grade Level Expectations for social studies for grades 6-8 as well as the Common Core State Standards in English/ Language Arts 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.

JA Middle Grades Programs

[JA Economics for Success](#)[®] provides practical information about personal finance and the importance of identifying education and career goals based on a student’s skills, interests, and values.....Page 3

[JA Global Marketplace](#)[®] provides practical information about the global economy and its effect on the students’ lives.....Page 5

[JA It’s My Business!](#)[®] encompasses entrepreneurship curriculum for students in grades six, seven, and eight. Students are encouraged to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.....Page 8

[JA It’s My Future](#)[®] provides practical information about preparing for the working world while still in middle school.....Page 10

JA Economics for Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<p>Session One: Mirror, Mirror Students make choices to better understand the concept of self-knowledge—the awareness of their skills, interests, and values—as they consider education, careers, and other life choices.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Use personal reflection to explain self-knowledge. Apply their skills, interests, and values to help determine a potential career path. 	<p>Grade 6 RI.6.2 RI.6.4 RI.6.7 SL.6.1-2 L.6.1 L.6.3-4</p> <p>Grade 7 RI.7.2 RI.7.4 SL.7.1-2 L.7.1 L.7.3-4</p> <p>Grade 8 RI.8.2 RI.8.4 SL.8.1 L.8.1 L.8.3-4</p>	NA	<p>Financial Literacy 1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>
<p>Session Two: Be a Success Students learn how to set goals for their financial future. They play the Be a Success Game to see the connection between personal finance, education, and careers.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify the connection between goal-setting, personal finance, education, and career choices. Apply decision making to education and career choices. 	<p>Grade 6 RI.6.4 SL.6.1-2 L.6.1 L.6.3-4</p> <p>Grade 7 RI.7.4 SL.7.1-2 L.7.1 L.7.3-4</p> <p>Grade 8 RI.8.4 SL.8.1 L.8.1 L.8.3-4</p>	NA	<p>Financial Literacy 1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>
<p>Session Three: Keeping Your Balance Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on those monthly salaries, students evaluate the opportunity cost when making budget decisions.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize that a balanced budget is important for all workers. Define the term income and differentiate between gross and net income. Name ways to balance a budget. 	<p>Grade 6 RI.6.4 RI.6.7 SL.6.1 L.6.1 L.6.3-4</p> <p>Grade 7 RI.7.4 SL.7.1 L.7.1 L.7.3-4</p> <p>Grade 8 RI.8.4 SL.8.1 L.8.1 L.8.3-4</p>	6.NS.B.3 6.SP.B.4 7.RP.A.3	<p>Economics 2. a. Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.</p> <p>Financial Literacy 1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training</p>

JA Economics for Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<p>Session Four: Savvy Shopper Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using debit and credit cards.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the differences between debit and credit cards. ▪ Explain the advantages and disadvantages of both cards. ▪ Recognize the importance of taking personal responsibility for financial decisions. 	<p>Grade 6 RI.6.4 RI.6.7 SL.6.1 L.6.1 L.6.3-4</p> <p>Grade 7 RI.7.4 SL.7.1 L.7.1 L.7.3-4</p> <p>Grade 8 RI.8.4 SL.8.1 L.8.1 L.8.3-4</p>	<p>6.NS.B.3 7.RP.A.3</p>	<p>Economics 1. a. Students will analyze how changes in supply and demand interact in competitive markets to determine or change the price of goods and services.</p> <p>Financial Literacy 2. Students will analyze various payment methods that can be used to buy goods and services.</p>
<p>Session Five: Keeping Score Students examine how a credit score is determined and learn about the consequences of a positive and negative credit report.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the favorable or unfavorable consequences of a high or low personal credit score. ▪ Explain actions that cause a credit score to go up or down. 	<p>Grade 6 RI.6.4 RI.6.7 SL.6.1 L.6.1 L.6.3-4 L.6.4</p> <p>Grade 7 RI.7.4 SL.7.1 L.7.1 L.7.3-4</p> <p>Grade 8 RI.8.4 SL.8.1 L.8.1 L.8.3-4</p>	<p>6.NS.B.3 6.NS.C.5</p>	<p>NA</p>
<p>Session Six: What's the Risk? Students learn that life involves risk and that insurance and personal responsibility help to reduce the financial consequences of loss or injury.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explore the cost and consequence of risk. ▪ Explain how insurance provides a method to minimize financial risk. ▪ Identify the opportunity cost of having insurance. ▪ Assess how personal responsibility plays a part in minimizing risk. 	<p>Grade 6 SL.6.1 L.6.1 L.6.3-4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3-4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3-4</p>	<p>NA</p>	<p>Financial Literacy 4. Students will understand that the rate of return earned from savings and investments will vary according to the amount of risk.</p>

JA Global Marketplace – Blended

Session Details	DE Instructional Standards	Common Core ELA	Common Core Math
<p>Session One: We're All Connected Students explore how it is possible that inventions and products traded between countries can change the world.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define international trade. ▪ Analyze how technology changes society by creating new jobs and making some jobs obsolete. ▪ Evaluate how technology innovation creates a global community. 	<p>Economics Standard One 6-8a: Students will analyze how changes in technology, costs, and demand interact in competitive markets to determine or change the price of goods and services.</p> <p>Literacy for History/Social Studies RH.6-8.1 Cite specific textual evidence to support analysis of primary and secondary sources.</p> <p>RH.6-8.7 Integrate visual information (e.g., in charts, graphs, photographs, videos, or maps) with other information in print and digital texts.</p>	<p>Grade 6 RI.6.1-2 RI.6.4,7 SL.6.1-2 SL.6.4 L.6.2-6</p> <p>Grade 7 RI.7.1-2 RI.7.4,8 SL.7.1-4 L.7.1 L.7.3-4 L.7.6</p> <p>Grade 8 RI.8.1-2 RI.8.4 SL.8.1-4 L.8.1 L.8.3-4</p>	<p>NA</p>
<p>Session Two: Know Your Neighbors Students analyze cultural differences that can make an impact on international business. They learn through characters at the FreeTrade Market the importance of being culturally aware.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Demonstrate knowledge of cultural business practices around the world. ▪ Articulate the importance of cultural awareness and sensitivity in international business. 	<p>Literacy for History/Social Studies RH.6-8.3 Identify key steps in a text's description of a process related to history/social studies (e.g., how a bill becomes law, how interest rates are raised or lowered)</p>	<p>Grade 6 RI.6.4,7 W.6.2,7 SL.6.1-2 SL.6.4 L.6.1-6</p> <p>Grade 7 RI.7.4 W.7.2 W.7.6-7 SL.7.1-2 SL.7.4 L.7.1-6</p> <p>Grade 8 W.8.2 W.8.7,9 SL.8.1-2 SL.8.4 L.8.1-5</p>	<p>NA</p>

JA Global Marketplace – Blended

Session Details	DE Instructional Standards	Common Core ELA	Common Core Math
<p>Session Three: Want to Trade? Students examine how trade works, why countries trade with other countries, and evaluate whether a single country could be completely self-sufficient.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define interdependence and describe examples of multinational trade and its affect on a single product. ▪ Evaluate the pros and cons of trading with other countries. 	<p>Economics Standard Three 6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.</p> <p>Economics Standard Four 6-8a: Students will examine how nations with different economic systems specialize and become interdependent through trade and how government policies allow either free or restricted trade.</p>	<p>Grade 6 RI.6.1-2 RI.6.,7-8 W.6.1-2 SL.6.1-5 L.6.1-6</p> <p>Grade 7 RI.7.1-4 RI.7.8 W.7.1-.2 W.7.6 SL.7.1-3 L.7.1-6</p> <p>Grade 8 RI.8.1-4 W.8.1-2 SL.8.1-4 L.8.1-5</p>	<p>Grade 6 CCSS.6.NSA.3</p>
<p>Session Four: Wide World of Work Students interview staff and customers at the FreeTrade Market to learn why people leave their home countries to work elsewhere and what is required to get an international job.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain how economic factors, like a job, can cause people to move to another country. ▪ Identify international career options and the requirements for that career, including a second language. ▪ Evaluate factors involved in working for an international organization. 	<p>Literacy for History/Social Studies RH.6-8.8 Distinguish among fact, opinion, and reasoned judgment in a text. RH.6-8.6 Identify aspects of a text that reveal an author's point of view or purpose (e.g., loaded language, inclusion or avoidance of particular facts).</p> <p>Financial Literacy 6-8 1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>	<p>Grade 6 RI.6.1-2 RI.6.,4,7 W.6.7 SL.6.1-3 L.6.1-6</p> <p>Grade 7 RI.7.1-4 RI.7.8 W.7.6-7 SL.7.1-3 L.7.1-6</p> <p>Grade 8 RI.8.1-4 W.8.7,9 SL.8.1-2 L.8.1-5</p>	<p>NA</p>

JA Global Marketplace – Blended

Session Details	DE Instructional Standards	Common Core ELA	Common Core Math
<p>Session Five: Tough Choices</p> <p>Students explore business ethics and what responsibilities their FreeTrade Market businesses have to customers and employees.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Analyze the ethical responsibility that business owners and consumers share with one another. Evaluate what obligation business owners have for the safety and security of their employees and customers. 	<p>Literacy for History/Social Studies RH.6-8.2 Determine the central ideas or information of a primary or secondary source; provide an accurate summary of the source distinct from prior knowledge or opinions.</p> <p>RH.6-8.9 Analyze the relationship between a primary and secondary source on the same topic.</p>	<p>Grade 6 RI.6.1,4,7 SL.6.1-2 SL.6.4-5 L.6.1,4-6</p> <p>Grade 7 RI.7.1-3,4 SL.7.1-3 L.7.1-6</p> <p>Grade 8 RI.8.1-4 SL.8.1-2 SL.8.4 L.8.1,3-5</p>	<p>Grade 6 CCSS.6.NSA.3</p>
<p>Session Six: What Is Money Really Worth?</p> <p>Students compare the value of international currency as their FreeTrade Market businesses pay for goods.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Demonstrate how currency exchange affects international trade: Explain currency exchange rate Use an exchange rate calculator. Evaluate any obstacles to having a single global currency. 	<p>Economics Standard Two 6-8a: Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.</p> <p>Literacy for History/Social Studies RH.6-8.4 Determine the meaning of words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p>Financial Literacy 6-8 2. Students will analyze various payment methods that can be used to buy goods and services.</p>	<p>Grade 6 RI.6.,4,7,8 SL.6.1-3 SL.6.4-5 L.6.1 L.6.4-5</p> <p>Grade 7 RI.7.4 SL.7.1-2 SL.7.4 L.7.1 L.7.3-6</p> <p>Grade 8 RI.8.4 SL.8.1-3 L.8.1 L.8.3-5</p>	<p>Grade 6 CCSS.6.RP.A.1 CCSS.6.RP.A.2 CCSS.6.RP.A.3</p> <p>Grade 7 CCSS.7.RP.A.1</p>
<p>Session Seven: Fair Trade Students go shopping in the market, where they face barriers and consequences that demonstrate the effects of international trade barriers.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define trade barriers and why they are used in international trade. Evaluate how free trade and trade barriers affect trade between countries. 	<p>Economics Standard Four 6-8a: Students will examine how nations with different economic systems specialize and become interdependent through trade and how government policies allow either free or restricted trade.</p> <p>Literacy for History/Social Studies RH.6-8.5 Describe how a text presents information (e.g. sequentially, comparatively, causally).</p>	<p>Grade 6 RI.6.1-2 RI.6.,4,7,8 W.6.2 SL.6.1-4 L.6.1-6</p> <p>Grade 7 RI.7.1-4 W.7.2,6 SL.7.1-3 L.7.1-6</p> <p>Grade 8 RI.8.1-4 W.8.2 SL.8.1-3 L.8.1-5</p>	<p>Grade 6 CCSS.6.NSA.3</p>

JA It's My Business! – Blended

Session Details	DE Instructional Standards	Common Core ELA
<p>Session One: Entrepreneurs Students learn about the relationship between entrepreneurs, their businesses, and the products and services they offer, then take an entrepreneurial characteristics inventory to assess their own entrepreneurial skills and interests.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ Define entrepreneurship and social entrepreneurship. ▪ Identify entrepreneurial characteristics and recognize strengths and areas of potential growth. 	<p>No entrepreneurship standards for this grade level. Please refer to the National Council for Social Study Standards on the JA website at https://www.juniorachievement.org/web/ja-usa/middle-school-state-standard</p> <p>Financial Literacy 6-8 1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>	<p>RI 6.4,7 SL. 6.1-2 SL. 6 L. 6.1-6</p> <p>RI 7.3-4 RI.7.7 SL. 7.1-2 SL. 7.4 L. 7.1-6</p> <p>RI 8.3-4 RI. 8.7 SL. 8.1-2 SL. 8.6 L. 8.1-5</p>
<p>Session Two: Market and Need Students are introduced to young entrepreneurs who have successfully met an identified market need, and then created a new product to meet the need. Students work in groups to brainstorm current needs within different product categories.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ Define market and need. ▪ Describe the importance of ▪ Identifying market and need when entrepreneurs develop new product ideas. 	<p>Economics 1.6-8a: Students will analyze how changes in supply and demand interact in competitive markets to determine or change the price of goods and services.</p>	<p>RI 6.4,7 SL. 6.1-2 SL. 4 L. 6.1-6</p> <p>RI 7.3-4 RI.7.7 SL. 7.1-2 SL. 7.6 L. 7.1-6</p> <p>RI 8.3-4 RI. 8.7 SL. 8.1-2 SL. 8.4 L. 8.1-5</p>
<p>Session Three: Innovative Ideas Students learn about innovative idea generation, and examine cutting edge, innovative new products. Working in groups, students brainstorm their own product ideas and use graphic organizers to capture them.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ Participate in creative idea generation, from brainstorming to defending and selecting an idea. ▪ Recognize creativity and innovation as necessary entrepreneurial skills for starting a business. 	<p>Refer to National Standards</p>	<p>RI 6.4,7 SL. 6.1-2 SL. 4 L. 6.1-6</p> <p>RI 7.3-4 SL. 7.1-2 SL. 7.64 L. 7.1-6</p> <p>RI 8.4,7 SL. 8.1-2 SL. 8.4 L. 8.1-5</p>

JA It's My Business! – Blended

Session Details	DE Instructional Standards	Common Core ELA
<p>Session Four: Market Research Students learn about the importance of obtaining market feedback about a new product idea. Groups practice developing survey questions, test their questions, and discuss ways to revise their questions to obtain more useful feedback about their product ideas.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ Discuss the importance of market research in the product development process. ▪ Describe multiple types of survey questions. 	Refer to National Standards	RI 6.1-2 RI 6.4,7 SL 6.2 SL 6.4 L. 6.1-6 RI 7.1-2 RI.7.4,7 SL 7.2 L. 7.1-6 RI 8.1-2 RI 8.4,7 SL 8.2 L. 8.1-5
<p>Session Five: Design and Prototype Students learn about the product design and prototype process. Each student creates a product sketch to showcase their product idea.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ Represent a product idea and its features by using rough sketches and drawings. ▪ Recognize sketches as an important first step in the prototype process. 	Refer to National Standards	RI 6.4,7 SL 6.1-2 SL 6.4-7 L. 6.1-6 RI.7.4,7 SL 7.1-2 SL 7.4-5 L. 7.1-6 RI 8.4,7 SL 8.1-2 SL 8.4-5 L. 8.1-5
<p>Session Six: Seek Funding Students learn how to plan and deliver a pitch presentation with the intent of attracting potential investors. In a mock competition, groups pitch their product idea to the volunteer and teacher. Guest judge(s) may be invited to award teams with faux start-up funds.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ Discuss the elements that make a strong pitch presentation to potential investors. ▪ Work together to create and deliver a product pitch for potential funding. 	<p>Economics 3.6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.</p>	RI 6.4,7 SL 6.1-2 SL 6.4-6 L. 6.1-4 RI.7.4,7 W. 7.6-7 SL 7.1-2 SL 7.-6 L. 7.1-4 RI 8.3-4 RI 8.7 W 8.7 SL 8.1-2 SL. 8.4-6

JA It's My Future – Blended

Session Details	DE Instructional Standards	Common Core ELA
<p>Session One: My Brand Students examine well-known businesses to learn about brand and reputation. They complete a personal brand worksheet to define their own brands and then design logos to represent themselves.</p> <p>Objectives:</p> <ul style="list-style-type: none"> Recognize branding as a way to build a positive reputation, personally as well as in the business world. Design a logo that expresses their personal brand. 	<p>No Career Development or Employability standards for this grade level. Please refer to Career and Technical Education and Employability Standards for this program on the JA website at: https://www.juniorachievement.org/web/ja-usa/middle-school-state-standard</p>	<p>RI 6.7 L. 6.1-6 SL. 6.1-3 SL. 6.5</p> <p>L. 7.1-6 SL. 7.1-3 SL. 7.5</p> <p>RI 8.4 L. 8.1-6 SL. 8.1-3 SL. 8.5</p>
<p>Session Two: Career Clusters Students are introduced to the 16 career clusters, take a career interest assessment, learn about potential jobs within their preferred cluster and then share job information with other classmates and discuss the importance of all jobs within a community.</p> <p>Objectives:</p> <ul style="list-style-type: none"> Identify jobs in specific career clusters that they would like to further explore. Understand the interconnectivity and value of all types of jobs. 	<p>Financial Literacy 6-8 1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>	<p>RI 6.7 L. 6.1-4 L.6.6 SL. 6.1-2 SL. 6.</p> <p>RI 7.4 L. 7.1,3,4 SL. 7.1,2,4</p> <p>RI 8.4 L. 8.1,3,4 SL. 8.2,4</p>
<p>Session Three: High Growth Careers Students learn about declining and high-growth careers and possible reasons for changes in a job's outlook. They are introduced to several high-growth occupations and have the opportunity to research growth careers in their preferred career clusters.</p> <p>Objectives:</p> <ul style="list-style-type: none"> Recognize the difference between high-growth and declining careers. Identify specific careers that are forecasted to have high growth. 	<p>Financial Literacy 6-8 1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>	<p>RI 6.7 L.6.1,4,6 SL. 6.1-2</p> <p>RI 7.4 L. 7.1,4 SL. 7.1-2</p> <p>L. 8.1,3,4 SL. 8.1</p>

JA It's My Future – Blended

Session Details	DE Instructional Standards	Common Core ELA
<p>Session Four: Career Mapping</p> <p>Students learn how early experiences can provide transferable skills that contribute to future job success by looking at well-known celebrities and their paths to success. They learn about career maps by examining a sample and creating their own.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ Identify experiences and activities related to foundational skills that are transferable to a future job. ▪ Plan the significant markers needed to earn a particular job. 	<p>Financial Literacy 6-8</p> <p>1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>	<p>L. 6.1-4 L.6.6 SL. 6.1-3</p> <p>L. 7.1,3,4 SL. 7.1,2,4</p> <p>L. 8.1,3,4 SL. 8.1-2</p>
<p>Session Five: On the Hunt</p> <p>Students learn about the process of looking, applying, and interviewing for a job. They read about the process and then play a game in which they must identify two truths and a myth about each topic.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ Recognize basic job-hunting tools, including job postings, applications, recommendations, and interviews. 	<p>Financial Literacy 6-8</p> <p>1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>	<p>RI 6.7 L. 6.1-6 SL. 6.1-2 SL. 5-6</p> <p>RI 7.4 L. 7.1,3,4 SL. 7.1,2,4</p> <p>RI 8.4 L. 8.1,3,4 SL. 8.2,4</p>
<p>Session Six: Soft Skills</p> <p>Students learn about the differences between technical and soft skills and why both are essential to keep a job. They complete a soft skills self-evaluation to determine which skills they already have and which they can work toward. Finally, they role-play situations that require having strong soft skills.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ Differentiate between technical skills and soft skills. ▪ Describe specific soft skills they already possess and those on which they need to improve. 	<p>Financial Literacy 6-8</p> <p>1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>	<p>RI 6.7 L. 6.1-6 SL. 6.1-2 SL. 5-6</p> <p>RI 7.4 L. 7.1,3,4 SL. 7.1-2 SL.7.5-6</p> <p>RI 8.4 L. 8.1,3,4 SL. 8.1-3</p>