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

Updated March 2017
Nevada Academic Standards
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 Nevada Academic Content Standards and Grade Level Expectations for social studies for grades 9-12 as well as CTE standards for Financial Literacy, 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 4

JA Career Success® equips students with the tools and skills required to earn and keep a job in high-growth career industries……………………………………………………………………………Page 8

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 10

JA Economics® examines the fundamental concepts of micro-, macro-, and international economics……………………………………………………………………………………………………………………….Page 16

JA Exploring Economics® fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics……………………………………………………………………………………………………………………….Page 21

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 25

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 26

JA Titan® introduces critical economics and management decisions through an interactive simulation……………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………
## Session One: Introduction to Entrepreneurship

Students test their knowledge about entrepreneurship, and they begin the process to select a product or service for a business venture.

### Objectives:
- The students will:
  - Recognize the elements of a successful business start-up
  - Evaluate myths and facts about entrepreneurship
  - Consider product-development options

### Concepts:
- entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur

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

### 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

### NV Academic Standards
- Economics: 1.0, 3.0, 6.0, 7.0
- Business Marketing: 4.0, 5.0, 6.0
- Financial Literacy:
  - A.1, A.2, A.3
  - A.4, D.1

## Session Two: What’s My Business?

Students select a product or service for a business venture.

### Objectives:
- The students will:
  - Recognize the importance of carefully selecting a product or service before starting a business
  - Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans.

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

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

### 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

### NV Academic Standards
- Economics: 1.0, 3.0, 6.0, 7.0
### 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

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<th>Common Core ELA</th>
<th>NV Academic Standards</th>
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### 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

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# JA Be Entrepreneurial

## Session Descriptions

<table>
<thead>
<tr>
<th>Session Five: Competitive Advantages</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>NV Academic Standards</th>
</tr>
</thead>
</table>
| 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 | 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 | **Economics**  
1.0  
3.0  
6.0  
7.0  
**Business Marketing**  
4.0  
5.0  
6.0  
**Financial Literacy**  
A.1  
A.2  
A.3  
D.1 |
| **Concepts:** competitive advantages, entrepreneur, profit | 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 | **Skills:** analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups |

## Session Six: Ethics Are Good for Business

<table>
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<tr>
<th>Students consider consequences in making ethical business decisions.</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>NV Academic Standards</th>
</tr>
</thead>
</table>
| **Objectives:**  
The students will:  
- Evaluate short- and long-term consequences in making ethical decisions  
- Express that being ethical can be good for business | 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 | **Economics**  
1.0  
3.0  
6.0  
7.0  
**Business Marketing**  
4.0  
5.0  
6.0  
**Financial Literacy**  
A.1  
A.2  
A.3  
D.1 |
| **Concepts:** consequences, entrepreneur, ethical dilemma, ethics, social responsibility, stakeholder | 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 | **Skills:** analyzing information, categorizing data, decision-making, expressing multiple viewpoints, evaluating alternatives, oral and written communication, reading for understanding, weighing consequences, working in pairs |

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**Junior Achievement**
# JA Be Entrepreneurial

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<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>NV Academic Standards</th>
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<tr>
<td><strong>Session Seven: The Business Plan</strong>&lt;br&gt;Students compile a sample business plan.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;▪ Compile entrepreneurial elements into a sample business plan  &lt;br&gt;<strong>Concepts:</strong> business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development  &lt;br&gt;<strong>Skills:</strong> analyzing information, business planning, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in pairs</td>
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# JA Career Success

## 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.

**Key Learning Objectives**:
- RI.9-10.4
- RI.11-12.4
- SL.9-10.1
- SL.11-12.1
- L.9-10.1
- L.11-12.1

**Common Core ELA**

**NV Academic Standards**

- Career & Technical Education
  - 1.2
  - 2.1
  - 4.1
  - 4.2

### 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.

**Key Learning Objectives**:
- RI.9-10.4
- RI.11-12.4
- SL.9-10.1
- SL.11-12.1
- L.9-10.1
- L.11-12.1

**Common Core ELA**

**NV Academic Standards**

- Career & Technical Education
  - 3.1.5
  - 3.2.3

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

Students practice collaboration—a 4Cs 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.

**Key Learning Objectives**:
- RI.9-10.4
- RI.11-12.4
- SL.9-10.6
- SL.11-12.1
- L.9-10.1
- L.11-12.1

**Common Core ELA**

**NV Academic Standards**

- Career & Technical Education
  - 2.1.3
  - 4.5.1
  - 4.5.5

### 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.

**Key Learning Objectives**:
- 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

**Common Core ELA**

**NV Academic Standards**

- Career & Technical Education
  - 2.3.4
  - 3.1.1
  - 4.3.3
  - 4.6.2
  - 4.8.4

- Business Education
  - 13.4.7
  - 13.6.4
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<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
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<tbody>
<tr>
<td><strong>Session Five: Know Your Work Priorities</strong></td>
<td>Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</td>
<td>Objectives: The students will:  • Recognize the importance of being focused, proactive, and adaptable when exploring careers.  • Rank work environment priorities as an anchor for further career planning decisions.</td>
<td>RI.9-10.4  RI.9-10.5  RL.11-12.4  RL.11-12.5  SL.9-10.1  SL.9-10.2  SL.11-12.1  SL.11-12.2  L.9-10.1  L.11-12.1  L.11-12.2</td>
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<tr>
<td><strong>Session Six: Know Who’s Hiring</strong></td>
<td>In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</td>
<td>Objectives: The students will:  • Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs.  • Identify the education and training needed to be adaptable and competitive in the job market.</td>
<td>W.9-10.1  L.9-10.1  L.11-12.1</td>
</tr>
<tr>
<td><strong>Session Seven: Know Your Personal Brand</strong></td>
<td>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</td>
<td>Objectives: The students will:  • Explore how to hunt for a job and the tools needed.  • Determine choices they can make to create a positive personal brand as they build their careers.</td>
<td>RI.9-10.4  RI.9-10.5  RL.11-12.4  RL.11-12.5  W.9-10.2  W.11-12.1  W.11-12.3  W.11-12.9  SL.9-10.1  SL.9-10.2  SL.11-12.1  SL.11-12.2  L.9-10.1  L.11-12.1</td>
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# JA Company Program – Blended

## Session Details | NV Academic Content Standards | Common Core ELA | Literacy in History Social Studies
--- | --- | --- | ---
### Meeting One: Start a Business
**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.
**Social Studies**
E11.[9-12].3 Evaluate how entrepreneurs affect the economy by solving problems, taking risks, and taking advantage of opportunities to earn profits.
E11.[9-12].5 Explain how individual self-interest, channeled through the marketplace, can increase the overall standard of living.
**Employability Skills For Career Readiness Standards**
1.1.3 Demonstrate teamwork skills by contributing to the success of the team, assisting others, and requesting help when needed.
**Entrepreneurship**
2.1.1 Determine interests and personal capabilities.
2.1.3 Describe desirable entrepreneurial personality traits.
2.1.4 Conduct self-assessment to determine entrepreneurial potential and risk tolerance.
**Grades 9-10**
RL9-10.1-2
RL9-10.4
W.9-10.6
SL.9-10.1-2
L.9-10.1-2
L.9-10.4
**Grades 11-12**
RL11-12.1
RL11-12.4
W.11-12.6
SL.11-12.1-2,
SL.11-12.4
L.11-12.1-2
L.11-12.6
---
### Meeting Two: Fill a Need
**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.
**Social Studies**
H3.[9-12].3 Analyze the contributions of inventors and innovators that led to a change in society.
E10.[9-12].7 Analyze the potential production of goods and services for a nation as determined by its resources and technology.
**Employability Skills For Career Readiness Standards**
1.1.7 Demonstrate creativity and resourcefulness by contributing new ideas and working with initiative.
**Entrepreneurship**
2.2.4 Evaluate entrepreneurial career opportunities based on current/future economy.
2.3.1 Describe idea generation methods
2.3.2 Discuss entrepreneurial discovery processes
2.3.3 Assess opportunities for new business venture
**Grades 9-10**
RL9-10.1
RL9-10.4
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**
RL11-12.1
RL11-12.4
W.11-12.6
SL.11-12.1-2,
SL.11-12.4
L.11-12.1-2
L.11-12.6
**Grades 9-10**
RH.1
RH.4
RH.6
**Grades 11-12**
RH.1
RH.4
RH.6
### Meeting Three: Vet the Venture

**Objectives:**
- Conduct research on top business ideas.
- Decide which product or service idea to move forward with.
- Submit the product idea for approval.

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<tr>
<th>NV Academic Content Standards</th>
<th>Common Core ELA</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Social Studies E11.9-12.10 Discuss how an economy’s price system determines what goods and services will be produced, how they will be produced, and who will receive them.</td>
<td>Grades 9-10 RL.9-10.1-2 W.9-10.4-7 SL.9-10.1-3 L.9-10.1-2</td>
<td>Grades 9-10 RH.1 RH.4</td>
</tr>
<tr>
<td>Entrepreneurship 2.3.2 Discuss entrepreneurial discovery processes. 2.3.3 Assess opportunities for new business venture.</td>
<td>Grades 11-12 RL.11-12.1-2 W.11-12.4 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</td>
<td>Grades 11-12 RH.1 RH.4</td>
</tr>
</tbody>
</table>

### Meeting Four: Create a Structure

**Objectives:**
- Form and select Business Teams.
- Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business.
- Work individually or with other Company members to conduct research and complete tasks in order to launch the business.

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<thead>
<tr>
<th>NV Academic Content Standards</th>
<th>Common Core ELA</th>
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</thead>
<tbody>
<tr>
<td>Employability Skills For Career Readiness Standards 1.2.2 Demonstrate effective reading and writing skills by reading and interpreting workplace documents and writing clearly. 1.2.8 Demonstrate time, task, and resource management skills by organizing and implementing a productive plan of work.</td>
<td>Grades 9-10 RL.9-10.1-2 W.9-10.4-7 SL.9-10.1-3 L.9-10.1-2</td>
<td>Grades 9-10 RH.1 RH.4</td>
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<td>Grades 11-12 RL.11-12.1-2 W.11-12.4 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</td>
<td>Grades 11-12 RH.1 RH.4</td>
</tr>
</tbody>
</table>

### Meeting Five: Launch the Business

**Objectives:**
- Engage in business communication and implementation.
- Research business processes, and integrate information across all teams.
- Apply the concept of accountability to practices in the Company.
- Complete a business plan.

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<tr>
<th>NV Academic Content Standards</th>
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</thead>
<tbody>
<tr>
<td>Employability Skills For Career Readiness Standards 1.2.5 Demonstrate understanding of workplace organizations, systems, and climates by identifying “big picture” issues and fulfilling the mission of the workplace. 3.2.4 Describe how to develop a management team to implement a business model. 3.2.5 Describe the elements of a business plan. 7.1.1 Explore the purpose and function of a business plan. 7.1.2 Compose an executive summary 7.1.3 Construct a statement of purpose. 7.1.4 Develop a company description and mission statement. 7.1.5 Describe management team and company structure. 7.1.6 Obtain and prepare legal documents for business operations. 7.5 Present the business plan.</td>
<td>Grades 9-10 RL.9-10.1-2 W.9-10.4-7 SL.9-10.1-3 L.9-10.1-2</td>
<td>Grades 9-10 RH.1 whST.2 whST.6</td>
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</table>
### JA Company Program – Blended

#### Meeting Six through Eleven: Run the Business

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

**Employability Skills For Career Readiness Standards**
1.2.1 Demonstrate effective speaking and listening skills by communicating effectively with customers and employees and following directions.
Demonstrate critical-thinking and problem-solving skills by analyzing and resolving problems that arise in completing assigned tasks.
1.3.1 Demonstrate proficiency with job-specific technologies by selecting and safely using technological resources to accomplish work responsibilities in a productive manner.
1.3.2 Demonstrate proficiency with information technology by using computers, file management techniques, and software/programs effectively.
Demonstrate proper Internet use and security by using the Internet appropriately for work.
1.3.3 Demonstrate proficiency with telecommunications by selecting and using appropriate devices, services, and applications.

**NV Academic Content Standards**

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<td>SL.9-10.4-6</td>
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**Social Studies**
E9[9-12].5 Analyze markets using the concepts of supply and demand, including: Impact of changes in supply on prices Impact of changes in demand on prices Impact of price controls.
Entrepreneurship
3.3.5 Identify and evaluate risks associated with obtaining business credit.
3.3.6 Explain and calculate the time value of money.
3.3.7 Describe the importance of personal credit history.
7.4.5 Describe considerations in selecting capital resources.
7.4.6 Evaluate options for continued venture involvement.

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#### Topic: Capitalization

**Objectives:**
- 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.

**Social Studies**
E9[9-12].5 Analyze markets using the concepts of supply and demand, including: Impact of changes in supply on prices Impact of changes in demand on prices Impact of price controls.

**Entrepreneurship**
3.3.5 Identify and evaluate risks associated with obtaining business credit.
3.3.6 Explain and calculate the time value of money.
3.3.7 Describe the importance of personal credit history.
7.4.5 Describe considerations in selecting capital resources.
7.4.6 Evaluate options for continued venture involvement.

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<td><strong>Employability Skills For Career Readiness Standards</strong></td>
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<tr>
<td><strong>Objectives:</strong></td>
<td>1.2.9 Demonstrate mathematics skills by using mathematical reasoning to accomplish tasks.</td>
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<td></td>
<td><strong>Entrepreneurship</strong></td>
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<td>3.2.1 Explain the function of financial goals and forecasting</td>
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<td>3.2.2 Explain the concept of accounting including standards, technology, ethics, and legal</td>
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<td>3.3.3 Analyze budgets, cash flow statements, financial statements, and ratios.</td>
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<td>7.4.1 Calculate startup costs and determine financing needs</td>
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<td>7.4.2 Calculate operating and overhead costs.</td>
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<td>7.4.3 Develop a budget and estimate cash flow needs.</td>
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<td>7.4.4 Create a balance sheet and income statements.</td>
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| **Topic: Management and Leadership** | **Employability Skills For Career Readiness Standards**                                        |                 |                                   |
| **Objectives:**                | 1.1.6 Demonstrate conflict-resolution skills by negotiating diplomatic solutions to           |                 |                                   |
|                               | interpersonal and workplace issues.                                                            |                 |                                   |
|                               | **Entrepreneurship**                                                                          |                 |                                   |
|                               | 3.4.1 Explain the role of human resources in business operations                             |                 |                                   |
|                               | 3.4.3 Determine hiring needs based on budget boundaries                                       |                 |                                   |
|                               | 3.4.4 Analyze various job descriptions within a business                                    |                 |                                   |
|                               | **Grades 9-10**                                                                               |                 |                                   |
|                               | RL.9-10.1-2                                                                                  |                 |                                   |
|                               | RL.9-10.4                                                                                     |                 |                                   |
|                               | SL.9-10.1-4                                                                                  |                 |                                   |
|                               | L.9-10.1-2                                                                                   |                 |                                   |
|                               | **Grades 11-12**                                                                              |                 |                                   |
|                               | RL.11-12.1                                                                                   |                 |                                   |
|                               | RL.11-12.4                                                                                   |                 |                                   |
|                               | SL.11-12.1-2                                                                                 |                 |                                   |
|                               | L.11-12.1-2                                                                                  |                 |                                   |
|                               | L.11-12.6                                                                                     |                 |                                   |
| **Grades 9-10**               | **RH.1**                                                                                      |                 |                                   |
|                               | **RH.2**                                                                                      |                 |                                   |
|                               | **RH.4**                                                                                      |                 |                                   |
|                               | **RH.8**                                                                                      |                 |                                   |
| **Grades 11-12**              | **RH.1**                                                                                      |                 |                                   |
|                               | **RH.2**                                                                                      |                 |                                   |
|                               | **RH.4**                                                                                      |                 |                                   |
|                               | **RH.8**                                                                                      |                 |                                   |

| **Topic: Marketing**         | **Entrepreneurship**                                                                          |                 |                                   |
| **Objectives:**              | 4.1.1 Determine the initial feasibility of proposed product/service.                          |                 |                                   |
|                               | 4.1.2 Determine market segments.                                                              |                 |                                   |
|                               | 4.1.3 Select target markets.                                                                 |                 |                                   |
|                               | 4.1.4 Differentiate various advertising media.                                              |                 |                                   |
| **Grades 9-10**              | **RL.9-10.1,4**                                                                               |                 |                                   |
|                               | **SL.9-10.1**                                                                                |                 |                                   |
|                               | **SL.9-10.4**                                                                                |                 |                                   |
| **Grades 11-12**             | **RL.11-12.1**                                                                                |                 |                                   |
|                               | **W.11-12.6-7**                                                                               |                 |                                   |
|                               | **SL.11-12.1-2**                                                                             |                 |                                   |
|                               | **SL.11-12.4-5**                                                                             |                 |                                   |
|                               | **L.11-12.1-2**                                                                              |                 |                                   |
|                               | **L.11-12.6**                                                                                |                 |                                   |
| **Grades 9-10**              | **RH.1**                                                                                      |                 |                                   |
|                               | **RH.3**                                                                                      |                 |                                   |
|                               | **RH.4**                                                                                      |                 |                                   |
|                               | **RH.9**                                                                                      |                 |                                   |
| **Grades 11-12**             | **RH.1**                                                                                      |                 |                                   |
|                               | **RH.3**                                                                                      |                 |                                   |
|                               | **RH.4**                                                                                      |                 |                                   |
|                               | **RH.9**                                                                                      |                 |                                   |
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<tr>
<th>Session Details</th>
<th>NV Academic Content Standards</th>
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<tbody>
<tr>
<td><strong>Topic: Sales</strong>&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Understand tips for sales success.&lt;br&gt;• Create a video blog entry about a product or service to practice these tips.</td>
<td><strong>Social Studies</strong>&lt;br&gt;E9.9-12.3 Assess how producers might adjust their sales decisions in response to price changes using the concept of price elasticity.&lt;br&gt;<strong>Employability Skills For Career Readiness Standards</strong>&lt;br&gt;1.1.5 Demonstrate diversity awareness by working well with all customers and coworkers.&lt;br&gt;1.2.10 Demonstrate customer service skills by identifying and addressing the needs of all customers and providing helpful, courteous, and knowledgeable service.&lt;br&gt;<strong>Entrepreneurship</strong>&lt;br&gt;4.2.1 Create a brand name and logo.&lt;br&gt;4.2.2 Determine the unique selling proposition.&lt;br&gt;4.2.3 Develop strategies to position the product.&lt;br&gt;4.2.4 Describe brand loyalty and customer retention strategies.&lt;br&gt;4.3.1 Evaluate pricing strategies.&lt;br&gt;4.3.2 Calculate the breakeven point.</td>
<td>Grades 9-10&lt;br&gt;RI.9-10.1&lt;br&gt;RI.9-10.4&lt;br&gt;W.9-10.4-5&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4</td>
<td>Grades 9-10&lt;br&gt;RH.1&lt;br&gt;RH.4&lt;br&gt;rhST.4-6</td>
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<tr>
<td><strong>Topic: Supply Chain</strong>&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Explore the interconnected links in a supply chain.&lt;br&gt;• Define standards for communicating about production.&lt;br&gt;• Apply the concept of quality control to practices in the Company.</td>
<td><strong>Entrepreneurship</strong>&lt;br&gt;7.3.1 Determine labor requirements.&lt;br&gt;7.3.2 Determine facilities and equipment needs.&lt;br&gt;7.3.3 Describe the structure of the supply chain.&lt;br&gt;7.3.4 Analyze and select vendors.&lt;br&gt;7.3.5 Project operating costs.</td>
<td>Grades 9-10&lt;br&gt;RI.9-10.1&lt;br&gt;RI.9-10.4&lt;br&gt;W.9-10.4-5&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4</td>
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<tr>
<td><strong>Meeting Twelve: Liquidate the Company</strong></td>
<td>NA</td>
<td>Grades 9-10</td>
<td>Grades 9-10</td>
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<tr>
<td><strong>Objectives:</strong></td>
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<td>RI.9-10.1</td>
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<td>The students will:</td>
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<td>RI.9-10.4</td>
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<td>• Explain and follow the liquidation process.</td>
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<td>W.9-10.2</td>
<td>RH.4</td>
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<td>• Complete business closing and liquidation tasks, including recordkeeping.</td>
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<td>W.9-10.4</td>
<td>whST.2-4</td>
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<td>• Create an annual report.</td>
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<td>SL.9-10.1-4</td>
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<td>L.9-10.4</td>
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<tr>
<td><strong>Meeting Thirteen: Create a Personal Action Plan</strong></td>
<td>Social Studies EI.9.[9-12].4 Evaluate career paths.</td>
<td>Grades 9-10 RI.9-10.1</td>
<td>Grades 9-10 RH.1</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td>Employability Skills For Career Readiness Standards</td>
<td>RI.9-10.4</td>
<td>RH.2</td>
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<tr>
<td>The students will:</td>
<td>1.2.7 Demonstrate job acquisition and advancement skills by preparing to apply for a job and seeking promotion.</td>
<td>SL.9-10.1-3 W.9-10.4</td>
<td>RH.4</td>
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<td>• Understand the importance of networking.</td>
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<td>SL.9-10.1-2 L.9-10.4</td>
<td>whST.2-6</td>
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<td>• Complete a personal action plan.</td>
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<tr>
<td>• Explore potential career options.</td>
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## JA Economics

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<tr>
<th>Topic Descriptions</th>
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<th>Common Core Math</th>
<th>NV Academic Standards</th>
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</table>
| **Topic One: Introduction to Economics** Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system. | **Objectives:** The students will:  
- Describe the nature of human wants and how they are satisfied  
- Identify and define the four factors of production  
- Define the meanings of scarcity and opportunity cost  
- Explain the key ideas in the economic way of thinking  
- Explain what it means to think at the margin  
- Describe the choices businesses face and a major goal of business  
- Identify the basic economic decisions facing all societies  
- Describe the two branches of economics  
- Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise  
- Describe the nature of command, traditional, and mixed economic systems  
- Explain the three kinds of models economists use  
- Describe how the circular flow of money, resources, and products explains the function of a free market economy  
- Define money and explain its three functions  
- Identify the goals of the U.S. economic system | RI.9-10.2  
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RI.9-10.8  
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W.11-12.4  
W.11-12.7-8  
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L.11-12.1-4  
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4 | Civics  
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## JA Economics

### Topic Descriptions

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

Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course.

Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.

### Key Learning Objectives

**Objectives:**

- The students will:
  - Explain the role prices play in a market economy
  - Define demand and describe how it illustrates the price effect
  - Explain why people buy more of something at lower prices and less at higher prices
  - Describe the relationship between individuals’ demands and market demand
  - Define the price elasticity of demand and explain what determines it
  - Describe the difference between the price effect and a change in demand
  - Describe how supply is related to opportunity cost
  - Define supply and explain the price effect related to supply
  - Explain why producers want to sell more of something at higher prices and less at lower prices
  - Describe the relationship between market supply and the supplies of individual sellers
  - Explain the price elasticity of supply and what determines it
  - Describe the difference between the price effect and a change in supply
  - Describe how competitive markets “clear” the amount buyers want to purchase with the amount sellers want to sell
  - Explain the nature of shortages and surpluses and how market competition eliminates them
  - Describe how market-clearing prices motivate people to produce goods and services
  - Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices
  - Identify the two main sources of household income
  - Describe the factors that influence wealth accumulation
  - Explain how personal budgets help people make good choices as consumers and savers
  - Identify options to consider when making saving and investment decisions
  - Describe advantages and disadvantages of using credit
  - Explain how consumer interests are protected in our economy

### Common Core ELA

- 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
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- RL.11-12.4
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- W.11-12.7-8
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- L.11-12.6

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- History 2.12.3

- Financial Literacy
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  - C.1
  - C.2
  - C.4
  - D.1
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  - D.3
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.

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 various 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
- 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 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
## JA Economics

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<th>Common Core Math</th>
<th>NV Academic Standards</th>
</tr>
</thead>
</table>
| **Topic Four: Government, Banking, and Economic Stability** | **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 | RI.9-10.2  
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<td><strong>Objectives:</strong> The students will:</td>
<td>RI.9-10.2</td>
<td><strong>Mathematical Practices</strong></td>
<td>Civics</td>
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<tr>
<td></td>
<td>• Explain why international trade is considered a two-way street</td>
<td>RI.9-10.4</td>
<td>1-2</td>
<td>5.12.1, 2</td>
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<td></td>
<td>• Describe how imports and exports depend on each other</td>
<td>RI.9-10.8</td>
<td>6-8</td>
<td>7.12.2</td>
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<td></td>
<td>• Explain how absolute and comparative advantage differ</td>
<td>W.9-10.2</td>
<td></td>
<td>8.12.2, 3</td>
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<td></td>
<td>• Explain why productivity is important in international trade</td>
<td>W.9-10.4</td>
<td></td>
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<td></td>
<td>• Identify the arguments for and against trade barriers</td>
<td>W.9-10.7-8</td>
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<td>• Describe the purpose of international trade organizations</td>
<td>SL.9-10-14</td>
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<td>• Explain the nature of exchange rates and why they change</td>
<td>SL.9-10.6</td>
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<td>• Explain why a nation’s balance of payments always balances</td>
<td>L.9-10.1-2</td>
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<td></td>
<td>• Define and describe globalization</td>
<td>L.9-10.4</td>
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<td>• Identify the worldwide changes that have occurred as a result of globalization</td>
<td>L.9-10.6</td>
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<td>• Explain the relationship between economic development and population growth</td>
<td>RI.11-12.2</td>
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<td>Economics</td>
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<td></td>
<td>• Describe how China has changed its economy to achieve greater prosperity</td>
<td>RI.11-12.4</td>
<td>1.12-1-3</td>
<td>1.12.1-3</td>
</tr>
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<td></td>
<td>• Identify the concerns about income growth in less-developed countries</td>
<td>W.11-12.2</td>
<td>2.12.2</td>
<td>2.12.2</td>
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<td>• Explain the role property rights and markets can play in the protection of environmental resources</td>
<td>W.11-12.4</td>
<td>3.12.1, 2</td>
<td>3.12.1, 2</td>
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<td>• Describe how governments can use market incentives to protect the environment</td>
<td>W.11-12.7-8</td>
<td>5.12.1</td>
<td>5.12.1</td>
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<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>
<td>8.12.4</td>
<td>8.12.4, 5</td>
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<td>W.11-12.7-8</td>
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<td>L.11-12.6</td>
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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.
## JA Exploring Economics

<table>
<thead>
<tr>
<th>Session One: Economic Systems — Who Makes the Big Decisions?</th>
</tr>
</thead>
</table>
| **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.  
  
**Concepts:** Command economy, Distribution, Economic systems, Economics, Market economy, Production  

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

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<tr>
<th>Common Core ELA</th>
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<tr>
<th>Session Two: Supply and Demand — What’s It Worth to You?</th>
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</table>
| **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  

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## JA Exploring Economics

### 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

| 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 |

**Statistics**
- S-IC .1
- S-IC .3
- S-IC .6

**Mathematical Practices**
- 1-7

**NV Academic Standards**
- Economics 1.0
- 3.0
- 6.0

### 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

| 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 |

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- 4-7

**NV Academic Standards**
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- 3.0
- 5.0

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**Junior Achievement**
### 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

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<td><strong>Mathematical Practices 1-7</strong></td>
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*Junior Achievement*
### Session Seven: International Trade

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

#### Objectives:

The students will:

- Describe the significance of international trade.
- Analyze the impact of trade on national and international utility.

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

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

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<td>The students will:</td>
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<td>S-IC .1</td>
<td>Economics 1.0</td>
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<td>- Describe the significance of international trade.</td>
<td>R.I.10.8</td>
<td>S-IC .3</td>
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<td>- Analyze the impact of trade on national and international utility.</td>
<td>W.10.2</td>
<td>S-IC .6</td>
<td>Financial Literacy</td>
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<td><strong>Concepts:</strong> Economic isolationism, Economics, International trade, Regional trade,</td>
<td>W.10.4</td>
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<td>Trade restrictions, Tariff, Utility, World trade</td>
<td>W.10.7-8</td>
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<td><strong>Skills:</strong> Categorizing data, Evaluating information, Negotiating, Oral and written</td>
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<td>SL.9-10.6</td>
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<td>L.9-10.1-2</td>
<td>L.9-10.4</td>
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<td>L.9-10.4</td>
<td>L.9-10.6</td>
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<tr>
<td>Session Descriptions</td>
<td>Key Learning Objectives</td>
<td>Common Core ELA</td>
<td>NV Academic Standards</td>
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<td><strong>Session One: Before the Hunt</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
<td>R.I.9-10.1</td>
<td>Social Studies E.[9-12].4</td>
<td></td>
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<tr>
<td>Students are introduced to the <strong>JA Job Shadow</strong> program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.</td>
<td>▪ Recognize career clusters that match their skills and interest. ▪ Demonstrate self-awareness of their soft skills in work scenarios.</td>
<td>SL.9-10.1</td>
<td>Career &amp; Technical Education 2.1.1</td>
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<td></td>
<td><strong>Objectives:</strong> The students will:</td>
<td>L.9-10.4</td>
<td>Business Education 13.6.6</td>
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<tr>
<td></td>
<td>▪ Review methods of identifying job openings.</td>
<td>R.I.11-12.1</td>
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<td>▪ Demonstrate professional interviewing skills.</td>
<td>SL.11-12.1</td>
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<td></td>
<td>▪ Express expectations for the upcoming site visit.</td>
<td>L.11-12.4</td>
<td></td>
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<td><strong>Session Two: Perfect Match</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
<td>L.11-12.3</td>
<td></td>
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<tr>
<td>Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</td>
<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>L.11-12.4</td>
<td></td>
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<td></td>
<td><strong>Objectives:</strong> The students will:</td>
<td>W.11-12.7</td>
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<td></td>
<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
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<td><strong>Session Three: Get Hired: Collaboration and Creativity</strong></td>
<td>Students reflect on what they learned before and during the site visit, and they practice business communication by composing a thank-you note. They then create one of four career preparation tools: a career assessment, elevator pitch, resume, or infographic profile.</td>
<td>SL.9-10.1</td>
<td>Career &amp; Technical Education 2.1.3</td>
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<td></td>
<td><strong>Objectives:</strong> The students will:</td>
<td>L.9-10.3</td>
<td>2.3.3</td>
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<td></td>
<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>L.9-10.4</td>
<td>Business Education 13.6.2</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>W.9-10.4</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>W.9-10.5</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>W.9-10.7</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>SL.11-12.1</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>L.11-12.1</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>L.11-12.2</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>L.11-12.3</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>L.11-12.4</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>L.11-12.4</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>W.11-12.4</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>W.11-12.5</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>W.11-12.7</td>
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<td><strong>Session Three: Get Hired: Collaboration and Creativity</strong></td>
<td>Students reflect on what they learned before and during the site visit, and they practice business communication by composing a thank-you note. They then create one of four career preparation tools: a career assessment, elevator pitch, resume, or infographic profile.</td>
<td>SL.9-10.1</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>L.9-10.3</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>L.9-10.4</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>W.9-10.4</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>W.9-10.5</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>SL.11-12.1</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>L.11-12.1</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>L.11-12.2</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>L.11-12.3</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>L.11-12.4</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>L.11-12.4</td>
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<td><strong>Objectives:</strong> The students will:</td>
<td>W.11-12.4</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>W.11-12.5</td>
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<td>W.11-12.7</td>
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<td>▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile.</td>
<td>W.11-12.7</td>
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## JA Personal Finance – Blended

### Session Details | NV Academic Content Standards | Common Core ELA | Literacy in History Social Studies
---|---|---|---
**Session One: Money for the Long Run**
**Objectives:**
The students will:
- Define personal finance and why it matters.
- Contrast being rich with using financial planning to be financially secure.
- Express the relationship between career, education choices, and lifetime earnings.

**Concepts:** Earnings, Education, Lifetime earnings, Personal finances

**Skills:** Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information

**Social Studies**
- E11.[9-12].5 Explain how individual self-interest, channeled through the marketplace, can increase the overall standard of living.

**Information Literacy**
- 1.A.2 When faced with an information problem or question, determines whether additional information (beyond one’s own knowledge) is needed to resolve it.

**Employability Skills For Career Readiness Standards**
- 1.1.5 Demonstrate diversity awareness by working well with all customers and coworkers.
- 1.1.7 Demonstrate creativity and resourcefulness by contributing new ideas and working with initiative.

**Grades 9-10**
- RL.9-10.2
- RL.9-10.4
- RL.9-10.8
- W.9-10.4
- W.9-10.6
- SL.9-10.1
- L.9-10.1
- L.9-10.4

**Grades 11-12**
- RL.11-12.2
- RL.11-12.4
- RL.11-12.8
- W.11-12.4
- W.11-12.6
- SL.11-12.1
- L.11-12.1
- L.11-12.4

**Session One: Money for the Long Run**
**Objectives:**
The students will:
- Plan, prioritize, and adjust expenses to meet a scenario-based budget.
- Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.

**Concepts:** Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings

**Skills:** Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing

**Financial Literacy**
- A.1. Make reasonable financial decisions by analyzing the alternatives and consequences to those financial decisions.
- B.1. Develop a plan for spending and saving.

**Employability Skills For Career Readiness Standards**
- 1.1.3 Demonstrate teamwork skills by contributing to the success of the team, assisting others, and requesting help when needed.
- 1.3.3 Demonstrate proper Internet use and security by using the Internet appropriately for work.
- 1.1.6 Demonstrate conflict-resolution skills by negotiating diplomatic solutions to interpersonal and workplace issues.

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

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

**Grades 9-10**
- RH.1
- RH.2
- RH.3
- RH.4
- RH.5

**Grades 11-12**
- RH.3
- RH.4

**Grades 9-10**
- NA

**Grades 11-12**
- NA
# JA Personal Finance – Blended

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<th>Common Core ELA</th>
<th>Literacy in History Social Studies</th>
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<tr>
<td><strong>Session Three: Anatomy of a Budget</strong>&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.&lt;br&gt;• Demonstrate basic budget competencies&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, Working in teams</td>
<td><strong>Financial Literacy</strong>&lt;br&gt;3. Develop a personal financial plan&lt;br&gt;<strong>Information Literacy</strong>&lt;br&gt;3.A.2 Organizes information in different ways according to the information problem or question at hand.&lt;br&gt;3.A.3 Organizes an information product that presents different types of information in the most effective ways.&lt;br&gt;<strong>Employability Skills For Career Readiness Standards</strong>&lt;br&gt;1.1.7 Demonstrate creativity and resourcefulness by contributing new ideas and working with initiative.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;SL.910.1&lt;br&gt;SL.910.4&lt;br&gt;L.910.1&lt;br&gt;L.910.3&lt;br&gt;L.910.4</td>
<td>NA</td>
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<td><strong>Session Four: Breaking Even Isn’t Enough</strong>&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Recognize the key reasons for saving.&lt;br&gt;• Apply the steps in developing a savings plan, including the concept of paying yourself first.&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</td>
<td><strong>Financial Literacy</strong>&lt;br&gt;A.2. Locate and evaluate financial information from various sources.&lt;br&gt;D.1. Understand how savings and investing contribute to financial well-being&lt;br&gt;<strong>Social Studies</strong>&lt;br&gt;E.10.[9-12].5 Compare the risks and rewards of using the services offered by different financial institutions.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RL.910.2&lt;br&gt;RL.910.4&lt;br&gt;RL.910.8&lt;br&gt;W.910.4&lt;br&gt;W.910.6&lt;br&gt;SL.910.1&lt;br&gt;SL.910.4&lt;br&gt;L.910.1&lt;br&gt;L.910.3&lt;br&gt;L.910.4</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RH.1&lt;br&gt;RH.2&lt;br&gt;RH.3&lt;br&gt;RH.4</td>
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<td><strong>Grades 11-12</strong>&lt;br&gt;SL.1112.1&lt;br&gt;SL.1112.4&lt;br&gt;L.1112.1&lt;br&gt;L.1112.3&lt;br&gt;L.1112.4</td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RL.1112.2&lt;br&gt;RL.1112.4&lt;br&gt;RL.1112.8&lt;br&gt;W.1112.4&lt;br&gt;W.1112.6&lt;br&gt;SL.1112.1&lt;br&gt;SL.1112.4&lt;br&gt;L.1112.1&lt;br&gt;L.1112.3&lt;br&gt;L.1112.4</td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RH.1&lt;br&gt;RH.2&lt;br&gt;RH.3&lt;br&gt;RH.4</td>
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<tr>
<td><strong>Session Five: The Benefits and Costs of Credit</strong></td>
<td><strong>Social Studies</strong></td>
<td><strong>Grades 9-10</strong></td>
<td><strong>Grades 9-10</strong></td>
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<td><strong>Objectives:</strong></td>
<td>E10.[9-12].4 Explain what a credit rating is and how it affects access to loans.</td>
<td>RL9.10.2</td>
<td>RH.1</td>
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<tr>
<td>The students will:</td>
<td><strong>Financial Literacy</strong></td>
<td>RL9.10.4</td>
<td>RH.2</td>
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<td>• Recognize and prevent negative effects of a poor credit score and credit history.</td>
<td>C. 1. Identify the costs and benefits of various types of credit</td>
<td>RL9.10.8</td>
<td>RH.3</td>
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<tr>
<td>• Analyze the costs and benefits of various forms of credit.</td>
<td>C. 2. Explain the purpose of a credit report, including, without limitation, the manner in which a credit report is used by lenders</td>
<td>W.9.10.4</td>
<td>RH.4</td>
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<td><strong>Concepts:</strong> Credit, Credit cards, credit reports and scores, Risk</td>
<td>C. 3. Describe the rights of a borrower regarding his credit report</td>
<td>W.9.10.6</td>
<td><strong>Grades 11-12</strong></td>
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<td><strong>Skills:</strong> Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</td>
<td>C. 4. Identify methods to avoid and resolve debt problems.</td>
<td>SL.9.10.1</td>
<td>RH.1</td>
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<td><strong>Employability Skills For Career Readiness Standards</strong></td>
<td><strong>Grades 11-12</strong></td>
<td>SL.9.10.4</td>
<td>RH.2</td>
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<td>1.2.1 Demonstrate effective speaking and listening skills by communicating effectively with customers and employees and following directions.</td>
<td>RL.11.12.2</td>
<td>L.9.10.1</td>
<td>RH.3</td>
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<td><strong>Session Six: Maximize your Money</strong></td>
<td><strong>Financial Literacy</strong></td>
<td>RL.11.12.4</td>
<td>RH.4</td>
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<td><strong>Objectives:</strong></td>
<td>A.3. Develop communication strategies to discuss financial issues</td>
<td>RL.11.12.8</td>
<td><strong>Grades 9-10</strong></td>
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<tr>
<td>The students will:</td>
<td><strong>Employability Skills For Career Readiness Standards</strong></td>
<td>W.11.12.4</td>
<td>RH.1</td>
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<tr>
<td>• Recognize and apply various techniques to maximize buying power.</td>
<td>1.3.2 Demonstrate proficiency with information technology by using computers, file management techniques, and software/programs effectively.</td>
<td>W.11.12.6</td>
<td>RH.2</td>
</tr>
<tr>
<td>• Evaluate various selling techniques and situations to determine the best values.</td>
<td><strong>Grades 11-12</strong></td>
<td>SL.11.12.1</td>
<td>RH.3</td>
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<td><strong>Concepts:</strong> Expense, Opportunity cost, Savvy shopping, Value</td>
<td>RL.11.12.2</td>
<td>SL.11.12.4</td>
<td>RH.4</td>
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<tr>
<td><strong>Skills:</strong> Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</td>
<td>RL.11.12.4</td>
<td>L.11.12.1</td>
<td><strong>Grades 9-10</strong></td>
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<td>RL.11.12.8</td>
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<td>SL.11.12.1</td>
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<td>L.11.12.3</td>
<td>L.11.12.4</td>
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### Session Seven: On Guard

**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.

**Concepts:** Credit report, Consumer protection, Fraud, Identity theft

**Skills:** Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups

**Financial Literacy**
- Understand how personal information affects:
  - credit reporting
  - access to higher education
  - employment opportunities
  - quality of life goals
- Understand how to maintain and secure records and files.
- D. 4. Understand how the regulation of financial institutions protects investors.

**NV Academic Content Standards**

**Common Core ELA**
- Grades 9-10
  - RL.9-10.2
  - RL.9-10.4
  - RL.9-10.8
  - W.9-10.4
  - W.9-10.6
  - SL.9-10.1
  - SL.9-10.4
  - L.9-10.1
  - L.9-10.3
  - L.9-10.4

**Literacy in History Social Studies**
- Grades 9-10
  - RH.1
  - RH.2
  - RH.3
  - RH.4
- Grades 11-12
  - RH.1
  - RH.2
  - RH.3
  - RH.4

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### Session Eight: Growing Money

**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.

**Concepts:** Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading

**Skills:** Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups

**Social Studies**
- E10.[9-12].3 Explain why a real interest rate accurately measures the benefit of saving or the cost of borrowing, and indicate ways a high interest rate could be detrimental or beneficial.
- E11.[9-12].2 Analyze the past, present, and future role of investment in enhancing economic growth and raising living standards.

**Financial Literacy**
- D. 2. Understand the methods of investing and alternatives to investing

**NV Academic Content Standards**

**Common Core ELA**
- Grades 9-10
  - RL.9-10.2
  - RL.9-10.4
  - RL.9-10.8
  - SL.9-10.1
  - SL.9-10.4
  - L.9-10.1
  - L.9-10.3
  - L.9-10.4

**Literacy in History Social Studies**
- Grades 9-10
  - RH.1
  - RH.2
  - RH.3
  - RH.4
- Grades 11-12
  - RH.1
  - RH.2
  - RH.3
  - RH.4

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# JA Titan

## Session Descriptions

### Session One: How Much? How Many?
Students explore how price and production can affect business performance.

**Objectives:**
The students will:
- Explain how product price makes an impact on profits
- Describe how production can affect price, sales, and profit

**Concepts:**
- assembly line
- break-even point
- business management
- fixed costs
- law of diminishing returns
- loss, price, product, production, profit
- resources, variable costs

**Skills:**
- data analysis
- decision-making
- mathematical skills
- oral communication
- working in groups

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**Social Studies:**

**Financial Literacy:**
- A.1
- A.2
- A.3
- A.4
- B.1
- B.2
- C.4

### Session Two: How Much? How Many? The Simulation
Students make decisions about price and production levels using the JA Titan computer simulation.

**Objectives:**
The students will:
- Make informed business price and production decisions

**Concepts:**
- business management
- fixed costs
- law of diminishing returns
- price, production, variable costs

**Skills:**
- data analysis
- decision-making
- mathematical skills
- oral communication
- working in groups

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

**Mathematical Practices:**
- 1-2
- 4-6

**Economics:**
- 1.12.1-3
- 3.12.2
- 6.12.6
- 7.12.2, 5, 6

**Financial Literacy:**
- A.1
- A.2
- A.3
- A.4
- B.1
- B.2
- C.4
### Session Three: Cutting Edge

**Students design a marketing plan.**

**Objectives:**
- Explore why a business conducts research and development
- Explain how businesses determine their target markets and conduct market research
- Explain how marketing affects sales
- Identify key marketing strategies

**Concepts:** demographics, 4 P’s of marketing, market research, marketing, product life cycle, research and development, target market

**Skills:** analyzing information, critical thinking, decision-making, mathematical skills, oral communication, planning, working in groups

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### Session Four: Cutting Edge - The Simulation

**Students make decisions about price, production, and research and development using the JA Titan computer simulation.**

**Objectives:**
- Make informed research and development and marketing decisions

**Concepts:** demographics, four P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market

**Skills:** analyzing information, critical thinking, decision-making, mathematical skills, oral communication, planning, working in groups

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

**Mathematical Practices:**
- 1-7

**Economics:**
- 1.12.1-3
- 3.12.2
- 6.12.6
- 7.12.2, 5, 6
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<td><strong>Session Five: Make an Investment</strong>&lt;br&gt;Students solicit capital investment.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Discuss reasons that businesses use different capital investment strategies&lt;br&gt;• Make recommendations for capital investment based on set parameters&lt;br&gt;• Define charitable giving and explain why businesses make decisions to share their resources&lt;br&gt;<strong>Concepts:</strong> business management, capital investment, cash flow, charitable giving, investors&lt;br&gt;<strong>Skills:</strong> analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, working in groups</td>
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<td><strong>Session Six: Make an Investment The Simulation</strong>&lt;br&gt;Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Make business decisions by applying their knowledge to a business simulation&lt;br&gt;• Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the ja titan computer simulation&lt;br&gt;<strong>Concepts:</strong> business management, capital investment, cash flow, charitable giving, demographics, 4 P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market&lt;br&gt;<strong>Skills:</strong> analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</td>
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| Session Seven: JA Titan of Industry The Competition | **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, four 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 | RL.9-10.2  
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W.11-12.7-8  
SL.11-12.1-4  
SL.11-12.6  
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L.11-12.6 | S-IC  
S-IC.1  
S-IC.6 | **Mathematical Practices**  
1-8 | **Statistics**  
**Civics** | **A.1** |
| | | **Economics** | | **A.2** |
| | | | | **A.3** |
| | | | | **A.4** |
| | | | | **B.1** |
| | | | | **B.2** |
| | | | | **C.4** |
| | | | | **D.1** |
| | | | | **D.2** |