



**A Correlation between the
Common Core State Standards,
Washington Essential Academic
Learning Requirements,
and Junior Achievement Programs**

Updated March 2017
Financial Education Standards
Common Core State Standards Included

Junior Achievement USA®
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Overview

Junior Achievement programs reinforce the value of workforce readiness, entrepreneurship, and financial literacy while providing opportunities to develop cross-disciplinary knowledge and skills. This multidisciplinary approach helps students connect 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 Washington State K-12 Learning Standards for social studies and Financial Education for grades K-5 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 Elementary School Programs

[*JA Ourselves*](#)[®] uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving.....Page 2

[*JA Our Families*](#)[®] emphasizes the roles people play in the local economy and engages students with activities about needs, wants, jobs, tools and skills, and interdependence.....Page 4

[*JA Our Community*](#)[®] explores the interdependent roles of workers in a community, the work they perform, and how communities work.....Page 6

[*JA Our City*](#)[®] studies careers, the skills people need to work in specific careers, and how businesses contribute to a city.....Page 8

[*JA Our Region*](#)[®] introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.....Page 9

[*JA Our Nation*](#)[®] provides practical information about businesses' need for individuals who can meet the demands of the job market. Further, it introduces the concept of globalization of business as it relates to production materials and the need for students to be entrepreneurial in their thinking to meet the requirements of high-growth, high-demand careers worldwide.....Page 11

[*JA More than Money*](#)[®] teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.Page 13

[*JA BizTown*](#)[®] combines in-class learning with a day-long visit to a simulated town. This popular program allows elementary school students to operate banks, manage restaurants, write checks, and vote for mayor. The program helps students connect the dots between what they learn in school and the real world.....Page 16

JA Ourselves

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Session One: This or That? Make a Choice</p> <p>Students practice economics by making personal choices.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify personal interests. ▪ Consider the factors that determine their choices. ▪ Define money. 	<p>Economics Component 2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.</p> <p>Social Studies Skills 5.1.1 Understands one’s point of view. 5.3.1 States own viewpoints and listens to viewpoints of others.</p> <p>Financial Education K.SS.1 Decide uses for personal funds.</p>	<p>RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6</p>	<p>NA</p>
<p>Session Two: Do I Need What I Want?</p> <p>Students recognize that people have basic needs and wants and that money-smart people know the difference between them.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between needs and wants. ▪ Create a simple chart. 	<p>Economics Component 2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.</p> <p>Social Studies Skills Component 5.4: Creates a product that uses social studies content to support a thesis and presents the product in an appropriate manner to a meaningful audience.</p> <p>Financial Education K.FD Make criterion-based financial decisions by systematically considering alternatives and consequences. 3. Give an example of something that could be a need for one person but not for another. 4. Discuss how wants might differ, depending on individual circumstances such as age, where one lives, and time of year</p>	<p>RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6</p>	<p>K.CC.4-6 K.MD.1-3</p>
<p>Session Three: A Penny Earned</p> <p>Students are introduced to storybook characters and examine ways they can earn money.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the role of money in society. ▪ Identify jobs they can do to earn money. 	<p>Economics Component 2.2: Understands how economic systems function.</p> <p>Social Studies Skills 5.2.1 Understands how to ask questions about the classroom and school community.</p> <p>Financial Education K.El Explore job and career options. 1. List tasks that an adult does at a job. Compare sources of personal income and compensation. 2. List occasions when people might receive money gifts.</p>	<p>RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6</p>	<p>NA</p>

JA Ourselves

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Session Four: A Penny Saved</p> <p>Students are introduced to the concept of saving.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the importance of saving money. ▪ Identify a savings goal. ▪ Identify a place where people save money. 	<p>Economics Component 2.2: Understands how economic systems function.</p> <p>Financial Education K.SS Describe how to use different payment methods. 5. Sort coins and paper money by appearance and name. 6. Count items up to 10.</p>	<p>RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6</p>	<p>K.CC.4-6 K.MD.1-3</p>
<p>Session Five: A Penny Shared</p> <p>Students are introduced to storybook characters and their plans to earn money for a worthy cause.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the importance of giving. ▪ Organize a chronological sequence of events. 	<p>Civics Component 1.4: Understands civic involvement.</p> <p>History 4.1.1 Understands and creates timelines to show personal events in a sequential manner.</p> <p>Social Studies Skills Component 5.1: Uses critical reasoning skills to analyze and evaluate positions.</p> <p>Financial Education K.SS Apply consumer skills to spending and saving decisions. 7. Explain how charitable giving differs from sharing toys with a friend.</p>	<p>RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6</p>	<p>NA</p>

JA Our Families

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies	
<p>Session One: Our Families</p> <p>Students explore how people in a family work together to make the place where they live a good place.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify what a family is Recognize how people live and work together in a family <p>Concepts: family, interdependence, job, work</p> <p>Skills: analyzing information, drawing, following directions, listening responsively, matching</p>	RL.1.1-7 RL.1.9 RI.1.1-9 SL.1.1-5 L.1.1 L.1.4-6	NA	<p>Economics</p> 2.1 2.2	
<p>Session Two: Our Families' Needs and Wants</p> <p>Students differentiate between a need and a want.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Explain the difference between a need and a want <p>Concepts: economic incentives, family, scarcity, wants and needs</p> <p>Skills: decision making, differentiating, following directions, listening responsively</p>	RL.1.1-7 RL.1.9 RI.1.1-9 SL.1.1-5 L.1.1 L.1.4-6	NA	<p>Economics</p> 2.1 2.2	
<p>Session Three: Our Families' Jobs</p> <p>Students explain how jobs provide for family members' needs and wants.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define a job as work that needs to be done Identify jobs people do <p>Concepts: business, economic incentives, employment, family, human resources, income, jobs, skills</p> <p>Skills: analyzing information, drawing, following directions, making observations</p>	RL.1.1-7 RL.1.9 RI.1.1-9 SL.1.1-5 L.1.1 L.1.4-6	NA	<p>Economics</p> 2.1 2.2	
<p>Session Four: Finding Our Families' Needs and Wants</p> <p>Students determine where members of a family would go to obtain their needs and wants.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Interpret map symbols Place various kinds of symbols for businesses and services on a map Recognize how family members depend on various businesses to provide their needs and wants <p>Concepts: business, economic institutions, key, map, scarcity, symbol, wants and needs</p> <p>Skills: decision making, following directions, map reading, recognizing and interpreting symbols</p>	RL.1.1-7 RL.1.9 RI.1.1-9 SL.1.1-5 L.1.1 L.1.4-6	NA	<p>Economics</p> 2.1 2.2	<p>Geography</p> 3.1 3.2

JA Our Families

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Five: Paying for Our Families' Needs and Wants</p> <p>Students demonstrate working to pay for needs and wants.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe various jobs at which people earn money ▪ Recognize that families use money to satisfy their needs and wants <p>Concepts: earning, job, money, skill, spending, wants and needs, work</p> <p>Skills: analyzing information, following directions, listening responsively</p>	<p>RL.1.1-7 RL.1.9 RI.1.1-9 SL.1.1-5 L.1.1 L.1.4-6</p>	<p>1.OA.1,5 1.MD.4</p>	<p>Economics 2.1 2.2</p>

JA Our Community

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Session One: People in a Community Working Together Students learn what a community is and the variety of jobs that people have in a community.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe a community. ▪ State how people contribute to and benefit from a community. ▪ Identify the variety of jobs in a community and how each requires specific skills. 	<p>Social Studies 1.1.1 Understands the key ideal of public or common good within the context of the community. 3.1.1 Understands and applies basic mapping elements such as compass rose, labels, and a key to read and construct maps that display information about neighborhoods or local communities. 3.1.2 Understands the physical characteristics of places in the community.</p> <p>Financial Education 2.EI Explore job and career options. 1. Recognize that different jobs require different skills, training, and tools. 2. Give examples of careers related to a personal interest.</p>	<p>RI.2.1 RI.2.4 -5 RF.2.3-4 SL.2.1-4 L.2.1 L.2.3-6</p>	<p>Mathematical Practices 4</p>
<p>Session Two: Sweet “O” Donuts Students learn that workers who produce goods and services earn money for their work.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define the terms produce, product, production, goods, and services. ▪ Apply innovation to the production process. ▪ Explain that people in a community earn money by performing work. 	<p>Social Studies 2.2.1 Understands the basic elements of a community’s economic system, including producers, distributors, and consumers of goods and services.</p>	<p>RI.2.3-4 RI.2.7 RF.2.3-4 W.2.2 SL.2.1-6 L.2.1-6</p>	<p>Mathematical Practices 1-2 4 6 OA.2.1 NBT.2.1 NBT.2. 2 NBT.2.5 MD.2.7 MD.2.9</p>
<p>Session Three: Business and Government Jobs Students explore how the money earned for work moves through a community and the impact that money has on people, businesses, and government.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Locate businesses and identify government careers. ▪ Explain how taxation supports government services. 	<p>Social Studies 1.2.1 Understands the basic organization of government in the community. 1.4.1 Understands that citizenship and civic involvement in the neighborhood and community are the rights and responsibilities of individuals.</p> <p>Financial Education 2.EI Compare sources of personal income and compensation. 5. EI Give examples of sources of income other than a wage or salary.</p>	<p>RI.2.1 RI.2.4-5 RF.2.3-4 SL.2.1-4 L.2.1 L.2.3-6</p>	<p>Mathematical Practices 1-2 5 8 OA.2.1</p>

JA Our Community

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Session Four: Let's Vote! Students participate in a decision that benefits their community. They vote to express their choice and to determine the will of the majority.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Apply a decision-making process. ▪ Recognize voting as a way responsible citizens act and contribute to meet a community's needs. 	<p>Social Studies 1.2.2 Understands the basic function of government and laws in the community. 5.1.1 Understands multiple points of view on issues in the community. 5.3.1 Engages in discussions to learn about different points of view on issues.</p>	<p>RF.2.3 W.2.7-8 SL.2.1-4 SL.2.6 L.2.1-6</p>	<p>Mathematical Practices 2 4</p>
<p>Session Five: Money Moves in a Community Students learn about money and how it moves through a community.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Identify coins and money terms. ▪ Describe how money flows through a community's economy 	<p>Social Studies 2.1.1 Understands that members of the community make choices among products and services that have costs and benefits.</p>	<p>RL.2.4 RF.2.3 SL.2.1-4 L.2.1-6</p>	<p>Mathematical Practices 1-2 5-7</p>

JA Our City

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session One: Inside Cities Students identify different zones in a city and describe the job of a city planner.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define a city as a place where people live, work, play, and go to school Learn about the different zones used in city planning Identify the job of city planner 	RI.3.1-9 SL.3.1-3 L.3.1-2 L.3.4 L.3.6	NA	<p>Economics 2.1 2.2 2.4</p> <p>Geography 3.1 3.2</p>
<p>Session Two: Building a City Students calculate scale measurements and describe the job skills of a builder.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Understand the importance of the construction business to a city's economy Recognize the skills a builder needs Identify how the builder's job relates to the job of city planner 	RI.3.1-9 SL.3.1-3 L.3.1-2 L.3.4 L.3.6	3.OA.1 3.OA.7-8 3.NBT.1-3 3.NF.1	<p>Economics 2.1 2.2 2.4</p> <p>Geography 3.1 3.2</p>
<p>Session Three: Dining Out Students make decisions about operating a restaurant.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Make group decisions necessary to start a restaurant Decide on a type of restaurant Discuss and select the best location for a restaurant Decide what to charge for meals Select an employee Promote the restaurant 	RI.3.1-9 SL.3.1-3 L.3.1-2 L.3.4 L.3.6	NA	<p>Economics 2.1 2.2 2.4</p> <p>Geography 3.1 3.2</p>
<p>Session Four: Making Headlines Students generate a class newspaper.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Understand the importance of the newspaper as a communication tool Recognize the skills a reporter needs Generate article topics and develop article outlines 	RI.3.1-9 W.3S.2 W.3S.6-8 SL.3.1-3 L.3.1-2 L.3.4 L.3.6	NA	<p>Economics 2.1 2.2 2.4</p> <p>Geography 3.1 3.2</p>
<p>Session Five: You Can Bank on It Students carry out bank transactions.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Understand that one purpose of a bank is to keep money Complete a simple bank transaction Balance a checkbook 	RI.3.1-9 SL.3.1-3 L.3.1-2 L.3.4 L.3.6	3.OA.1 3.OA.7-8 3.NBT.1-3 3.NF.1	<p>Economics 2.1 2.2 2.4</p>

JA Our Region

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Session One: Be an Entrepreneur Students explore well-known businesses by matching entrepreneurs to their businesses, and identify their own entrepreneurial traits.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize the impact entrepreneurs have on a region. Apply traits that are common to successful entrepreneurs to their own skills and abilities. 	<p>Financial Education</p> <p>4.El.1. Analyze how different jobs require different skills, training, and tools.</p> <p>4.El.2. Explain how an individual’s interests, knowledge, and abilities can affect job and career choice.</p> <p>4.El.3. Research jobs related to a career of interest.</p> <p>4.El.4. Classify the types of businesses run by local entrepreneurs.</p> <p>4.El.5. Describe how people form businesses to meet customers’ needs while generating income for themselves.</p>	<p>RI.4.1-2 RI.4.4 RI.4.7 RF.4.3-4 SL.4.1 SL.4.3 L.4.3-4 L.4.6</p>	<p>Mathematical Practices 1-2 4-7</p>
<p>Session Two: Resources: Tools for Entrepreneurs Students are introduced to resources and use this information, working in teams to create new businesses.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define natural, human, and capital resources. Describe how products and services use resources. 	<p>Social Studies</p> <p>5.2.1 Creates and uses a research question to conduct research on an issue or event.</p> <p>3.1 Understands the physical characteristics, cultural characteristics, and location of places, regions, and spatial patterns on the Earth's surface.</p> <p>3.2 Understands human interaction with the environment.</p>	<p>RI.4.4 RI.4.7 RF.4.3-4 W.4.2 W.4.8 SL.4.1-5 L.4.3-4 L.4.1-6</p>	<p>Mathematical Practices 1-2 4-8</p>
<p>Session Three: Hot Dog Stand Game Students learn the fundamental tasks performed by a business owner by playing the Hot Dog Stand game and tracking their revenue and expenses.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Track the revenue and expenses of a business. Identify the fundamental tasks required to run a business. Explain the importance of keeping an accurate account of a business’s financial information. 	<p>Social Studies</p> <p>2.1 Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.</p> <p>Financial Education</p> <p>4.SS 1. Create a way to keep track of money spent.</p> <p>4.El.6. List ways that owning a business involves risk that the business will not be able to earn enough revenue to pay its costs.</p> <p>4.SS 13. Analyze how spending choices are influenced by price, advertising, the spending choices of others, and peer pressure.</p>	<p>RI.4.2-4 RI.4.7 RF.4.3-4 SL.4.1 SL.4.3 L.4.1 L.4.3-6</p>	<p>NBT 4.4 NF.4.7</p> <p>Mathematical Practices 1-7</p>

JA Our Region

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Session Four: Entrepreneurs Solve Problems Students journey through the complex world of business problem solving by brainstorming ideas and by determining the price, advertising, and supply for a new business using the Problem-Solver Catcher.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Demonstrate the problem solving process. ▪ Identify the potential risks and rewards in making business decisions. 	<p>Social Studies 2.4 Understands the economic issues and problems that all societies face.</p> <p>Financial Education 4.RM.1. Identify that risk occurs when there is a chance of harm, either financially or personally. 4.RM.2. Estimate the losses and costs associated with certain physical and financial risks. 4.FD.1. Predict the consequences of spending decisions. 4.FD.2. Analyze money-handling decisions that youth could face.</p>	<p>RI.4.1 RI.4.3-4 RI.4.7 RF.4.3-4 W.4.2 W.4.8 SL.4.1-2 SL.4.4 L.4.1 L.4.3-4 L.4.6</p>	<p>Mathematical Practices 1-2 4 6-7</p>
<p>Session Five: Entrepreneurs Go Global Students demonstrate the supply chain by working in teams to build a sticker-sheet computer.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Apply the supply chain to a manufacturing example. ▪ Explain how resource providers, businesses, and consumers are interdependent. 	<p>Social Studies 3.3.1 Understands that learning about the geography of Washington State helps us understand the global issue of trade.</p>	<p>RI.4.3-4 RI.4.7 RF.4.3-4 SL.4.1-4 L.4.1 L.4.3-4 L.4.6</p>	<p>NA</p>

JA Our Nation

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Session One: Free to Choose Your Work or Business Students are introduced to the nation’s free market system and how it supports businesses and careers.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify the characteristics of a free market economy. Explain how pricing guides economic decisions. 	<p>Economics Component 2.2: Understands how economic systems function.</p> <p>Social Studies Skills 5.2.1 Understands how essential questions define the significance of researching an issue or event. 5.3.1 Engages others in discussions that attempt to clarify and address multiple viewpoints on public issues based on key ideals.</p> <p>Financial Education 5.SS.1. Recognize how spending priorities reflect goals and personal values. 5.SS.5. Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals.</p>	<p>RI.5.1-2 RI.5.4,7 RF.5.3-4 SL.5.1-6 L.5.1 L.5.3-5</p>	<p>OA.5.2 NBT.5.6 NBT.5.7</p> <p>Mathematical Practices 1-2 4-7</p>
<p>Session Two: Innovation Nation Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define entrepreneur and entrepreneurship. Describe resources and how entrepreneurs use them. Explore STEM skills and the process of innovation. 	<p>History 4.2.3 Understands how technology and ideas have affected the way people live and change their values, beliefs, and attitudes.</p>	<p>RI.5.1-2 RI.5.4,7 RF.5.3-4 WS.5.2,4 SL.5.1-6 L.5.1-5</p>	<p>OA.5.2 NBT.5.7</p> <p>Mathematical Practices 1-2 4-8</p>
<p>Session Three: Career Quest Students learn about career clusters.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Examine career groupings and the skills necessary for a variety of careers. 	<p>Financial Education 5.EI Explore job and career options.</p>	<p>RI.5.1-2 RI.5.4,7 RF.5.3-4 SL.5.1-6 L.5.1-5</p>	<p>NBT.5.6 NBT.5.7</p> <p>Mathematical Practices 1-7</p>

JA Our Nation

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Session Four: Get and Keep the Job! Students examine important work-readiness and behavioral skills needed for career success.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify the soft skills wanted by today's employers. 	<p>Financial Education 5.EI Explore job and career options.</p>	<p>RI.5.1-2 RI.5.4,7 RF.5.3-4 WS.5.2,4 SL.5.1-6 L.5.1-5</p>	<p>NBT.5.6 NBT.5.7</p> <p>Mathematical Practices 1-2 4 6-7</p>
<p>Session Five: Global Connections Students explore how the United States is connected to the global economy.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Discuss why businesses specialize and trade. Define opportunity cost. 	<p>Geography 3.1: Understands the physical characteristics, cultural characteristics, and location of places, regions, and spatial patterns on the Earth's surface.</p>	<p>RI.5.1-2 RI.5.4,7 RF.5.3-4 SL.5.1-6 L.5.1 L.5.3-5</p>	<p>NA</p>
<p>Optional Supplement: Business Organization Students examine entrepreneurship, free enterprise, and business organization.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify three basic ways businesses are organized. 	<p>Social Studies Skills 5.1.2 Evaluates the relevance of facts used in forming a position on an issue or event.</p>	<p>SL.5.1-6 L.5.1 L.5.5</p>	<p>NA</p>

JA More than Money

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session One: Money in the Bank Students manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify the role of money in everyday life Explain the benefits of a personal bank account <p>Concepts: bank account, deposit, earn, income, interest, money, register, savings, withdrawal</p> <p>Skills: active listening, completing forms, math computation, following directions, working in groups</p>	<p>RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-8 W.4.1,4 SL.4.1,3 L.4.1,4</p> <p>RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Economics 2.1 2.2</p>
<p>Session Two: A Sense of Worth Students identify characteristics of a positive work ethic and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify several characteristics of a positive work ethic Distinguish between working for someone and self-employment Identify ways to earn income through jobs or a small business Practice personal money-management skills through business and ethical decision making <p>Concepts: business, employee, entrepreneur, income, job skills, mentor, money management, role model, self-employed, work ethic</p> <p>Skills: active listening, comparing and contrasting, completing forms, math computation, drawing, following directions, matching and classifying, working in groups</p>	<p>RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-8 W.4.1,4 SL.4.1,3 L.4.1,4</p> <p>RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Economics 2.1 2.2 2.4</p>

JA More than Money

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Three: Balancing Act Students connect personal interests to possible business opportunities and manage a bank account</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Match personal skills with jobs and self-employment ▪ Understand market research ▪ Identify ways to share, save, and spend personal income ▪ Practice personal money management skills ▪ Practice making sound, personal financial choices ▪ Discuss ways to evenly share, save, and spend money <p>Concepts: interests, market research, money management, skills</p> <p>Skills: basic math, charting data, comparing and contrasting, deductive reasoning, following written and verbal instructions, working in groups, self-assessment, taking turns, vocabulary building</p>	<p>RI.3.1-9 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-8 SL.4.1,3 L.4.1,4</p> <p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Economics 2.1 2.2 2.4</p>
<p>Session Four: Building a Business Students develop a business plan and calculate business costs.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define the basic steps in planning and starting a business ▪ Calculate operating expenses and income for a small business ▪ Develop a basic business plan based on their job skills and interests <p>Concepts: business plan, competition, estimate, expense, profit, start-up cost</p> <p>Skills: basic math, comparing and contrasting, deductive reasoning, problem-solving, reading and following directions, taking turns, vocabulary building</p>	<p>RI.3.1-9 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-8 SL.4.1,3 L.4.1,4</p> <p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Economics 2.1 2.2 2.4</p>

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Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Five: Get SMART Students apply the SMART decision-making process and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Practice using the SMART system to make consumer decisions ▪ Identify the difference between personal and business spending ▪ Manage money by making SMART business and consumer decisions ▪ Apply the problem-solving steps needed to own and operate a business <p>Concepts: business consumer, money management, personal consumer</p> <p>Skills: basic math, comparing and contrasting, deductive reasoning, evaluating data, problem-solving, reading and following directions, role-playing</p>	<p>RI.3.1-9 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-8 SL.4.1,3 L.4.1,4</p> <p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Economics 2.1 2.2 2.4</p>
<p>Session Six: What’s the Catch? During recognize deceptive advertising practices and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize deceptive advertising ▪ Apply money management skills in a simulated business ▪ Record and track financial gains and losses in a simulated business ▪ Promote business through advertising ▪ Practice sound financial choices and cooperative decision-making skills ▪ Apply the steps necessary to own and operate a small business <p>Concepts: advertisement, deceptive, money management</p> <p>Skills: basic math, comparing and contrasting, critical thinking, evaluating data, mind-mapping, problem-solving, reading and following directions, teamwork</p>	<p>RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-8 W.4.1,4 SL.4.1,3 L.4.1,4</p> <p>RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Economics 2.1 2.2 2.4</p>

JA BizTown

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Unit 1: Financial Literacy You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life. In a society in which money transactions increasingly are instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals and then build on that knowledge to understand electronic banking and bank cards.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions. ▪ Complete a bank account application. ▪ Demonstrate an ability to endorse a paycheck. ▪ Complete a deposit ticket. ▪ Maintain a check register correctly. ▪ Describe the consequences of insufficient funds. ▪ Write and sign checks. ▪ State the benefit of an interest-earning savings account. ▪ Explain how money in a savings account grows. ▪ Explore the differences between checks, debit cards, and credit cards. ▪ Explain how money changes hands when a debit card is used. ▪ Demonstrate use of a check register to record a debit purchase. <p>ELO- The standards is supported by an extended learning opportunity.</p>	<p>Financial Education</p> <p>Grade 4</p> <p>4.SS 1. Create a way to keep track of money spent.</p> <p>4.SS 6. Monitor financial statements for a personal savings account.</p> <p>4.SS 7. Explain why people keep money in banks and credit unions.</p> <p>4.SS 8. Describe how checks and debit cards, gift cards, and credit cards are used as payment methods.</p> <p>4.SS 9. Verify the total cost of a purchase that includes multiple items. ^{ELO}</p> <p>4.SS 11. Compare prices for the same item from two different sources.</p> <p>4.SS 12. Justify a spending decision based on predetermined criteria for an acceptable outcome and available options.</p> <p>4.CD 1. Identify situations when people might pay for certain items in small amounts over time.</p> <p>4.CD 2. Summarize the advantages and disadvantages of using credit.</p> <p>4.CD 3. Explain why using a credit card is a form of borrowing.</p> <p>4.CD 4. Recognize how overspending can lead to borrowing problems.</p> <p>4.I 2. Compare the main features and rates of return on basic deposit accounts at local financial institutions.</p> <p>Grade 5</p> <p>5SS 3. Name saving strategies, including pay yourself first and comparison shopping.</p> <p>5SS 4. State the advantages and disadvantages of saving for financial goals.</p> <p>5.I.2 Demonstrate how to open a basic account at a financial institution.</p> <p>5.FD 10. Determine the cost of achieving a financial goal. ^{ELO}</p> <p>5.FD 11. Evaluate the results of a financial decision. ^{ELO}</p> <p>5.FD 12. Give examples of how decisions made today can affect future opportunities. ^{ELO}</p> <p>Grade 6</p> <p>6SS 3. Distinguish between saving strategies, including pay yourself first and comparison shopping.</p> <p>6SS 4. Compare the advantages and disadvantages of saving for financial goals.</p> <p>6SS 7. Summarize the advantages and disadvantages of checks, prepaid cards, debit cards, gift cards, and online and mobile payment systems.</p> <p>6.CD 1. Explain how debit cards differ from credit cards.</p> <p>6.CD 2. Calculate the total cost of repaying a loan under various rates of interest and over different periods. ^{ELO}</p>	<p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>4.NBT.3 4.NBT.4</p> <p>5.NBT.5 5.NBT.7</p> <p>6.NS.3</p>

JA BizTown

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Unit 2: Community and Economy Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms. ▪ Explain how good citizens have a sense of responsibility to others and to their community. ▪ Identify goods, services, and resources (human, natural, and capital). ▪ Demonstrate the circular flow of an economy. ▪ Discover the function of businesses in producing goods and services. ▪ Define scarcity and learn more about free enterprise. ▪ Identify the three basic economic questions (what, how, and for whom to produce). ▪ Understand why people pay taxes. ▪ Define gross pay and net pay. ▪ Calculate tax by multiplying with decimals. ▪ Differentiate between public goods and services and private goods and services. ▪ Give examples of philanthropy. 	<p>Social Studies Economics 2.1 Understands how geography, natural resources, climate, and available labor contribute to the sustainability of the economy of regions in Washington State</p> <p>Social Studies Skills 5.2.1 Creates and uses a research question to conduct research on an issue or event.</p> <p>Financial Education Grade 4 4.FD.6. Explain how limited personal financial resources affect the choices people make. 4.SS.5 Give an example of how the government uses tax revenues.</p> <p>Grade 5 5.FD.15. Demonstrate how to negotiate a fee for services such as babysitting or lawn care. ELO</p> <p>Grade 6 6.FD.20. Illustrate how to negotiate a fee for services such as babysitting or lawn care. ^{ELO}</p>	<p>RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1. L.4.4 L.4.6</p> <p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>R.6.7 SL.6.1. SL.6.2 L.6.1 L.6.4 L.6.6</p>	

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Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Unit 3: Work Readiness Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills. ▪ Explain the relevance of interests and skills in career exploration and planning. ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things. ▪ Categorize STEM careers into different types. ▪ Demonstrate appropriate workplace behaviors. ▪ Define resume, job interview, and applicant. ▪ Complete a job application. ▪ Model appropriate business greetings. ▪ Demonstrate proper interview skills. 	<p>Social Studies Civics 4 1.4.1 Understands that civic participation involves being informed about public issues and voting in elections.</p> <p>Financial Education Grade 4 4.EI 1. Analyze how different jobs require different skills, training, and tools. 4.EI 2. Explain how an individual’s interests, knowledge, and abilities can affect job and career choice. 4.EI 3. Research jobs related to a career of interest.</p> <p>Grade 5 5EI 1. Identify individuals who could provide positive job references. 5EI 2. Complete a part-time job application.</p> <p>Grade 6 6.EI 1. Give an example of how education and training can affect lifetime income. 6.EI 2. List the education and training requirements, income potential, and primary duties of at least two jobs of interest. 6.EI 3. Identify individuals who could provide positive job references. 6.EI 4. Label basic components of a part-time job application.</p>	<p>RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>SL.6.1 L.6.1 L.6.2 L.6.4 L.6.6</p>	<p>4.MD.4</p> <p>5.MD.2</p>

JA BizTown

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business. ▪ Calculate business expenses. ▪ Use teamwork to create a paragraph that describes a business. ▪ Define selling price, revenue, and inventory. ▪ Describe factors that affect selling price. ▪ Explain the relationship between revenue, costs, and profit. ▪ Define advertising. ▪ Describe characteristics of effective advertising. ▪ Acknowledge how effective teamwork and cooperation enhance business teams. ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>Financial Education</p> <p>Grade 4</p> <p>4.EI 4. Classify the types of businesses run by local entrepreneurs.</p> <p>4.EI 5. Describe how people form businesses to meet customers’ needs while generating income for themselves.</p> <p>4.EI 6. List ways that owning a business involves risk that the business will not be able to earn enough revenue to pay its costs.</p> <p>4.FD 9. List types of personal information that should not be disclosed to others in person or online. ^{ELO}</p> <p>4.FD 10. Apply strategies to protect personal information. ^{ELO}</p> <p>Grade 5</p> <p>5.SS 1. Recognize how spending priorities reflect goals and personal values. ^{ELO}</p> <p>5.SS 5. Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals.</p> <p>5.EI 6. Identify common types of payroll deductions.</p> <p>5.EI 7. Calculate how payroll deductions affect take-home pay.</p> <p>Grade 6</p> <p>6.SS 8. Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals.</p> <p>6.SS 22. Identify ways that thieves fraudulently obtain personal information. ^{ELO}</p> <p>6.SS 23. List problems that might occur to a victim of identity theft. ^{ELO}</p>	<p>W.4.1. W.4.2. W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>W.5.1. W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>4.NBT.5</p> <p>5.NBT.5</p> <p>6.NS.2 6.NS.3</p>

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Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Unit 5: Visit and Debriefing Citizens participate in the JA BizTown simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown. ▪ Manage their personal finances and time. ▪ Carry out responsibilities of citizenship, such as voting and obeying laws. ▪ Evaluate team performance at JA BizTown. ▪ Explain the circular flow of economic activity. ▪ Describe how citizens use financial institutions. ▪ Describe how citizens work within a quality business. 	<p>Financial Education</p> <p>Grade 4 4.SS 9. Verify the total cost of a purchase that includes multiple items. 4.SS 10. Calculate the amount of change to be returned when the payment amount is greater than the purchase price. 4.FD 1. Predict the consequences of spending decisions. 4.FD 2. Analyze money-handling decisions that youth could face.</p> <p>Grade 6 6FD 1. Analyze examples of money-handling decisions that youth could face. 6FD 2. List the benefits of making sound financial decisions and the costs of making unsound financial decisions. 6FD 16. Evaluate the results of a financial decision. 6FD 17. Give examples of how decisions made today can affect future opportunities.</p>	<p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6 W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6 W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>4.NBT.3 4.NBT.4 5.NBT.5 5.NBT.7 6.NS.3</p>