



JA BizTown®

Program Overview

JA BizTown combines in-class learning with a daylong visit to a simulated, fully interactive town. The program helps students make the connection between what they learn in school and the real world.

The *JA BizTown* program includes 12 required teacher-taught, in-class lessons. The program culminates with students participating in the hands-on simulated community, either at a *JA BizTown* facility or at a mobile unit. An in-class debriefing lesson helps students construct meaning from their experience. Additional extension activities are available for each topic.

Following participation in the *JA BizTown* experience, students will be able to:

- Discuss the roles they as citizens play in their community as workers and consumers and relate these personal roles to the free enterprise system.
- Discuss the importance of citizen rights and responsibilities in a community.
- Demonstrate a basic understanding of the free enterprise system.
- Explain the importance of philanthropy in our communities.
- Build money management skills through a practical knowledge of economic concepts and banking practices.
- Develop an understanding of basic business practices and responsibilities.
- Display the soft skills necessary for successful participation in the world of work.

Unit Overviews and Objectives

Financial Literacy

This unit introduces students to bank services and practices that will help them be successful at *JA BizTown* and in life. Students begin to understand the basics of deposits, checks, and withdrawals, and they build on that knowledge to understand electronic banking and bank cards.

Lesson One: Financial Services

INQUIRY: What are financial institutions and what do they do?

Students are introduced to services provided by financial institutions and discover the connection between spending and having money in the bank. They apply for a bank account in preparation for their *JA BizTown* visit.

Four application and extension activities provide a review of products and services that financial institutions offer (Bank Services Bingo); a review of banking vocabulary (Vocabulary Practice); criteria for selecting a bank or other financial institution (Choosing a Financial Institution); and exercises for calculating bank transactions (Bank Teller Computations).

Lesson Two: Checking Accounts

INQUIRY: How do I use a checking account?

Students learn how to endorse and deposit a check and how to manage a checking account register. They also learn the consequence of writing checks without sufficient funds. This lesson stresses making and recording deposits.

Four application and extension activities allow students to practice completing deposit tickets and recording them in a register (Transaction Actions); practice endorsing and depositing checks (Paycheck Practice); discover the benefits of direct deposit at *JA BizTown* (Direct Deposit); and explore the concept and consequences of writing checks with insufficient funds (Gordon's Bounced Check).

Lesson Three: Savings Accounts

INQUIRY: Why should I save money?

Students practice writing checks and discover the benefits of using interest-earning savings accounts to save money. They play a saving and spending game to reinforce the concepts introduced.

Five application and extension activities help to illustrate the power of saving (\$1 Million or Double the Pennies?); practice check writing (John's Shopping Day); develop a savings plan (Savings Plan); and explore compound interest (Rule of 72 and Compound Interest).

Lesson Four: Debit Cards

INQUIRY: What is the difference between a debit card and a credit card?

Students discover ways to complete purchase transactions electronically. They explore the difference between a debit card and a credit card.

Four application and extension activities compare forms of payment (Venn Diagram); demonstrate personal bank transactions (Let's Go to the Bank); discuss how debit cards work (Debit Transactions); and explore the concept of interest (Interest in Your Favor).

Community and Economy

Students 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.

Lesson One: Circular Flow of Economic Activity

INQUIRY: What is an economy and how does it work?

Students discover the rights and responsibilities of citizenship in a community and examine the flow of goods, services, money, and resources between people and businesses. Students take a pledge to become citizens of *JA BizTown*.

Four application and extension activities include a game that provides a visual representation of the flow of goods and services, resources, and money in an economy (Circular Flow Game); a worksheet exploring entrepreneurship (My Business); and discussions about citizen and business responsibility and conduct (Discovering Character Traits and Code of Ethics).

Lesson Two: Free Enterprise

INQUIRY: How does a free enterprise system work?

Students experience an activity that illustrates the basics of free enterprise and allows them the opportunity to produce goods and services. Students begin to see how the knowledge gained from this experience will help them participate in the *JA BizTown* simulation.

Four application and extension activities allow students to explore economic freedoms (What is Free Enterprise? and Economic Freedoms Poster); review vocabulary (Jim's Popcorn Daydream); and make decisions based on limited resources (Family Resources).

Lesson Three: Public Goods and Services

INQUIRY: What are taxes and what do they pay for?

Students recognize that both businesses and individuals pay taxes. They discover the characteristics of public goods and services and identify familiar items that are tax supported, including libraries, schools, roads, fire and police services, and more.

Three application and extension activities serve to demonstrate public and private goods and services (Word Search and Public and Private Goods and Services); and explore charitable giving (Philanthropy).

Work Readiness

In this unit, students learn how their interests and skills can lead to exciting jobs and careers. They will assess their interests and skills and have an opportunity to fill out a job application and experience the job interview process.

Lesson One: Interests and Skills

INQUIRY: How do I know what kind of job is right for me?

Students learn how their interests and skills can be linked to various career alternatives. This lesson puts an emphasis on STEM and high-demand careers. They explore four interest-based career types and demonstrate appropriate workplace behaviors.

Four application and extension activities allow students to recognize jobs in various types of careers (Career Types); discover the connection between education and salary level (Education Pays Off); and practice soft skills that will be important at *JA BizTown* and in life (Soft Skills–Teamwork and Soft Skills–Problem Solving).

Lesson Two: Applying for a Job

INQUIRY: How do I get a job?

Students learn about the various steps required to apply for and obtain a job. In addition, they engage in hands-on activities, including the completion of a job application and participation in practice job interviews. These activities help prepare students for their *JA BizTown* jobs.

Four application and extension activities provide teacher guidance on effective ways to manage student job interviews and elections prior to the simulation (Job Interviews and Elections); how to effectively compile a resume (Writing a Resume); and online options for student career exploration (Career Exploration).

Business Management

Lesson One: Business Costs

INQUIRY: What costs are involved in running a business?

Students learn about various factors associated with operating a business. In preparation for their visit to *JA BizTown*, students work in business teams to determine the components of a successful business operation.

Four application and extension activities give students the opportunity to analyze good customer service skills (Customer Service); participate in an evaluation and ranking activity (Ranking Criteria); brainstorm and evaluate good business characteristics (Quality Committee); and review attributes of quality businesses (BizBriefs).

Lesson Two: Setting Prices

INQUIRY: How much should I charge for my goods and services?

Students recognize the importance of accurately setting the prices of goods and services to earn a profit. Through hands-on learning activities, they explore pricing and its connection to revenue and profit at *JA BizTown*.

Four application and extension activities explore the difference between wants and needs (Wants and Needs); provide additional practice with price setting (Business Costs and Profit); discuss the dangers of identity theft (Identity Theft); and offer an inquiry-based exercise on price setting in a historical context (History Connection).

Lesson Three: Visit Preparation

INQUIRY: Why should I advertise?

Students learn about the importance of advertising as a method of marketing the goods and/or services offered by various businesses. Working in business teams, students develop advertisements to market their *JA BizTown* businesses and complete their final preparations for the on-site visit.

Four application and extension activities give students a chance to learn more about slogans and logos (Slogans and Logos); construct effective radio and TV jingles (Jingles); and provide instruction on writing a letter to the editor (Letters to the Editor) and a personal correspondence (Friendly Letters), both of which may be used in the simulation.

Visit and Debriefing

The Visit

Students participate in the *JA BizTown* simulation.

Lesson: Debriefing

Students reflect on their *JA BizTown* experience and further identify the relevance of classroom learning to their future plans and goals.

Four application and extension activities provide opportunities for students to evaluate their business operation (Rank Your Business); participate in a game show-type review of *JA BizTown* concepts (BizQuiz and Fact Tag); and write thank you letters to sponsors, volunteers, or others (Business Letter).