A Correlation:
Illinois Academic Standards and
Junior Achievement
High School Programs
Overview

Junior Achievement programs offer a multidisciplinary approach that connects learning 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 New Illinois Learning Standards for the Social Sciences for grades 9-12 as well as the Common Core State Standards in English/Language Arts and mathematics and the Illinois Workplace Skills Standards and the Postsecondary and Career Expectations (PaCE.) As Illinois has not accepted the National Common Career and Technical Core standards, but uses them for reference, please refer to the National Standards charts on the JA Correlations page for information concerning Entrepreneurship.

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. When Extended or Additional Learning Opportunities within the curriculum directly support an academic standard, the letters ELO will appear superscripted next to that standard.

High School Programs

JA Be Entrepreneurial® introduces students to the essential components of a practical business plan, and challenges them to start an entrepreneurial venture while still in high school.

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

JA Company Program® Blended Model unlocks the innate ability in students to fill a need or solve a problem in their community by launching a business venture and unleashing their entrepreneurial spirit. Each of the program’s 13 meetings allows students to work individually or in groups to take a closer look at business-related topics while continuing to run a business.

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

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

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.

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.

JA Personal Finance® Blended Model allows students to experience the interrelationship between today’s financial decisions and future financial freedom.

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

## Session Descriptions

### 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.

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<thead>
<tr>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Social Science</th>
<th>Career Student Competencies</th>
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<tbody>
<tr>
<td><strong>Objectives:</strong> The students will:</td>
<td>RI.9-10.2</td>
<td>Inquiry Skills</td>
<td>Planning a Career Identity</td>
</tr>
<tr>
<td>1. Recognize the elements of a successful business start-up</td>
<td>RI.9-10.4</td>
<td>SS.IS.1.9-12</td>
<td>Evaluate the importance of setting realistic career goals and striving toward them.</td>
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<tr>
<td>2. Evaluate myths and facts about entrepreneurship</td>
<td>RI.9-10.8</td>
<td>Economics</td>
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<td>3. Consider product-development options</td>
<td>W.9-10.2</td>
<td>SS. EC.3.9-12</td>
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<tr>
<td><strong>Concepts:</strong> entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur</td>
<td>W.9-10.4</td>
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<td><strong>Skills:</strong> analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, working in groups</td>
<td>W.9-10.7-8</td>
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### Session Two: What’s My Business?
Students select a product or service for a business venture.

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<tr>
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<tbody>
<tr>
<td><strong>Objectives:</strong> The students will:</td>
<td>RI.9-10.2</td>
<td>Inquiry Skills</td>
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</tr>
<tr>
<td>1. Recognize the importance of carefully selecting a product or service before starting a business</td>
<td>RI.9-10.4</td>
<td>SS.IS.3.9-12</td>
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<tr>
<td>2. Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans.</td>
<td>RI.9-10.8</td>
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<tr>
<td><strong>Concepts:</strong> entrepreneur, franchise, non-profit business, product development</td>
<td>W.9-10.2</td>
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<td><strong>Skills:</strong> analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, reading for understanding, working pairs</td>
<td>W.9-10.4</td>
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<td>W.9-10.7-8</td>
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*Note: The Common Core ELA and Social Science standards are listed for reference purposes and may vary based on the specific curriculum.*
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<td><strong>Session Three:</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
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<td>Workplace Skills</td>
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<td><em>Who’s My Customer?</em></td>
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<td>RI.9-10.4</td>
<td>SS.IS.4.9-12</td>
<td>H.1-4</td>
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<td>Students analyze potential markets.</td>
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<td>J.1-5</td>
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<td><strong>Session Four:</strong></td>
<td><strong>Objectives:</strong> The students will:</td>
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<td>Workplace Skills</td>
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<td><em>What’s My Advantage?</em></td>
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<td>Students determine how to set a product apart from competition.</td>
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</table>
| **Session Five: Competitive Advantages**  | Students decide how to set a product or service apart from the competition.  
Objectives: The students will:  
- Evaluate competitive advantages  
- Select competitive advantages that will drive a developing business venture  
Concepts: competitive advantages, entrepreneur, profit  
Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups  | 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  
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RI.11-12.2  
RI.11-12.4  
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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 | Economics  
SS.EC3.5.9-12 | Workplace Skills  
H.1-4  
J.1-5  
M.2 |
| **Session Six: Ethics Are Good for Business**  | Students consider consequences in making ethical business decisions.  
Objectives: The students will:  
- Evaluate short- and long-term consequences in making ethical decisions  
- Express that being ethical can be good for business  
Concepts: consequences, entrepreneur, ethical dilemma, ethics, social responsibility, stakeholder  
Skills: analyzing information, categorizing data, decision-making, expressing multiple viewpoints, evaluating alternatives, oral and written communication, reading for understanding, weighing consequences, working in pairs  | 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  
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RI.11-12.2  
RI.11-12.4  
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SL.11-12.1-4  
SL.11-12.6 L.11-12.1-4  
L.11-12.6 | Civics  
SS.CV.8.9-12 | Workplace Skills  
H.1-4  
J.1-5  
J. 7-9  
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<td><strong>Session Seven: The Business Plan</strong>&lt;br&gt;Students compile a sample business plan.</td>
<td><strong>Objectives:</strong> The students will:&lt;br&gt;• Compile entrepreneurial elements into a sample business plan&lt;br&gt;&lt;br&gt;<strong>Concepts:</strong> business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development&lt;br&gt;&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>
<td>RI.9-10.2&lt;br&gt;RI.9-10.4&lt;br&gt;RI.9-10.8&lt;br&gt;W.9-10.2&lt;br&gt;W.9-10.4&lt;br&gt;W.9-10.7-8&lt;br&gt;SL.9-10.1-4&lt;br&gt;SL.9-10.6&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4&lt;br&gt;L.9-10.6&lt;br&gt;RI.11-12.2&lt;br&gt;RI.11-12.4&lt;br&gt;W.11-12.2&lt;br&gt;W.11-12.4&lt;br&gt;W.11-12.7-8&lt;br&gt;SL.11-12.1-4&lt;br&gt;SL.11-12.6&lt;br&gt;L.11-12.1-4&lt;br&gt;L.11-12.6&lt;br&gt;RI.11-12.2&lt;br&gt;RI.11-12.4&lt;br&gt;W.11-12.2&lt;br&gt;W.11-12.4&lt;br&gt;W.11-12.7-8&lt;br&gt;SL.11-12.1-4&lt;br&gt;SL.11-12.6&lt;br&gt;L.11-12.1-4&lt;br&gt;L.11-12.6&lt;br&gt;RI.11-12.2&lt;br&gt;RI.11-12.4&lt;br&gt;W.11-12.2&lt;br&gt;W.11-12.4&lt;br&gt;W.11-12.7-8&lt;br&gt;SL.11-12.1-4&lt;br&gt;SL.11-12.6&lt;br&gt;L.11-12.1-4&lt;br&gt;L.11-12.6</td>
<td>Inquiry Skills&lt;br&gt;SS.IS.7.9-12</td>
<td>Workplace Skills&lt;br&gt;L.1-5&lt;br&gt;M.1-3</td>
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<td><strong>Session One: Get Hired–Critical Thinking and Creativity</strong>&lt;br&gt;Students are introduced to the need to be work ready by developing the 4 C’s skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Use a problem-solving technique to solve personal and professional problems&lt;br&gt;• Apply critical-thinking skills to work-based problems&lt;br&gt;• Recognize that decisions made in the workplace have consequences</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RL.9-10.1,4,5&lt;br&gt;W.9-10.4&lt;br&gt;SL.9-10.1-6&lt;br&gt;L.9-10.1-2</td>
<td>Inquiry Skills&lt;br&gt;SS.IS.1.9-12&lt;br&gt;Social/Emotional&lt;br&gt;3B.4b</td>
<td>Grade 9-12&lt;br&gt;Career Identity:&lt;br&gt;Describe how values and needs influence career choice&lt;br&gt;Workplace Skills&lt;br&gt;H.1-4&lt;br&gt;J.1-5&lt;br&gt;M.2</td>
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<td><strong>Session Two: Get Hired–Communication and Conflict-Management Skills</strong>&lt;br&gt;Students apply communication skills to resolve conflicts in work-based scenarios. They role-play conflicts and conflict management, and explore behaviors that inflame conflict and behaviors that lead to resolution.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Recognize common responses to conflict&lt;br&gt;• Apply conflict-management skills to resolve work-based issues</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RL.9-10.4&lt;br&gt;SL.9-10.1-6&lt;br&gt;L.9-10.1,3,4</td>
<td>Inquiry Skills&lt;br&gt;SS.IS.4.9-12&lt;br&gt;Social/Emotional&lt;br&gt;1.A.4a&lt;br&gt;2D.5a</td>
<td>Workplace Skills&lt;br&gt;H.1-4&lt;br&gt;J.1-5&lt;br&gt;M.2</td>
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<td><strong>Session Three: Get Hired–Collaboration and Creativity</strong>&lt;br&gt;Students practice collaboration, a 4 C’s skill, by using a teambuilding model referred to as the GRPI (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Demonstrate collaboration with team members to accomplish work-based challenges&lt;br&gt;• Recognize the components of a high-performance team</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;SL.9-10.1-6&lt;br&gt;L.9-10.1</td>
<td>Social/Emotional&lt;br&gt;2C.4b,5b</td>
<td>Grade 9-12&lt;br&gt;Planning for the Future:&lt;br&gt;Acquire skills for bringing about positive change.&lt;br&gt;Workplace Skills&lt;br&gt;H.1-4&lt;br&gt;J.1-5&lt;br&gt;M.2</td>
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<td><strong>Session Four: Get Hired–Strong Soft Skills</strong>&lt;br&gt;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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Identify soft skills that are in demand by employers&lt;br&gt;• Demonstrate personal soft skills in a mock interview</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;SL.9-10.1-6&lt;br&gt;L.9-10.1,3,4</td>
<td>Social/Emotional&lt;br&gt;1A.4a,4b</td>
<td>Workplace Skills&lt;br&gt;H.1-4&lt;br&gt;J.1-5&lt;br&gt;M.2</td>
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<td><strong>Session Five: Know Your Work Priorities</strong></td>
<td><strong>Objectives:</strong> The students will be able to:</td>
<td><strong>Grades 9–10</strong></td>
<td>Social/Emotional</td>
<td>Workplace Skills</td>
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</tbody>
</table>
| 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. | - Recognize the importance of being focused, proactive, and adaptable when exploring careers  
- Rank work environment priorities as an anchor for making career planning decisions | RI.11-12.2,4  
SL.11-12.1-4  
L.11-12.1,3,4 | 1B.4a  
1C.4a | H.1-4  
J.1-5  
M.2 |
| **Session Six: Know Who's Hiring**            | **Objectives:** The students will be able to:                                            | **Grades 9–10**                      | Social/Emotional         | Workplace Skills            |
| 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. | - 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 | RI.9-10.2,4  
SL.9-10.1-2  
L.9-10.1,3,4 | 3B.4a,5a | H.1-4  
J.1-5  
M.2 |
| **Session Seven: Know Your Personal Brand**   | **Objectives:** The students will be able to:                                            | **Grades 9–10**                      | Social/Emotional         | Grades 9-12 Analyzing Skills and Interests: Conduct an assessment of their current skills, abilities and career prospects |
| 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. | - 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 | RI.9-10.1,2,4,5  
W.9-10.1,2,4  
SL.9-10.1-4  
L.9-10.1-3 | 3B.4b,5b | H.1-4  
J.1-5  
M.2 |
### Session Details | Illinois Learning Standards | Common Core English Language Arts | Literacy in History/Social Studies
---|---|---|---
**Meeting One: Start a Business**<br>Students examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture. | **Social/Emotional Learning**<br>1B.5b. Evaluate how developing interests and filling useful roles support school and life success.<br>**Workplace Skills**<br>A2. Identify short-term work goals.<br>B6 Evaluate job opportunities.<br>D1 Communicate orally with others. | **Grades 9-10**<br>RI.9-10.1-2<br>RI.9-10.4<br>W.9-10.4<br>SL.9-10.1-2<br>L.9-10.1-2<br>L.9-10.4 | <br>
**Meeting Two: Fill a Need**<br>Students brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further. | **Social/Emotional Learning**<br>3C.5b. Work cooperatively with others to plan, implement, and evaluate a project that addresses an identified need in the broader community.<br>**Workplace Skills**<br>F1 Assess business image, products, and/or services.<br>J2 Practice time management.<br>J.3 Assume responsibility for decisions and actions. | **Grades 11-12**<br>RI.11-12.1<br>RI.11-12.4<br>W.11-12.6<br>SL.11-12.1-2, SL.11-12.4<br>L.11-12.1-2<br>L.11-12.6 | **Grades 9-10**<br>RH.1<br>RH.4<br>RH.6 | **Grades 11-12**<br>RH.1<br>RH.4<br>RH.6

**Meeting Three: Vet the Venture**<br>Students conduct research on their top product or service ideas and decide on which idea to move forward with based on a series of factors. | **Social Science**<br>SS.EC.3.9-12: Evaluate how much competition exists within and among sellers and buyers in specific markets<br>SS.EC.FL.1.9-12: Analyze the costs and benefits of various strategies to increase income.<br>**Workplace Skills**<br>H1. Identify a problem.<br>H2. Identify solutions to a problem and their impact.<br>H3 Employ reasoning skills<br>H4. Evaluate options.<br>H5. Set priorities.<br>H6. Select and implement a solution. | **Grades 9-10**<br>RI.9-10.1<br>W.9-10.4<br>W.9-10.6-7<br>SL.9-10.1-3<br>L.9-10.1-2<br>L.9-10.4<br>**Grades 11-12**<br>RI.11-12.1<br>RI.11-12.4<br>W.11-12.4<br>W.11-12.6-7<br>SL.11-12.1-2<br>L.11-12.1-2<br>L.11-12.6 | **Grades 9-10**<br>RH.1<br>RH.4 | **Grades 11-12**<br>RH.1<br>RH.4
### JA Company Program – Blended Model

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<tr>
<th>Session Details</th>
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<th>Common Core English Language Arts</th>
<th>Literacy in History/Social Studies</th>
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<tbody>
<tr>
<td><strong>Meeting Four: Create a Structure</strong>&lt;br&gt;Students form business teams and begin to develop their business plan through a series of specialized tasks.</td>
<td><strong>Workplace Skills</strong>&lt;br&gt;D1 Communicate orally with others.&lt;br&gt;D4 Follow written directions.&lt;br&gt;D5. Ask questions about tasks.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9-10.1-2&lt;br&gt;W.9-10.2,4&lt;br&gt;W.9-10.6-7&lt;br&gt;SL.9-10.1-3&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RH.1&lt;br&gt;RH.2&lt;br&gt;RH.4&lt;br&gt;whST.2.&lt;br&gt;whST.4&lt;br&gt;whST.5&lt;br&gt;whST.6</td>
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<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Form and select Business Teams.&lt;br&gt;• Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business.&lt;br&gt;• Work individually or with other Company members to conduct research and complete tasks in order to launch the business.</td>
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<tr>
<td><strong>Meeting Five: Launch the Business</strong>&lt;br&gt;Business teams report on their tasks and findings to the entire Company and come to a consensus on major decisions as they launch the business and finalize their business plan.</td>
<td><strong>Social/Emotional Learning</strong>&lt;br&gt;2C.5b. Plan, implement, and evaluate participation in a group project.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9-10.1&lt;br&gt;W.9-10.2&lt;br&gt;W.9-10.4-7&lt;br&gt;SL.9-10.1-6&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RH.1&lt;br&gt;whST.2&lt;br&gt;whST.6</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Engage in business communication and implementation.&lt;br&gt;• Research business processes, and integrate information across all teams.&lt;br&gt;• Apply the concept of accountability to practices in the Company.&lt;br&gt;• Complete a business plan.</td>
<td><strong>Workplace Skills</strong>&lt;br&gt;A1 Match interest to employment area.&lt;br&gt;A3 Match attitudes to job area.&lt;br&gt;B1. Identify job requirements.</td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RI.11-12.1&lt;br&gt;RI.11-12.4&lt;br&gt;W.11-12.4&lt;br&gt;W.11-12.6-7&lt;br&gt;SL.11-12.1-2&lt;br&gt;L.11-12.1-2&lt;br&gt;L.11-12.6</td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RH.1&lt;br&gt;whST.2&lt;br&gt;whST.4&lt;br&gt;whST.5&lt;br&gt;whST.6</td>
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<tr>
<td><strong>Meeting Six through Eleven: Run the Business</strong>&lt;br&gt;Each week, business teams meet to provide status updates to the entire Company, review priorities, and accomplish tasks to meet Company goals and objectives.</td>
<td><strong>Social/Emotional Learning</strong>&lt;br&gt;3A.4a. Demonstrate personal responsibility in making ethical decisions.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9-10.1&lt;br&gt;W.9-10.4-7&lt;br&gt;SL.9-10.1-2&lt;br&gt;SL.9-10.4-6&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RH.1&lt;br&gt;RH.2&lt;br&gt;RH.9</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Practice business communication and implementation.&lt;br&gt;• Practice task prioritization.&lt;br&gt;• Practice follow-through.&lt;br&gt;• Submit important information.&lt;br&gt;• Practice problem solving</td>
<td><strong>Workplace Skills</strong>&lt;br&gt;F1. Assess business image, products, and/or services.&lt;br&gt;F2. Identify positive behavior.&lt;br&gt;F4. Participate in meetings in a positive and constructive manner.</td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RI.11-12.1&lt;br&gt;RI.11-12.4&lt;br&gt;W.11-12.2,4&lt;br&gt;W.11-12.3-6&lt;br&gt;SL.11-12.1-2&lt;br&gt;SL.11-12.1-2&lt;br&gt;L.11-12.1-2&lt;br&gt;L.11-12.6</td>
<td><strong>Grades 11-12</strong>&lt;br&gt;RH.1&lt;br&gt;RH.2&lt;br&gt;RH.9</td>
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**Grades 9-10**
- RI.9-10.1-2
- W.9-10.2,4
- W.9-10.6-7
- SL.9-10.1-3
- L.9-10.1-2
- L.9-10.4

**Grades 11-12**
- RI.11-12.1
- RI.11-12.4
- W.11-12.4
- W.11-12.6-7
- SL.11-12.1-2
- L.11-12.1-2
- L.11-12.6

**RH.1**
- RH.2
- RH.4

**whST.2.**
- whST.4
- whST.5
- whST.6

**Grades 9-10**
- RI.9-10.1
- W.9-10.2
- W.9-10.4-7
- SL.9-10.1-6
- L.9-10.1-2
- L.9-10.4

**Grades 11-12**
- RI.11-12.1
- RI.11-12.4
- W.11-12.2-7
- SL.11-12.1-2
- L.11-12.1-2
- L.11-12.6

**RH.1**
- RH.2
- RH.4

**whST.2.**
- whST.4
- whST.5
- whST.6

**Grades 9-10**
- RI.9-10.1
- W.9-10.4-7
- SL.9-10.1-2
- SL.9-10.4-6
- L.9-10.1-2
- L.9-10.4

**Grades 11-12**
- RI.11-12.1
- RI.11-12.4
- W.11-12.2,4
- W.11-12.3-6
- SL.11-12.1-2
- SL.11-12.1-2
- L.11-12.1-2
- L.11-12.6

**RH.1**
- RH.2
- RH.9

**whST.2.**
- whST.4
- whST.5
- whST.6
### JA Company Program

#### Session Details

<table>
<thead>
<tr>
<th>Topic: Capitalization</th>
<th>Illinois Learning Standards</th>
<th>Common Core English Language Arts</th>
<th>Literacy in History/Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independently or in groups, members examine types of capitalization and practice the art of the pitch for future start-up capital.</td>
<td>Social Science SS.EC.FL.2.9-12: Explain how to make informed financial decisions by collecting information, planning, and budgeting.</td>
<td>Grades 9-10 RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</td>
<td>Grades 9-10 RH.1 RH.2 RH.4 whST.2 whST.4-9</td>
</tr>
<tr>
<td>The students will:</td>
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<tr>
<td>• 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.</td>
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#### Topic: Finance

<table>
<thead>
<tr>
<th>Topic: Finance</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Independently or in groups, members practice using the company’s financial tools for their own future business idea.</td>
<td>Social Science SS.EC.FL.2.9-12: Explain how to make informed financial decisions by collecting information, planning, and budgeting.</td>
<td>Grades 9-10 RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</td>
<td>Grades 9-10 RH.1 RH.2 RH.4 whST.2 whST.4-9</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>Workplace Skills K1. Demonstrate basic keyboarding skills K2. Demonstrate basic knowledge of computing.</td>
<td>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2 W.11-12.4-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</td>
<td>Grades 11-12 RH.1 RH.2 RH.4 whST.2 whST.4-9 whST.7-9</td>
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<tr>
<td>The students will:</td>
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<tr>
<td>• Examine the most important financial elements of a startup. • Practicing using the Business Finance Tool.</td>
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</table>

#### Topic: Management and Leadership

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<thead>
<tr>
<th>Topic: Management and Leadership</th>
<th>Illinois Learning Standards</th>
<th>Common Core English Language Arts</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Independently or in groups, members explore aspects of leadership.</td>
<td>Social/Emotional Learning 2C.5a. Evaluate the application of communication and social skills in daily interactions with peers, teachers, and families. 2D.5b. Evaluate current conflict resolution skills and plan how to improve them. 3B.5b. Evaluate how responsible decision making affects interpersonal and group relationships.</td>
<td>Grades 9-10 RI.9-10.1-2 RI.9-10.4 SL.9-10.1-4 L.9-10.1-2</td>
<td>Grades 9-10 RH.1 RH.2 RH.4 RH.8</td>
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<tr>
<td>The students will:</td>
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<tr>
<td>• Research how leaders make decisions. • Investigate how leaders influence a company, beyond giving direction. • Provide evidence of a leader’s specific leadership style. • Develop a TED-style talk on leadership.</td>
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# JA Company Program – Blended Model

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<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>Topic: Marketing</strong>&lt;br&gt;Independently or in groups, members explore marketing through a virtual job shadow of top professionals from across the country.</td>
<td>Workplace Skills&lt;br&gt;F1. Assess business image, products, and/or services.&lt;br&gt;F3. Identify company dress and appearance standards.</td>
<td>Grades 9-10&lt;br&gt;RI.9-10.1&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1&lt;br&gt;L.9-10.4</td>
<td>Grades 9-10&lt;br&gt;RI.9-10.1&lt;br&gt;RH.1&lt;br&gt;RH.3&lt;br&gt;RH.4&lt;br&gt;RH.9</td>
</tr>
<tr>
<td>Objective(s):&lt;br&gt;- Learn about the 4 P’s of marketing—Product, Place, Price, and Promotion—and how they are related.&lt;br&gt;- Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s.</td>
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<td><strong>Topic: Sales</strong>&lt;br&gt;Independently or in groups, members practice sales techniques through a video blog.</td>
<td>Workplace Skills&lt;br&gt;F6. Identify how to treat people with respect.&lt;br&gt;J4. Exhibit pride.&lt;br&gt;J5 Display initiative.&lt;br&gt;J6 Display assertiveness.</td>
<td>Grades 11-12&lt;br&gt;RI.11-12.1&lt;br&gt;W.11-12.6-7&lt;br&gt;SL.11-12.1-2&lt;br&gt;SL.11-12.4-5&lt;br&gt;L.11-12.1-2&lt;br&gt;L.11-12.6</td>
<td>Grades 11-12&lt;br&gt;RI.11-12.1&lt;br&gt;RH.1&lt;br&gt;RH.3&lt;br&gt;RH.4&lt;br&gt;RH.9</td>
</tr>
<tr>
<td>Objective(s):&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>
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<tr>
<td><strong>Topic: Supply Chain</strong>&lt;br&gt;Independently or in groups, members explore the basic supply chain and examine quality control techniques.</td>
<td>Workplace Skills&lt;br&gt;M2. Work with team members.&lt;br&gt;M3 Complete a team task.</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;RI.9-10.1&lt;br&gt;RH.1&lt;br&gt;RH.4 rhST.4-6</td>
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<tr>
<td>Objective(s):&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>
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Grades 9-10
RI.9-10.1
RI.9-10.4
W.9-10-4-5
SL.9-10.1
L.9-10.1-2
L.9-10.4

Grades 11-12
RI.11-12.1
W.11-12.4
SL.11-12.1
L.11-12.1-2
L.11-12.6

Grades 9-10
RI.9-10.1
RI.9-10.4
W.9-10-4-5
SL.9-10.1
L.9-10.1-2
L.9-10.4

Grades 11-12
RI.11-12.1
W.11-12.4
SL.11-12.1
L.11-12.1-2
L.11-12.6
## JA Company Program – Blended Model

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</table>
| **Meeting Twelve: Liquidate the Company**  
Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.  
**Objectives:**  
The students will:  
- Explain and follow the liquidation process.  
- Complete business closing and liquidation tasks, including recordkeeping.  
- Create an annual report.  
  
**Workplace Skills**  
- M2. Work with team members.  
- M3 Complete a team task.  
  
|                     | Grades 9-10                  | Grades 9-10                       |  |
|---------------------|-----------------------------|-----------------------------------|  |
|                     | RI.9-10.1                   | RH.1                             |  |
|                     | RI.9-10.4                   | RH.2                             |  |
|                     | W.9-10.2                    | RH.4                             |  |
|                     | W.9-10.4                    | whST.2-6                         |  |
|                     | SL.9-10.1-4                 | Grades 11-12                      |  |
|                     | L.9-10.1-2                  | RI.11-12.1                       |  |
|                     | L.9-10.4                    | RI.11-12.4                       |  |
|                     |                               | W.11-12.2,4                      |  |
|                     |                               | SL.11-12.1                       |  |
|                     |                               | SL.11-12.4-5                     |  |
|                     |                               | L.11-12.1-2                      |  |
|                     |                               | L.11-12.6                        |  |
|                     |                               | RI.11-12                         |  |
|                     |                               | SL.11-12                         |  |
|                     |                               | L.11-12                          |  |
|                     |                               | RH.1                             |  |
|                     |                               | RH.2                             |  |
|                     |                               | RH.4                             |  |
|                     |                               | whST.2-6                         |  |

| **Meeting Thirteen: Create a Personal Action Plan**  
Students create their own personal action plan using the knowledge and experience gained throughout the program.  
**Objectives:**  
The students will:  
- Understand the importance of networking.  
- Complete a personal action plan.  
- Explore potential career options.  
  
**Social/Emotional Learning**  
1C.5a. Set a postsecondary goal with action steps, timeframes, and criteria for evaluating achievement.  
3B.5a. Analyze how present decision making affects college and career choices.  
**Workplace Skills**  
- B2 Locate resources for finding employment.  
- B6 Evaluate job opportunities.  
- B7 Identify steps in applying for a job.  
  
|                     | Grades 9-10                  | Grades 9-10                       |  |
|---------------------|-----------------------------|-----------------------------------|  |
|                     | RI.9-10.1                   | RH.1                             |  |
|                     | RI.9-10.4                   | RH.2                             |  |
|                     | W.9-10.2                    | RH.4                             |  |
|                     | W.9-10.4                    | whST.2-6                         |  |
|                     | SL.9-10.1-3                 | Grades 11-12                      |  |
|                     | L.9-10.1-2                  | RI.11-12.1                       |  |
|                     | L.9-10.4                    | RI.11-12.4                       |  |
|                     |                               | W.11-12.2,4                      |  |
|                     |                               | W.11-12.4-7                      |  |
|                     |                               | SL.11-12.1                       |  |
|                     |                               | SL.11-12.4-5                     |  |
|                     |                               | L.11-12.1-2                      |  |
|                     |                               | L.11-12.6                        |  |
|                     |                               | RI.11-12                         |  |
|                     |                               | SL.11-12                         |  |
|                     |                               | L.11-12                          |  |
|                     |                               | RH.1                             |  |
|                     |                               | RH.2                             |  |
|                     |                               | RH.4                             |  |
|                     |                               | whST.2-6                         |  |
## JA Economics

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<tr>
<th>Topic Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Illinois Learning Standards</th>
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</table>
| **Topic One: Introduction to Economics** | **Objectives:** The students will be able to:  
- 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 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 | **Grades 9–10**  
RI.9-1.2,4  
W.9-10.2,4,7  
SL.9-10.1-6  
L.9-10.1.2,4,6 | **Grades 11–12**  
RI.11-12.2,4  
W.11-12.2,4,7  
SL.11-12.1-3  
L.11-12.1-6 | **NA** | **Inquiry Skills**  
SS.IS.1.9-12  
SS.IS.3.9-12  
SS.IS.6.9-12  
SS.IS.7.9-12  
**Economics**  
SS.EC.1.9-12 |
### 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 be able to:
- 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

**Grades 9–10**
- RI.9-1.2,4
- W.9-10.4
- SL.9-10.1,2,4
- L.9-10.1,2,4,6

**Grades 11–12**
- RI.11-12.2,4
- W.11-12.5
- SL.11-12.1,2,4
- L.11-12.1-6

**Reading and Writing for History and Social Studies**

**Grades 9–10**
- RH.1-5
- RH.7-9

**Grades 11–12**
- RH.1-4
- RH.7-9

### Common Core Math

**Algebraic Concepts**
- CC.2.2.HS.D.1

**Statistics and Probability**
- CC.2.4.HS.B.1
- CC.2.4.HS.B.5

### Illinois Learning Standards

**Economics**
- SS.EC.3.9-12
- SS.EC.5.9-12
- SS.EC.6.9-12
- SS.EC.FL.1.9-12
- SS.EC.FL.2.9-12
- SS.EC.FL.3.9-12
- SS.EC.FL.4.9-12
- SS.EC.FL.5.9-12
- SS.EC.FL.6.9-12
# JA Economics

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<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Illinois Learning Standards</th>
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</table>
| **Topic Three: Businesses and Their Resources** | **Objectives:** The students will be able to:  
- Identify the characteristics of entrepreneurs  
- Explain the role of small business in the U.S. economy  
- Identify information that can be helpful in starting a small business  
- Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations  
- Describe how large corporations are organized  
- Describe how financial markets help businesses obtain capital resources  
- Define equity and explain how it is used to finance business growth  
- Identify the ways businesses save  
- Define 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 | **Grades 9–10** | **Grades 11–12** | **Reading and Writing for History and Social Studies** | **Economics** |
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<td>RI.11-12.2,4</td>
<td>RI.11-12.2,4</td>
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<td>W.9-10.2,4,7</td>
<td>W.11-12.2,4,7</td>
<td>W.11-12.2,4,7</td>
<td>RH.7-9</td>
<td>CC.2.2.HS.D.1</td>
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<td>SL.9-10.1-6</td>
<td>SL.11-12.1-6</td>
<td>SL.11-12.1-6</td>
<td><strong>Reading and Writing for History and Social Studies</strong></td>
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<td>L.9-10.1,2,4,6</td>
<td>L.11-12.1-6</td>
<td>L.11-12.1-6</td>
<td><strong>Economics</strong></td>
<td>CC.2.4.HS.B.5</td>
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<td><strong>Grades 11–12</strong></td>
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<td><strong>Economics</strong></td>
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<td>RH.1-4</td>
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<td>RH.7-9</td>
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<td>RH.7-9</td>
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<td>RH.7-9</td>
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<td>SS.EC.8.9-12</td>
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<td><strong>Topic Four: Government, Banking, and Economic Stability</strong></td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Describe the four referee roles the federal government fulfills in the economy&lt;br&gt;• Explain how the federal government manages the economy&lt;br&gt;• Describe how the federal government spends and raises its money&lt;br&gt;• Identify and define the two principles of taxation&lt;br&gt;• Explain how proportional, progressive, and regressive taxes differ&lt;br&gt;• Describe the justifications for and the criticisms of federal deficits and the national debt&lt;br&gt;• Define money and describe its functions&lt;br&gt;• Describe the kind of money in use in the United States&lt;br&gt;• Explain the services banks and other financial institutions offer&lt;br&gt;• Describe how banks create money&lt;br&gt;• Explain what the federal reserve system is and what it does&lt;br&gt;• Explain why the value of money changes&lt;br&gt;• Identify the nature of inflation and describe how people are affected by it&lt;br&gt;• Identify and describe the major indicators economists use to measure the health of the economy&lt;br&gt;• Explain the components of the gross domestic product&lt;br&gt;• Define unemployment and describe the types of unemployment&lt;br&gt;• Explain the tools of fiscal policy&lt;br&gt;• Explain the tools of monetary policy&lt;br&gt;• Describe the advantages and disadvantages of fiscal and monetary policies</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RI.9-10.1,2,4&lt;br&gt;W.9-10.2,4,7&lt;br&gt;SL.9-10.1-6&lt;br&gt;L.9-10.1,2,4,6</td>
<td>NA</td>
<td><strong>Economics</strong>&lt;br&gt;SS.EC.4.9-12&lt;br&gt;SS.EC.7.9-12</td>
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<td><strong>Grades 11–12</strong>&lt;br&gt;RI.11-12.2,4&lt;br&gt;W.11-12.2,4,7&lt;br&gt;SL.11-12.1-6&lt;br&gt;L.11-12.1-6</td>
<td><strong>Reading and Writing for History and Social Studies</strong>&lt;br&gt;<strong>Grades 9–10</strong>&lt;br&gt;RH.1-5&lt;br&gt;RH.7-9</td>
<td><strong>Grades 11–12</strong>&lt;br&gt;RH.1-4&lt;br&gt;RH.7-9</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RH.1-5&lt;br&gt;RH.7-9</td>
<td><strong>Grades 11–12</strong>&lt;br&gt;RH.1-4&lt;br&gt;RH.7-9</td>
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<td>Topic Description</td>
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<td>Common Core ELA</td>
<td>Common Core Math</td>
<td>Illinois Learning Standards</td>
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| **Topic Five: The Global Economy** | **Objectives:** The students will be able to:  
- Explain why international trade is considered a two-way street  
- Describe how imports and exports depend on each other  
- Explain how absolute and comparative advantage differ  
- Explain why productivity is important in international trade  
- Identify the arguments for and against trade barriers  
- Describe the purpose of international trade organizations  
- Explain the nature of exchange rates and why they change  
- Explain why a nation’s balance of payments always balances  
- Define and describe globalization  
- Identify the worldwide changes that have occurred as a result of globalization  
- Explain the relationship between economic development and population growth  
- Describe how China has changed its economy to achieve greater prosperity  
- Identify the concerns about income growth in less-developed countries  
- Explain the role property rights and markets can play in the protection of environmental resources  
- Describe how governments can use market incentives to protect the environment | Grades 9–10  
RL.9-10.1,2,4  
W.9-10.2,4,7  
SL.9-10.1-6  
L.9-10.1,2,4,6  
Grades 11–12  
RL.11-12.2,4  
W.11-12.2,4,7  
SL.11-12.1-6  
L.11-12.1-6  
**Reading and Writing for History and Social Studies**  
Grades 9–10  
RH.1-5  
RH.7-9  
Grades 11–12  
RH.1-4  
RH.7-9 | NA | Economics  
SS.EC.9.9-12  
SS.EC.10.9-12 |
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<th>Session Descriptions</th>
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<th>Common Core ELA</th>
<th>Common Core Math</th>
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</tr>
</thead>
</table>
| **Session One: Economic Systems—Who Makes the Big Decisions?** | **Objectives:** The students will be able to:  
- Analyze the impact of a society's economic system on the decisions it makes about the production, distribution, and consumption of goods and services  
- Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship | Grades 9–10  
RI.9-10.2.4,8  
W.9-10.2.4,7  
SL.9-10.1.6  
L.9-10.1,2,4,6 | NA | Inquiry Skills  
SS.IS.1.9-12  
SS.IS.3.9-12  
SS.IS.5.9-12  
SS.IS.6.9-12  
Economics  
SS.EC.4.9-12  
SS.EC.6.9-12 |
| **Session Two: Supply and Demand—What's It Worth to You?** | **Objectives:** The students will be able to:  
- 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 | Grades 9–10  
W.9-10.2,4  
SL.9-10.1-6  
L.9-10.1,2,4,6 | Statistics and Probability  
S-IC.1  
S-IC.3  
S-IC.6 | Mathematical Practices  
1-7  
Economics  
SS.EC.3.9-12  
SS.EC.5.9-12 |
| **Session Three: Supply and Demand—The JA Market Game** | **Objectives:** The students will be able to:  
- 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 | Grades 9–10  
RI.9-10.2.4,8  
W.9-10.2.4,7  
SL.9-10.1-6  
L.9-10.1.2,4,6 | Statistics and Probability  
S-IC.1  
S-IC.3  
S-IC.6 | Mathematical Practices  
1-7  
Economics  
SS.EC.3.9-12  
SS.EC.5.9-12 |
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<td><strong>Session Four: Saving, Spending, and Investing</strong></td>
<td>The students will be able to:</td>
<td>Grades 9–10</td>
<td>Statistics and Probability</td>
<td>Economics</td>
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<tr>
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<td>• Recognize ways to earn and increase wealth through saving and investing.</td>
<td>RI.9-10.2,4,8</td>
<td>S-IC.1</td>
<td>SS.EC.FL.1.9-12</td>
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<td>• Analyze examples of wealth acquired through saving and investing.</td>
<td>SL.9-10.1-6</td>
<td>S-IC.3</td>
<td>SS.EC.FL.2.9-12</td>
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<td>• Evaluate different methods of saving and investing, including varied risk and rewards</td>
<td>L.9-10.1,2,4,6</td>
<td>S-IC.6</td>
<td>SS.EC.FL.3.9-12</td>
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<tr>
<td><strong>Session Five: Government’s Role in the Market</strong></td>
<td>The students will be able to:</td>
<td>Grades 9–10</td>
<td>Statistics and Probability</td>
<td>Economics</td>
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<td>• Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods</td>
<td>RI.9-10.2,4</td>
<td>S-IC.1</td>
<td>SS.EC.FL.4.9-12</td>
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<td>• Express why individuals and businesses pay taxes</td>
<td>W.9-10.2,4</td>
<td>S-IC.3</td>
<td>SS.EC.FL.5.9-12</td>
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<td>• Analyze the impact of the government’s role in protecting private property</td>
<td>SL.9-10.1-3</td>
<td>S-IC.6</td>
<td>SS.EC.FL.7.9-12</td>
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<td>L.9-10.1,2,4,6</td>
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<tr>
<td><strong>Session Six: Money, Inflation, and the CPI</strong></td>
<td>The students will be able to:</td>
<td>Grades 9–10</td>
<td>Statistics and Probability</td>
<td>Economics</td>
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<td>• 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</td>
<td>RI.9-10.2,4</td>
<td>S-IC.1</td>
<td>SS.EC.FL.3.9-12</td>
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<td>• Explain and calculate how the Consumer Price Index (CPI) measures consumer prices</td>
<td>W.9-10.2,4</td>
<td>S-IC.3</td>
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<td>• Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment</td>
<td>SL.9-10.1-3</td>
<td>S-IC.6</td>
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<td>L.9-10.1,2,4,6</td>
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# JA Exploring Economics

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</table>
| Session Seven: International Trade | Objectives:  
The students will be able to:  
• Describe the significance of international trade  
• Analyze the impact of trade on national and international utility | Grades 9–10  
RI.9-10.2,4  
W.9-10.2,4  
SL.9-10.1-6  
L.9-10.1,2,4,6 | NA | Economics  
SS.EC.8.9-12  
SS.EC.10.9-12 |

|  |  | Grades 11–12  
RI.11-12.2,4  
W.11-12.2,4  
SL.11-12.1-3  
L.11-12.1-6 |  |  |
|  |  | Reading and Writing for History and Social Studies  
Grades 9–10  
RH.1-5  
RH.7-9  
Grades 11–12  
RH.1-4  
RH.7-9 |  |  |

Compared trade policies and the global economy based on the increased utility (satisfaction) of International trade.
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<td><strong>Session One: Before the Hunt</strong></td>
<td><strong>Objectives:</strong> The students will be able to:</td>
<td><strong>Grades 9–10</strong></td>
<td>Consumer Sciences</td>
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<td>• Recognize career clusters that match their skills and interests</td>
<td>RL.9-10.1, W.9-10.7, SL.9-0.1, L.9-10.4</td>
<td>11.2.912.A,B</td>
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<td>• Demonstrate self-awareness of their soft skills in work scenarios</td>
<td><strong>Grades 11–12</strong></td>
<td>Career</td>
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<td>RL.11-2.1, SL.11-2.1, L.11-12.4</td>
<td>13.1.11.A,B,C,E,F</td>
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<td><strong>Grades 9–10</strong></td>
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<td><strong>Grades 11–12</strong></td>
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<td>W.11-12.2,7, SL.11-12.1, L.11-12.3, L.11-12.4</td>
<td>J.1-5, M.2</td>
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<td><strong>Grades 9–10</strong></td>
<td>PaCE</td>
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<td>W.9-10.4, W.9-10.7, SL.9-10.1, L.9-10.1, L.9-10.3-4</td>
<td>Student should visit at least one workplace aligned to career interests.</td>
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<td><strong>Grades 11–12</strong></td>
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<td>W.11-12.4-5, W.11-12.7, SL.11-12.1, L.11-12.3, L.11-12.3-4</td>
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<td><strong>Session Two: Perfect Match</strong></td>
<td><strong>Objectives:</strong> The students will be able to:</td>
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<td>• Review methods of identifying job openings</td>
<td>W.9-10.4, W.9-10.7, SL.9-10.1, L.9-10.1, L.9-10.4</td>
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<td>• Demonstrate professional interviewing skills</td>
<td><strong>Grades 11–12</strong></td>
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<td>• Express expectations for the upcoming site visit</td>
<td>W.11-12.2,7, SL.11-12.1, L.11-12.3, L.11-12.4</td>
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<td><strong>Session Three: Get Hired–Collaboration and Creativity</strong></td>
<td><strong>Objectives:</strong> The students will be able to:</td>
<td><strong>Grades 9–10</strong></td>
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<td>• Evaluate personal priorities based on their site visit experience</td>
<td>W.9-10.4, W.9-10.7, SL.9-10.1, L.9-10.1, L.9-10.3-4</td>
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<td>• Showcase identified skills</td>
<td><strong>Grades 11–12</strong></td>
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<td>• Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile</td>
<td>W.11-12.4-5, W.11-12.7, SL.11-12.1, L.11-12.3, L.11-12.3-4</td>
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## JA Personal Finance

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Illinois Learning Standards</th>
</tr>
</thead>
</table>
| **Session One: Plan to Earn** | **Objectives:**  
The students will be able to:  
- Recognize the role income plays in personal finances  
- Evaluate the effect their educational choices have on lifetime earnings  
- Describe the importance of planning in making financial decisions | Grades 9-10  
SL.9-10.1  
L.9-10.1  
L.9-10.4  

Grades 11-12  
SL.11-12.1  
L.11-12.1  
L.11-12.4 | **Business** 15.6.12.A,B,F,G  
**Career** 13.1.11 |
| **Session Two: Saving for Life** | **Objectives:**  
The students will be able to:  
- Recognize high-dollar items and unexpected costs that require savings  
- Review key concepts related to successfully saving money | Grades 9-10  
SL.9-10.1  
L.9-10.1  
L.9-10.4  

Grades 11-12  
SL.11-12.1  
L.11-12.1  
L.11-12.4 | **Business** 15.6.12.A,B,F,G  
**Career** 13.3.11 |
| **Session Three: The Budget Game** | **Objectives:**  
The students will be able to:  
- Recognize the importance of making and keeping a spending plan  
- Consider the wide range of expenditures that might make up a monthly budget | Grades 9-10  
SL.9-10.1  
L.9-10.1  
L.9-10.4  

Grades 11-12  
SL.11-12.1  
L.11-12.1  
L.11-12.4 | **Business** 15.6.12.A,B,F,G  
**Career** 13.3.11 |
| **Session Four: Credit Choices** | **Objectives:**  
The students will be able to:  
- Recognize the importance of credit as part of personal finances  
- Express the need to make good credit decisions to avoid costly consequences | Grades 9-10  
W.9-10.2  
W.9-10.3  
SL.9-10.4  
L.9-10.4  

Grades 11-12  
W.11-12.2  
W.11-12.3  
SL.11-12.4 | **Business** 15.6.12.A,B,F,G |
| **Session Five: Savvy Consumer** | **Objectives:**  
The students will be able to:  
- Recognize potential risks to their personal finances  
- Describe appropriate preventive methods to limit potential losses | Grades 9-10  
SL.9-10.1  
L.9-10.1  
L.9-10.3  
L.9-10.4  

Grades 11-12  
SL.11-12.1  
L.11-12.1  
L.11-12.3  
L.11-12.4 | **Business** 15.6.12.A,B,F,G |
### JA Personal Finance – Blended Model

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Instructional Standards</th>
<th>Illinois Learning Standards</th>
</tr>
</thead>
</table>
| **Session One: Earning, Employment, and Income** | Social Science  
S.IS.1.9-12 Address essential questions that reflect an enduring issue in the field.  
SS.EC.FL.1.9-12 Analyze the costs and benefits of various strategies to increase income.  
SS.EC.FL.2.9-12 Explain how to make informed financial decisions by collecting information, planning, and budgeting. | Grades 9-10  
Reading for Information  
9-10.RI.1.4  
9-10.RI.6  
Writing  
9-10.W.2.7  
Speaking and Listening  
9-10.SL.1  
9-10.SL.3  
Language  
9-10.L.1  
9-10.L.3.4 | Grades 11-12  
Reading for Information  
11-12.RI.4  
Writing  
11-12.W.4  
Speaking and Listening  
11-12.SL.1  
11-12.SL.2  
11-12.SL.3  
Language  
11-12.L.1.1  
11-12.L.2.3  
11-12.L.3.4 |
| Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance. | **Objectives:**  
The students will be able to:  
- Define a relationship between educational choices, career prospects, and job satisfaction.  
- Cite evidence to support the relationship between educational choices and earning potential.  
- Recognize that education and training affect lifetime income. |  |
| **PaCE** | A student should be exposed to a finance literacy unit in a course or workshop | |
| **Session Two: Budgeting** | Social Science  
SS.EC.FL.1.9-12 Analyze the costs and benefits of various strategies to increase income.  
SS.EC.FL.2.9-12 Explain how to make informed financial decisions by collecting information, planning, and budgeting.  
SS.IS.1.9-12 Analyze how scarcity and incentives influence choices to consume or produce for different individuals and groups. | Grades 9-10  
Reading for Information  
9-10.RI.1.4  
9-10.RI.6  
Writing  
9-10.W.7 ELO  
Speaking and Listening  
9-10.SL.1  
9-10.SL.2  
9-10.SL.3  
9-10.SL.4  
Language  
9-10.L.1  
9-10.L.4 | Grades 11-12  
Reading for Information  
11-12.RI.4  
Writing  
11-12.W.7 ELO  
Speaking and Listening  
11-12.SL.1  
11-12.SL.2  
11-12.SL.3  
Language  
11-12.L.1.1  
11-12.L.2.3  
11-12.L.3.4 |
| Students investigate the importance of budgeting and how to plan for staying within a budget. | **Objectives:**  
The students will be able to:  
- Recognize the importance of making and keeping a budget or spending plan.  
- Consider the wide range of expenditures that might make up a monthly budget. |  |
| **Session Three: Savings** | Social Science  
SS.EC.FL.3.9-12 Explain how time, interest rates, and inflation influence saving patterns over a lifetime.  
SS.IS.2.9-12 Explain how supporting questions contribute to an inquiry. | Grades 9-10  
Speaking and Listening  
9-10.SL.1  
9-10.SL.2  
9-10.SL.3  
9-10.SL.4  
Language  
9-10.L.1  
9-10.L.4 | Grades 11-12  
Speaking and Listening  
11-12.SL.1  
11-12.SL.2  
11-12.SL.3  
Language  
11-12.L.1.1  
11-12.L.2.3  
11-12.L.3.4 |
| Students analyze the role that saving plays in their personal finances and recognize that having a healthy savings plan is necessary in all phases of life. | **Objectives:**  
Students will be able to:  
- Recognize high-dollar items and unexpected costs that require savings.  
- Review key concepts related to successfully saving money. |  |
## JA Personal Finance – Blended Model

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Illinois Learning Standards</th>
<th>Common Core ELA</th>
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<tbody>
<tr>
<td><strong>Session Four: Credit and Debt</strong></td>
<td>Social Science&lt;br&gt;SS.EC.FL.4.9-12 Analyze costs and benefits of different credit and payment options for goods and services, the role of lenders, and interest.</td>
<td>Grades 9-10&lt;br&gt;Reading for Information&lt;br&gt;RI.910.2&lt;br&gt;RI.910.4&lt;br&gt;RI.910.8&lt;br&gt;Writing&lt;br&gt;W.910.4&lt;br&gt;W.910.6&lt;br&gt;Speaking and Listening&lt;br&gt;SL.910.1&lt;br&gt;SL.910.4&lt;br&gt;Language&lt;br&gt;L.910.1&lt;br&gt;L.910.3&lt;br&gt;L.910.4</td>
</tr>
</tbody>
</table>

**Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.**

**Objectives**

Students will be able to:

- Differentiate between credit and debt.
- Recognize the factors that affect an individual’s credit score and credit history.
- Recognize the consequences of a low credit score.

| Session Five: Consumer Protection | Social Science<br>SS.EC.7.9-12 Describe how government policies are influenced by and impact a variety of stakeholders. SS.EC.FL.6.9-12 Analyze the costs and benefits of insurance, including the influences of an individual’s characteristics and behavior. SS.IS.3.9-12 Develop new supporting and essential questions through investigation, collaboration, and using diverse sources. | Grades 9-10<br>Reading for Information<br>RI.910.2<br>RI.910.4<br>RI.910.8<br>Writing<br>W.910.4<br>W.910.6<br>Speaking and Listening<br>SL.910.1<br>SL.910.4<br>Language<br>L.910.1<br>L.910.3<br>L.910.4 | Grades 11-12<br>Reading for Information<br>RI.1112.2<br>RI.1112.4<br>RI.1112.8<br>Writing<br>W.1112.4<br>W.1112.6<br>Speaking and Listening<br>SL.1112.1<br>SL.1112.4<br>Language<br>L.1112.1<br>L.1112.3<br>L.1112.4 |

**Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.**

**Objectives**

Students will be able to:

- Identify behaviors that may harm their personal finances.
- Recognize ways to protect their finances.
- Define credit report. Summarize the rights people have to examine their credit reports.
- Define identity theft and propose solutions to identity theft.
## Session Six: Smart Shopping

Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.

**Objectives:**

- Identify the factors necessary for making an informed purchase
- Compare and contrast prices and data when making a purchase decision
- Calculate savings gained through smart shopping

### Illinois Learning Standards

**Economics**

6.1.12.D. Predict how changes in incentives may affect the choices made by individuals, businesses, communities, and nations.

6.2.9.C, 6.2.C.C. Analyze how media affects economic decisions.

**Consumer Sciences**

11.1.12.F. Compare and contrast the selection of goods and services by applying effective consumer strategies.

**Grades 9-10**

- Reading for Information
  - 9-10.RI.4
- Speaking and Listening
  - 9-10.SL.1
  - 9-10.SL.2
  - 9-10.SL.3
- Language
  - 9-10.L.1.1

**Grades 11-12**

- Reading for Information
  - 11-12.RI.4
- Speaking and Listening
  - 11-12.SL.1
  - 11-12.SL.2
  - 11-12.SL.3
- Language
  - 11-12.L.1.1

## Session Seven: Risk Management

Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.

**Objectives:**

- Recognize risk of financial loss as an everyday reality for everyone.
- Recognize risk management strategies and apply them appropriately.
- Understand the role of personal responsibility in preventing financial loss.

### Illinois Learning Standards

**Grades 9-10**

- Reading for Information
  - 9-10.RI.4
- Speaking and Listening
  - 9-10.SL.1
  - 9-10.SL.2
  - 9-10.SL.3
- Language
  - 9-10.L.1.1

**Grades 11-12**

- Reading for Information
  - 11-12.RI.4
- Speaking and Listening
  - 11-12.SL.1
  - 11-12.SL.2
  - 11-12.SL.3
  - 11-12.SL.4
- Language
  - 11-12.L.1.1

## Session Eight: Investing

Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.

**Objectives:**

- Understand the role of compound interest in the growth of wealth over time.
- Recognize that investment options carry different levels of risk and reward.
- Analyze the risk tolerances for different investment strategies.

### Illinois Learning Standards

**Economics**

6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.

6.5.12.H. Evaluate benefits and costs of changes in interest rates for individuals and society.

**Grades 9-10**

- Reading for Information
  - 9-10.RI.1
  - 9-10.RI.4
- Speaking and Listening
  - 9-10.SL.1
  - 9-10.SL.2
- Language
  - 9-10.L.1.1
  - 9-10.L.2.3
  - 9-10.L.3.4

**Grades 11-12**

- Reading for Information
  - 11-12.RI.1
  - 11-12.RI.4
- Speaking and Listening
  - 11-12.SL.1
  - 11-12.SL.2
  - 11-12.SL.3
- Language
  - 11-12.L.1.1
  - 11-12.L.2.3
  - 11-12.L.3.4
## JA Titan

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<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
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<tbody>
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<td>Session One: How Much? How Many?</td>
<td>The students will be able to:</td>
<td>Grades 9-10</td>
<td></td>
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<tr>
<td>Students explore how price and production can affect business performance.</td>
<td>- Explain how product price makes an impact on profits</td>
<td>RL.9-10.2,4,8</td>
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<td></td>
<td>- Describe how production can affect price, sales, and profit</td>
<td>SL.9-10.1-4</td>
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<td></td>
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<td>SL.9-10.6</td>
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<td>L.9-10.1,2,4,6</td>
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<td>Mathematical Practices</td>
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<td>1-8</td>
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<tr>
<td>Grades 11-12</td>
<td>The students will be able to:</td>
<td>RI.11-12.2,4</td>
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<tr>
<td>Students make decisions about price and production levels using the JA Titan computer simulation.</td>
<td>- Make informed business price and production decisions</td>
<td>W.11-12.2,4</td>
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<td></td>
<td>- Explain why a business conducts research and development</td>
<td>W.11-12.7-8</td>
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<td></td>
<td>- Explain how businesses determine their target markets and conduct market research</td>
<td>SL.11-12.1-4</td>
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<td>- Explain how marketing affects sales</td>
<td>SL.11-12.6</td>
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<td>- Identify key marketing strategies</td>
<td>L.11-12.1-4</td>
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<td>L.11-12.6</td>
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<tr>
<td>Session Two: How Much? How Many?–The Simulation</td>
<td>The students will be able to:</td>
<td>Grades 9-10</td>
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<td>Students make decisions about price and production levels using the JA Titan computer simulation.</td>
<td>- Make informed business price and production decisions</td>
<td>RL.9-10.4</td>
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<td>- Explain why a business conducts research and development</td>
<td>W.9-10.2</td>
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<td>- Explain how businesses determine their target markets and conduct market research</td>
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<td>- Explain how marketing affects sales</td>
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<td>- Identify key marketing strategies</td>
<td>L.9-10.6</td>
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<td>Grades 11-12</td>
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<td>RI.11-12.2,4</td>
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<td>Students design a marketing plan.</td>
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<td>SL.11-12.1,2,3,4,6</td>
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<td>L.11-12.2,6</td>
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<td>L.11-12.6</td>
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<tr>
<td>Session Three: Cutting Edge</td>
<td>The students will be able to:</td>
<td>Grades 9-10</td>
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<tr>
<td>Students design a marketing plan.</td>
<td>- Explore why a business conducts research and development</td>
<td>RL.9-10.2,4</td>
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<td></td>
<td>- Explain how businesses determine their target markets and conduct market research</td>
<td>W.9-10.2.7</td>
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<td></td>
<td>- Explain how marketing affects sales</td>
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<td></td>
<td>- Identify key marketing strategies</td>
<td>L.9-10.1,2,4,6</td>
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<td>Grades 11-12</td>
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<td>RI.11-12.2,4</td>
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<td>Students design a marketing plan.</td>
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<td>L.11-12.1,2,3,4,6</td>
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<td>Session Four: Entrepreneurship</td>
<td>The students will be able to:</td>
<td>Grades 9-10</td>
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<tr>
<td>Students learn about entrepreneurship</td>
<td>- Identify key marketing strategies</td>
<td>RL.9-10.2,4</td>
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<td>- Identify key marketing strategies</td>
<td>W.9-10.2.7</td>
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<td>- Identify key marketing strategies</td>
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<td>- Identify key marketing strategies</td>
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<tr>
<td>Students learn about entrepreneurship</td>
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</thead>
</table>
| **Session Four: Cutting Edge–The Simulation** | Students make decisions about price, production, and research and development using the *JA Titan* computer simulation. | **Objectives:** The students will be able to:  
  - Make informed research and development and marketing decisions | **Grades 9-10**  
  RI.9-10.2  
  SL.9-10.1-4  
  L.9-10.1-2 | Statistics & Probability  
  S-IC  
  S-IC.1  
  S-IC.6  
  Mathematical Practices  
  1-8 | **Economics**  
  EC.3.9-12  
  EC.9.9-12 |
| **Session Five: Make an Investment**          | Students solicit capital investment.                                                       | **Grades 9-10**  
  RI.9-10.2,4  
  W.9-10.2,7  
  SL.9-10.1,2,3,4,6  
  L.9-10.1,2,4,6 | **NA**                                                                                   | **Economics**  
  EC.FL.1.9-12  
  EC.FL.2.9-12  
  EC.FL.5.9-12 | **Career**  
  13.2.11.E  
  13.3.11.B, C  
  13.4.11.C |
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</table>
| **Session Six: Make an Investment – The Simulation** | **Objectives:** The students will be able to:  
- Make business decisions by applying their knowledge to a business simulation  
- Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions | Grades 9-10 RI.9.10.2,4,8 W.9-10.2,7,8 SL.9-10.1.2.3,4,6 L.9-10.1,2,4,6 | Statistics and Probability S-IC S-IC.1 S-IC.6 Mathematical Practices 1-8 | Economics EC.FL.1.9-12 EC.FL.2.9-12 EC.FL.5.9-12 |
| **Session Seven: JA Titan of Industry – The Competition** | **Objectives:** The students will be able to:  
- Demonstrate how business decisions affect business performance  
- React appropriately to decisions made by other businesses | Grades 9-10 RI.9.10.2,4,8 W.9-10.2,7,8 SL.9-10.1.2.3,4,6 L.9-10.1,2,4,6 | Statistics and Probability S-IC S-IC.1 S-IC.6 Mathematical Practices 1-8 | Economics EC.3.9-12 EC.5.9-12 EC.9.9-12 EC.FL.1.9-12 EC.FL.2.9-12 EC.FL.5.9-12 |