



A Correlation: Illinois Academic Standards and Junior Achievement Elementary School Programs

Updated October 2017 Illinois Social Science Standards

Illinois Social Emotional Standards and Career Student Competencies

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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 Academic Standards for Illinois for grades K-5 and Common Core Standards for English Language Arts (ELA) and Mathematics. Often Extended Learning Opportunities within the curriculum directly support an academic standard. When indicated, the letters ELO will appear superscripted next to the standard.

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

<u>JA Ourselves</u>[®] uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving.

<u>JA Our Families</u>[®] introduces students to the intersection of entrepreneurship and first-grade social studies learning objectives, including how family members' jobs and businesses contribute to the well being of the family.

<u>JA Our Community</u>[®] uses posters and games to offer practical information about businesses and the many jobs those businesses offer in a community. Students explore production methods through a simulation game, and they learn about taxes, decision making, and how money flows in an economy.

<u>JA Our City</u>® introduces students to the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how people and businesses in cities manage their money.

<u>JA Our Region</u>[®] 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.

<u>JA Our Nation</u>® provides practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs locally and globally.

<u>JA More than Money</u>[®] teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.

For JA BizTown, refer to the Capstone Correlations Report.



JA Ourselves

Session Details	Illinois Learning Standards	Common Core ELA	Common Core Math
Session One: This or That? Make a Choice Students practice economics by making personal choices. Objectives: The students will be able to: Identify personal interests Consider the factors that determine their choices Define money	Social Science SS.EC.1.K. Explain choices are made because of scarcity (i.e., because we cannot have everything that we want.) Social Emotional Learning Standards 1B.1a. Identify one's likes and dislikes, needs and wants, strengths and challenges. Career Student Competencies Describe what they like to do.	Reading Foundations RF.K.1-3 Writing W.K.1-2,8 Literature RL.K.7 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality K.CC.4
Session Two: Do I Need What I Want? Students recognize that people have basic needs and wants and that moneysmart people know the difference between them. Objectives: The students will be able to: • Explain the difference between needs and wants • Create a simple chart	Social Science SS.IS.1.K2: Create questions to help guide inquiry about a topic with guidance from adults and/or peers. SS.EC.1.K. Explain choices are made because of scarcity (i.e., because we cannot have everything that we want.) Career Student Competencies Describe what they think is important	Reading Foundations RF.K.1-3 Literature RL.K.1,4 RL.K.7 Speaking and Listening SL.K.1-3 SL.K.6 Language L.K.4,6	Counting and Cardinality K.CC.4-6 Measurement and Data K.CC.4-6 K.MD.1,3
Session Three: A Penny Earned Students are introduced to storybook characters and examine ways they can earn money. Objectives: The students will be able to: Describe the role of money in society Identify jobs they can do to earn money	Social Science SS.EC.FL.1.1. Explain how people earn pay or income in exchange for work. Social Emotional Learning Standards 2A.1a. Recognize that others may experience situations differently from oneself. 2C.1a. Identify ways to work and play well with others. 3C.1b. Identify and perform roles that contribute to one's family. Career Student Competencies Identify workers in different settings. Describe work of family members	Reading Foundations RF.K.1-4 Writing W.K.2,8 Literature RL.K.1-4 RL.K.7 RL.K.9-10 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality K CC.1 K CC.3-5



JA Ourselves

Session Details	Illinois Learning Standards	Common Core ELA	Core Math
Session Four: A Penny Saved Students are introduced to the concept of saving. Objectives: The students will be able to: Explain the importance of saving money Identify a savings goal Identify a place where people save money	Social Science SS.EC.FL.1.2. Explain that money can be saved or spent on goods and services.	Reading Foundations RF.K.1-4 Literature RL.K.1-4 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality K.CC.4-6 Measurement and Data K.MD.1-3 Operations in Algebra K.OA.1
Session Five: A Penny Shared Students are introduced to storybook characters and their plans to earn money for a worthy cause. Objectives: The students will be able to: Explain the importance of giving Organize a chronological sequence of events	Social Science SS.H.1.K. Compare life in the past to life today. SS.H.1.1. Create a chronological sequence of multiple events. Social Emotional Learning Standards 2B.1b. Describe positive qualities in others. 3C.1b. Identify and perform roles that contribute to one's family. Career Student Competencies Describe what they think is important	Reading Foundations RF.K.1-4 Writing W.K.1,8 Literature RL.K.1-4 RL.K.7 RL.K.9-10 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality K.CC.4



JA Our Families

Session Descriptions	Illinois Learning Standards	Common Core ELA	Common Core Math
Session One: All Kinds of Families The students discover how families are alike and different and how they can work together to create a strong economy for the neighborhood. Objectives: The students will be able to: Begin to understand the similarities and differences between families Recognize the importance of businesses in neighborhoods	Social Science SS.IS.1.K-2. Create questions to help guide inquiry about a topic with guidance from adults and/or peers SS.CV.1.1. Explain how all people, not just official leaders, play important roles in a community Career Student Competencies Recognize how peers differ from themselves.	Reading Literature RI.1.1 RI.1.3-4 RI.1.7,9,10 Reading Foundations RF.1.1-4 Writing W.1.2,5,8 Speaking & Listening SL.1.1-2 SL.1.4-5 Language L.1.1-2 L.1.4	Mathematical Practices 8
Session Two: Money for Needs and Wants Students become aware that all families need food, clothing, and shelter to live and must earn money to pay for these needs. Objectives: The students will be able to: Describe the difference between needs and wants Explain that families must earn money for the things they need and want	Social Science SS.EC.1.1. Explain and give examples of when choices are made that something else is given up. SS.EC.FL.1.1. Explain how people earn pay or income in exchange for work Career Student Competencies Describe why work is important.	Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Reading Foundations RF.1.1-4 Speaking & Listening SL.1.1-2 SL.1.4 Language L.1.1 L.1.4	Measurement and Data 1.MD.C.4 Mathematical Practices 1-2 4-5 7-8
Session Three: Businesses All Around the Neighborhood Students learn how the needs and wants of people in a neighborhood create an opportunity for entrepreneurs to start businesses. Objectives: The students will be able to: Define entrepreneur, goods, and services Interpret map symbols Identify the goods or services businesses provide	Social Science SS.IS.2.K-2. Explore facts from various sources that can be used to answer the developed questions. SS.EC.FL.1.1. Explain how people earn pay or income in exchange for work SS.G.1.1. Construct and interpret maps and other representations to navigate a familiar place. Career Student Competencies Describe why work is important.	Reading Foundations RF.1.1-4 Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Writing W.1.2,5,8 Speaking & Listening SL.1.1-2 SL.1.4 Language L.1.1-2 L.1.4	Measurement and Data 1.MD.C.4 Mathematical Practices 1-2 5-8



JA Our Families

Session Descriptions	Illinois Learning Standards	Common Core ELA	Common Core Math
Session Four: Jobs All Around the Neighborhood Students learn that entrepreneurs create businesses, which provide jobs for families. Objectives: The students will be able to: Identify the jobs people do Analyze their own skills to determine ways they can support family members	Social Science SS.EC.2.1. Describe the skills and knowledge required to produce certain goods and services. SS.EC.FL.1.1. Explain how people earn pay or income in exchange for work Career Student Competencies Identify skills they have.	Reading Foundations RF.1.1-4 Reading for Information RI.1.6-7 Writing W.1.5 Speaking & Listening SL.1.1-2 SL.1.4-5 Language L.1.1-2 L.1.4	Mathematical Practices 1-2 4-5 7-8
Session Five: A New Business Students think like entrepreneurs and help advertise a new business needed in the neighborhood. Objectives: The students will be able to: Describe one of the entrepreneurial characteristics—Satisfy a Need or Want	Social Science SS.EC.2.1. Describe the skills and knowledge required to produce certain goods and services.	Reading Foundations RF.1.1-4 Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Writing W.1.2,5,8 Speaking & Listening SL.1.1-2 SL.1.4 Language L.1.1-2 L.1.4	Operations in Algebra OA. 1 ELO OA 6-7 Measurement and Data 1.MD.C.4 Mathematical Practices 2 4 7



JA Our Community

Session Details	Illinois Learning Standards	Common Core ELA	Common Core Math
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. Objectives Students will be able to: 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.	Social Science SS.G.2.2: Identify some cultural and environmental characteristics of your community and compare to other places. SS.CV.2.2: Describe how communities work to accomplish common tasks, establish responsibilities, and fulfill roles of authority. Career Student Competencies Distinguish which work activities in their school environment are done by specific people.	Reading Literature RL.2.1,7 Reading for Information RI.2.1 RI.2.4 -5 RI.2.7 Reading Foundations RF.2.3-4 Speaking and Listening SL.2.1-4	Mathematical Practices 4. Geometry G.2.2
Session Two: Sweet "O" Donuts Students learn that workers who produce goods and services earn money for their work. Objectives The students will be able to: 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.	Social Science SS.EC.3.2: Compare the goods and services that people in the local community produce and those that are produced in other communities Career Student Competencies Define work and recognize that adults work.	Reading Foundations RF.2.3-4 RF.2.4 Writing W.2.2 Speaking and Listening SL.2.1-6 Language L.2.1-6	Mathematical Practices 1,2,4,6 Operations and Algebraic Thinking OA.2.1 Numbers Base Ten NBT. 2.1 NBT. 2.2 NBT. 2.5
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. Objectives Students will be able to: Locate businesses and identify government careers. Explain how taxation supports government services.	Social Science SS.EC.FL. 4.2.: Explain that money can be saved or spent on goods and services. SS.CV.1.2: Explain what governments are and some of their functions (e.g. making and enforcing laws, protecting citizens, and collecting taxes). SS.IS.1.K2: Create questions to help guide inquiry about a topic with guidance from adults and/or peers.	Reading for Information RI.2.1 RI.2.4-5 RI.2.7 Reading Foundations RF.2.3-4 Speaking and Listening SL.2.1-4 Language L.2.1 L.2.3-6	Operations and Algebraic Thinking 2.OA.1-2 Numbers Base Ten 2.NBT.5 2.MD.8



Session Descriptions	Illinois Learning Standards	Common Core ELA	Common Core Math
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. Objectives Students will be able to: Apply a decision-making process. Recognize voting as a way responsible citizens act and contribute to meet a community's needs.	Social Science SS.EC.1.2: Demonstrate how our choices can affect ourselves and others in positive and negative ways. SS.IS.6.K-2: Use listening, consensus building, and voting procedures to decide on and take action in their classroom. Career Student Competencies Recognize activities that interest them and those that do not.	Reading Foundations RF.2.2-3 Writing W.2.2 W.2.7-8 Speaking and Listening SL.2.1-6 L.2.1-6	Mathematical Practices 2,4 Measurement and Data MD.2.7,9
Session Five: Money Moves in a Community Students learn about money and how it moves through a community. Objectives Students will be able to: Identify coins and money terms. Describe how money flows through a community's economy.	Social Science SS.EC.2.2: Explain the role of money in making exchange easier.	Reading Literature RL.2.1,4,7 Reading for Information RI.2 1-5 RI.2.7 Reading Foundations RF.2.3 Speaking and Listening SL.2.1-4 L.2.1-6	Mathematical Practices 1,2,5,6,7 Operations and Algebraic Thinking OA2.1 Numbers Base Ten NBT.2.1-2 NBT.2.5 Measurement and Data MD.2.7,9



JA Our City

Session Descriptions	Illinois Learning Standards	Common Core ELA	Common Core Math
Session One: The Business Zone Students demonstrate an understanding of the different zones used in city planning and use the information to organize various businesses and industries within a city. Objectives: The students will be able to: Recognize and name two city zones Describe the goods or services provided by businesses in a city Session Two: Money Matters in a City Students examine the importance of money to a city.	Social Science SS.CV.4.3. Describe how people have tried to improve their communities over time. SS.G.2.3. Compare how people modify and adapt to the environment and culture in our community to other places. Career Student Competencies Recognize why people choose certain work activities and that choices may change. Social Science SS.EC.2.3 Generate examples of the goods and services that governments provide.	Reading for Information RI.3.4-5 Reading Foundations RF.3.3-4 Writing W.3.2 ELO W.3.7 -8ELO Speaking and Listening SL.3.1 SL.3.3 SL.3.6 Language L.3.1 L.3.3 L.3.4 Reading for Information RI.3.1-5	Measurement and Data MD.3.4 MD.3.5 MD.3.6 Mathematical Practices 1-8
Objectives: The students will be able to: Give an example of how taxes help a city Practice counting money and solving word problems	SS.CV.1.3. Describe ways in which interactions among families, workplaces, voluntary organizations, and government benefit communities.	Reading Foundations RF.3.3-4 Writing W.3.7 -8ELO Speaking and Listening SL.3.1-4 SL.3.6 Language L.3.1 L.3.3-4	OA.3.8 OA.3.9 Mathematical Practices 1-8
Session Three: Money on the Move Students learn how people earn income to pay for the goods and services sold in a city. Objectives: The students will be able to: Define income and jobs Name two ways people pay for goods and services	Social Science SS.CV.1.3. Describe ways in which interactions among families, workplaces, voluntary organizations, and government benefit communities. SS.EC.1.3. Compare the goods and services that people in the local community produce and those that are produced in other communities.	Reading for Information RI.3.1-5 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3-4	Operations and Algebraic Thinking OA.3.8 Numbers Base Ten NBT.3.2 Mathematical Practices 1-2 4-8

^{*}ELO- Indicates a skill best supported by an Extended Learning Opportunity



JA Our City

Session Descriptions	Illinois Learning Standards	Common Core ELA	Common Core Math
Session Four: My Bank Account Students manage a personal bank account as if employed by and living in a city. Objectives: The students will be able to: Pick from a list a reason for using a money ledger Explain how banks and credit unions help cities	Social Science SS.EC.FL.1.3. Describe the role of banks and other financial institutions in an economy.	Reading for Information RI.3.1 RI.3.3-6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3 L.3.4	Operations in Algebra OA.3.8 OA.3.9 Numbers Base Ten NBT.3.2 Mathematical Practices 1-8
Session Five: Open for Business The students develop an understanding of how entrepreneurs provide a healthy economy within a city. Objectives: The students will be able to: Define consumer, producer, and entrepreneur Explain what a business plan is used for	Social Science SS.EC.1.3. Compare the goods and services that people in the local community produce and those that are produced in other communities.	Reading for Information RI.3.1 RI.3.3-6 Reading Foundations RF.3.3-4 Writing W.3.2 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3 L.3.4	Operations in Algebra OA.3.8 Numbers Base Ten NBT.3.2 Mathematical Practices 1-7



JA Our Region

Session Details	Illinois Learning Standards	Common Core ELA	Common Core Math
Session One: Be an Entrepreneur Students explore well-known businesses by matching entrepreneurs to their businesses, and identifying their own entrepreneurial traits. Objectives: The students will be able to: Recognize the impact entrepreneurs have on a region Apply traits that are common to successful entrepreneurs to their own skills and abilities	Social Science SS.EC.1.4: Explain how profits reward and influence sellers. Social Emotional Learning Standards 1B.2a. Describe personal skills and interests that one wants to develop.	Reading for Information RI.4.1-2 RI.4.4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1 SL.4.3 Language L.4.3-4 L.4.6	Mathematical Practices 1-2 4-7
Session Two: Resources—Tools for Entrepreneurs Students are introduced to resources and, working in teams, use this information to create new businesses. Objectives: The students will be able to: Define natural, human, and capital resources Describe how products and services use resources	Social Science SS.IS.1.3-5: Develop essential questions and explain the importance of the questions to self and others. SS.IS.4.3-5.: Gather relevant information and distinguish among fact and opinion to determine credibility of multiple sources. SS.EC. 2.4: Describe how goods and services are produced using human, natural, and capital resources (e.g. tools and machines).	Reading for Information RI.4.4 RI.4.7 Reading Foundations RF.4.3-4 Writing W.4.2 W.4.8 Speaking and Listening SL.4.1-5 Language L.4.3-4 L.4.1-6	Mathematical Practices 1-2 4-8
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. Objectives: The students will be able to: 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	Social Science SS.EC.FL.3.4: Analyze how spending choices are influenced by price as well as many other factors (e.g. advertising, peer pressure, options).	Reading for Information RI.4.2-4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1 SL.4.3 Language L.4.1 L.4.3-6	NBT 4.4 NF.4.7 Mathematical Practices 1-7



JA Our Region

Session Details	Illinois Learning Standards	Common Core ELA	Common Core Math
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. Objectives: The students will be able to: Demonstrate the problem-solving process Identify the potential risks and rewards in making business decisions	Social Science SS.IS.7.3-5: Identify a range of local problems and some ways in which people are trying to address these problems. Social Emotional Learning Standards 1C.2a. Describe the steps in setting and working toward goal achievement.	Reading for Information RI.4.1 RI.4.3-4 RI.4.7 Reading Foundations RF.4.3-4 Writing W.4.2 W.4.8 Speaking and Listening SL.4.1-2 SL.4.4 Language L.4.1 L.4.3-4 L.4.6	Mathematical Practices 1-2 4 6-7
Session Five: Entrepreneurs Go Global Students demonstrate the supply chain by working in teams to build a sticker-sheet computer. Objectives: The students will be able to: Apply the supply chain to a manufacturing example Explain how resource providers, businesses, and consumers are interdependent	Social Science SS.G.3.4: Describe some of the current movements of goods, people, jobs, or information to, from, or within Illinois, and explain reasons for the movements.	Reading for Information RI.4.3-4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1-4 Language L.4.1 L.4.3-4 L.4.6	NA



JA Our Nation

Session Details	Illinois Learning Standards	Common Core ELA	Common Core Math
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. Objectives: The students will be able to: Identify the characteristics of a free market economy Explain how pricing guides economic decisions	Social Science SS.IS.1.3-5. Develop essential questions and explain the importance of the questions to self and others. SS.EC.2.5. Discover how positive incentives (e.g., sale prices and earning money) and negative incentives.	Reading for Information RI.5.1-2 RI.5.4,7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-6 Language L.5.1 L.5.3-5	Operations and Algebraic Thinking OA.5.2 Numbers Base Ten NBT.5.6 NBT.5.7 Mathematical Practices 1-2 4-7
Session Two: Innovation Nation Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income. Objectives: The students will be able to: Define entrepreneur and entrepreneurship Describe resources and how entrepreneurs use them Explore STEM skills and the process of innovation	Social Science SS.IS.7.3-5. Identify a range of local problems and some ways in which people are trying to address these problems. Social Emotional Learning Standards 3B.2b. Generate alternative solutions and evaluate their consequences for a range of academic and social situations. Career Student Competencies Describe stereotypes that are associated with certain jobs.	Reading for Information RI.5.1-2 RI.5.4,7 Reading Foundations RF.5.3-4 Writing WS.5.2,4 Speaking and Listening SL.5.1-6 Language L.5.1-5	Operations and Algebraic Thinking OA.5.2 Numbers Base Ten NBT.5.7 Mathematical Practices 1-2 4-8
Session Three: Career Quest Students examine career groups and the skills needed for a variety of careers. Objectives: The students will be able to: Examine career groupings and the skills necessary for a variety of careers.	Social Science SS.IS.4.3-5. Gather relevant information and distinguish among fact and opinion to determine credibility of multiple sources. Social Emotional Learning Standards 1B.2a. Describe personal skills and interests that one wants to develop.	Reading for Information RI.5.1-2 RI.5.4,7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-6 Language L.5.1-5	Numbers Base Ten NBT.5.6 NBT.5.7 Mathematical Practices 1-7



JA Our Nation

Session Details	Illinois Learning Standards	Common Core ELA	Common Core Math
Session Four: Get and Keep the Job! Students examine important work-readiness and behavioral skills needed for career success. Objectives: The students will be able to: Identify the soft skills wanted by today's employers	Social Emotional Learning Standards 1A.2b. Describe and demonstrate ways to express emotions in a socially acceptable manner. 2A.2a. Identify verbal, physical, and situational cues that indicate how others may feel. 3A.2b. Demonstrate knowledge of how social norms affect decision making and behavior.	Reading for Information RI.5.1-2 RI.5.4,7 Reading Foundations RF.5.3-4 Writing WS.5.2,4 Speaking and Listening SL.5.1-6 Language L.5.1-5	Numbers Base Ten NBT.5.6 NBT.5.7
Session Five: Global Connections Students explore how the United States is connected to the global economy. Objectives: The students will be able to: • Discuss why businesses specialize and trade • Define opportunity cost	Social Science SS.EC.1.5. Analyze why and how individuals, businesses, and nations around the world specialize and trade. SS.G.2.5. Describe how humans have utilized natural resources in the United States. SS.G.4.5. Compare the environmental characteristics of the United States to other world regions.	Reading for Information RI.5.1-2 RI.5.4,7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-6 Language L.5.1-5	NA
Optional Supplement: Business Organization Students examine entrepreneurship, free enterprise, and business organization. Objectives: The students will be able to: Identify three basic ways businesses are organized.		Speaking and Listening SL.5.1-6	NA



JA More than Money

Session Descriptions	Illinois Learning Standards	Common Core ELA	Common Core Math
Session One: The Money Garden Students explore money-management skills and become familiar with the key differences between earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest. Objectives: The students will be able to: Identify the role of money in everyday life Explain the benefits of using a savings account	Grade 3 SS.EC.FL.1.3. Describe the role of banks and other financial institutions in an economy. Grade 4 SS.EC.FL.1.4. Analyze how spending choices are influenced by price as well as many other factors (e.g., advertising, peer pressure, options) SS.EC.FL.2.4. Explain that income can be saved, spent on goods and services, or used to pay taxes.	Reading for Information RI.3.1 RI.3.3-4 RI.3.6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1 SL.3.6 Language L.3.1 L.3.4 L.3.4	Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 5.NBT.5 5.NBT.7 Mathematical Practices 1-8
Session Two: Create a Business Students learn about the ways in which people's interests and skills can help them identify small businesses they can start. Objectives: The students will be able to: Define business, goods, and services Identify businesses they would like to start that align with their personal interests and skills Appreciate their own roles as entrepreneurs in affecting their community and their world	Grade 3 SS.EC.1.3. Compare the goods and services that people in the local community produce and those that are produced in other communities. Grade 4 Describe how goods and services are produced using human, natural, and capital resources (e.g., tools and machines). Grade 5 SS.EC.2.5. Discover how positive incentives (e.g., sale prices and earning money) and negative incentives Career Student Competencies Realize that people are influenced by interests and abilities.	Reading for Information RI.3.2-4 RI.3.6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1-4 L.3.6	Numbers Base Ten 3.NBT.3.3 4.NBT.4 4.NBT.5 5.NBT.5 5.NBT.7 Mathematical Practices 1-8
Session Three: Build a Business Students identify the fundamental steps for starting a small business and develop a basic business plan. Objectives: The students will be able to: Identify the basic steps for building a small business Develop a basic business plan	Grade 3 SS.CV.3.3. Compare procedures for making decisions in the classroom, school, and community. Grade 4 SS.EC.FL.1.4. Analyze how spending choices are influenced by price as well as many other factors (e.g., advertising, peer pressure, options) Career Student Competencies Imagine what their lives might be like in the future.	Reading for Information RI.3.2-6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1 SL.3.6 Language L.3.1-4 L.3.6	Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 4.NF.4.7 5.NBT.5 5.NBT.7 Mathematical Practices 1-2 4-8

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JA More than Money

Session Descriptions	Illinois Learning Standards	Common Core ELA	Common Core Math
Session Four: Run a Business Students explain why financial institutions lend money and why people borrow money for their businesses. They learn about advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated activity. Objectives: The students will be able to: Explain why financial institutions lend money Explain decision making and the traits of trustworthy borrowers Record and track financial gains and losses	Grade 3 SS.EC.FL.2.3. Explain that when people borrow, they receive something of value now and agree to repay the lender over time. Grade 5 SS.EC.FL.1.5. Explain that interest is the price the borrower pays for using someone else's money.	Reading for Information RI.3.1-5 RI.3.7 Reading Foundations RF.3.3-4 Writing W.3.2-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.4 L.3.6	Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 4.NBT.5 5.NBT.5 5.NBT.7 Mathematical Practices 1-8
Session Five: Global Success The students explore the opportunities and challenges of global markets. Objectives: The students will be able to: Explore reasons why businesses import and export goods Describe the economic considerations related to selling in a global market Define opportunity cost	Grade 3 SS.EC.1.3. Compare the goods and services that people in the local community produce and those that are produced in other communities. Grade 4 SS.EC.1.4. Explain how profits reward and influence sellers. Grade 5 SS.EC.1.5. Analyze why and how individuals, businesses, and nations around the world specialize and trade.	Reading for Information RI.3.1 RI.3.3-7 Reading Foundations RF.3.3-4 Writing W.3.3 Speaking and Listening SL.3.1-2 SL.3.6 Language L.3.1-4 L.3.6	

