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 2017 Iowa Core Standards for Social Studies and the Iowa 21st Century Standards as well as Literacy and Mathematics. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

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

JA Elementary School Programs

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

JA Our Families® 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.

JA Our Community® 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.

JA Our City® 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.

JA Our Region® introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.

JA Our Nation® 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.

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

For JA BizTown, refer to the Capstone Correlations Report.
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<tr>
<td><strong>Session One: This or That? Make a Choice</strong></td>
<td><strong>Social Science</strong>&lt;br&gt;SS.K.7. Describe ways in which students and others are alike and different within a variety of social categories.</td>
<td>Reading Foundations&lt;br&gt;RF.K.1-3&lt;br&gt;Writing&lt;br&gt;W.K.1-2,8&lt;br&gt;Literature&lt;br&gt;RL.K.7&lt;br&gt;Speaking and Listening&lt;br&gt;SL.K.1-6&lt;br&gt;Language&lt;br&gt;L.K.4,6</td>
<td>Counting and Cardinality&lt;br&gt;CC.2.1.K.A.2</td>
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<tr>
<td>Students practice economics by making personal choices.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Identify personal interests&lt;br&gt;• Consider the factors that determine their choices&lt;br&gt;• Define money</td>
<td><strong>Social Science</strong>&lt;br&gt;SS.K.10. Give examples of choices that are made because of scarcity.&lt;br&gt;SS.K.12. Distinguish between appropriate spending choices.</td>
<td><strong>Financial Literacy</strong>&lt;br&gt;21.K-2/FL.6 Distinguish between appropriate spending choices.</td>
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<td><strong>Session Two: Do I Need What I Want?</strong></td>
<td>Students recognize that people have basic needs and wants and that money-smart people know the difference between them.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Explain the difference between needs and wants&lt;br&gt;• Create a simple chart</td>
<td><strong>Reading Foundations</strong>&lt;br&gt;RF.K.1-3&lt;br&gt;<strong>Literature</strong>&lt;br&gt;RL.K.1,4&lt;br&gt;RL.K.7&lt;br&gt;<strong>Speaking and Listening</strong>&lt;br&gt;SL.K.1-3&lt;br&gt;<strong>Language</strong>&lt;br&gt;L.K.4,6</td>
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<tr>
<td><strong>Session Three: A Penny Earned</strong></td>
<td>Students are introduced to storybook characters and examine ways they can earn money.</td>
<td><strong>Financial Literacy</strong>&lt;br&gt;21.K-2/FL.2 Identify monetary resources and distribution options for those resources.</td>
<td><strong>Counting and Cardinality</strong>&lt;br&gt;CC.2.1.K.A.3&lt;br&gt;<strong>Measurement and Data</strong>&lt;br&gt;CC.2.4.K.A.4</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Describe the role of money in society&lt;br&gt;• Identify jobs they can do to earn money</td>
<td><strong>Social Science</strong>&lt;br&gt;<strong>Financial Literacy</strong>&lt;br&gt;21.K-2/FL.1 Demonstrate the ability to set goals based on wants and needs.</td>
<td><strong>Reading Foundations</strong>&lt;br&gt;RF.K.1-4&lt;br&gt;<strong>Writing</strong>&lt;br&gt;W.K.2,8&lt;br&gt;<strong>Literature</strong>&lt;br&gt;RL.K.1-4&lt;br&gt;RL.K.7&lt;br&gt;**RL.K.9-10&lt;br&gt;**Speaking and Listening&lt;br&gt;SL.K.1-6&lt;br&gt;<strong>Language</strong>&lt;br&gt;L.K.4,6</td>
<td><strong>Counting and Cardinality</strong>&lt;br&gt;CC.2.1.K.A.1-3</td>
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<tr>
<td><strong>Session Four: A Penny Saved</strong></td>
<td>Students are introduced to the concept of saving.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Explain the importance of saving money&lt;br&gt;• Identify a savings goal&lt;br&gt;• Identify a place where people save money</td>
<td><strong>Reading Foundations</strong>&lt;br&gt;RF.K.1-4&lt;br&gt;<strong>Literature</strong>&lt;br&gt;RL.K.1-4&lt;br&gt;<strong>Speaking and Listening</strong>&lt;br&gt;SL.K.1-6&lt;br&gt;<strong>Language</strong>&lt;br&gt;L.K.4,6</td>
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# JA Ourselves

## Session Details

### 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

## Iowa Core Standards

### Social Science
- SS.K.8. Determine a procedure for how people can effectively work together to make decisions to improve their classrooms or communities.
- SS.K.16. Distinguish at least two related items or events by sequencing them from the past to the present

## Literacy

- **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

## Mathematics

- **Counting and Cardinality**
  - CC.2.1.K.A.1-3
# JA Our Families

## Session Descriptions | Iowa Core Standards | Literacy | Mathematics
--- | --- | --- | ---
**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 Studies
SS.1.2. Generate supporting questions across the social studies disciplines related to compelling questions.
SS.1.7. Investigate how social identities can influence students’ own and others’ thoughts and behaviors.

### Financial Literacy
21.K-2.FL.4 Develop awareness that each person has an identity.

### 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

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**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 Studies
SS.1.19. Compare how people in different types of communities use goods from local and distant places to meet their daily needs.

### Financial Literacy
21.K-2.FL.1 Demonstrate the ability to set goals based on wants and needs.

### 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

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**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 Studies
SS.1.11. Compare the goods and services that people in the local community produce with those that are produced in other communities.
SS.1.15. Describe the role of financial institutions in the community in order to save and invest.
SS.1.16. Using maps, globes, and other simple geographic models, compare and contrast routes for people or goods that consider environmental characteristics.

### 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

### Measurement and Data
1.MD.C.4

### Mathematical Practices
1-2
4-5
7-8
## JA Our Families

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<td><strong>Session Four: Jobs All Around the Neighborhood</strong></td>
<td><strong>Social Studies</strong>&lt;br&gt;SS.1.13. Explain why people have different jobs in the community.&lt;br&gt;<strong>Employability Skills</strong>&lt;br&gt;21.K-2.ES.1 Communicate and work appropriately with others to complete tasks.&lt;br&gt;21.K-2.ES.2 Recognize different roles and responsibilities and is open to change.</td>
<td><strong>Reading</strong>&lt;br&gt;Reading Foundations&lt;br&gt;RF.1.1-4&lt;br&gt;Reading for Information&lt;br&gt;RI.1.6-7&lt;br&gt;Writing&lt;br&gt;W.1.5&lt;br&gt;Speaking &amp; Listening&lt;br&gt;SL.1.1-2&lt;br&gt;SL.1.4-5&lt;br&gt;Language&lt;br&gt;L.1.1-2&lt;br&gt;L.1.4</td>
<td><strong>Mathematical Practices</strong>&lt;br&gt;1-2&lt;br&gt;4-5&lt;br&gt;7-8</td>
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<tr>
<td><strong>Session Five: A New Business</strong></td>
<td><strong>Employability Skills</strong>&lt;br&gt;21.K-2.ES.3 Learn leadership skills and demonstrate integrity, ethical behavior and social responsibility.&lt;br&gt;21.K-2.ES.4 Develop initiative and demonstrate self-direction in activities.&lt;br&gt;21.K-2.ES.5 Work productively and are accountable for their actions.</td>
<td><strong>Reading</strong>&lt;br&gt;Reading Foundations&lt;br&gt;RF.1.1-4&lt;br&gt;Reading for Information&lt;br&gt;RI.1.1&lt;br&gt;RI.1.3-4&lt;br&gt;RI.1.6-7&lt;br&gt;RI.1.10&lt;br&gt;Writing&lt;br&gt;W.1.2,5,8&lt;br&gt;Speaking &amp; Listening&lt;br&gt;SL.1.1-2&lt;br&gt;SL.1.4&lt;br&gt;Language&lt;br&gt;L.1.1-2&lt;br&gt;L.1.4</td>
<td><strong>Operations in Algebra</strong>&lt;br&gt;OA.1 ELO&lt;br&gt;OA. .6-7&lt;br&gt;<strong>Measurement and Data</strong>&lt;br&gt;1.MD.C.4&lt;br&gt;<strong>Mathematical Practices</strong>&lt;br&gt;2&lt;br&gt;4&lt;br&gt;7-8</td>
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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
# JA Our Community

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</table>
| **Session One: People in a Community Working Together** | **Objectives:** The 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 | Reading Literature  
RL.2.1-3  
RL.2.5-7  
Reading for Information  
RI.2.1-9  
Speaking and Listening  
SL.2.1-3  
SL.2.5-6  
Language  
L.2.4-6 | G.2.2  
Standards for Mathematical Practice 4 | **Social Studies**  
SS.2.7  
**Employability Skills**  
21.K-2.ES.1  
| **Session Two: Sweet “O” Donuts** | **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 | Reading Literature  
RL.2.1-3  
RL.2.5-7  
Reading for Information  
RI.2.1-9  
Speaking and Listening  
SL.2.1-3  
SL.2.5-6  
Language  
L.2.4-6 | OA.2.1  
NBT.2.1  
NBT.2.2  
NBT.2.5  
MD.2.7  
MD.2.9  
Mathematical Practice 1-2  
4  
6 | **Employability Skills**  
21.K-2.ES.1  
| **Session Three: Business and Government Jobs** | **Objectives:** The students will be able to:  
- Locate businesses and identify government careers  
- Explain how taxation supports government services | Reading Literature  
RL.2.1-3  
RL.2.5-7  
Reading for Information  
RI.2.1-9  
Speaking and Listening  
SL.2.1-3  
SL.2.5-6  
Language  
L.2.4-6 | OA.2.1  
Mathematical Practice 1-2  
4-5  
8 | **Social Studies**  
SS.2.13 |
# JA Our Community

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<tr>
<td><strong>Session Four: Let’s Vote!</strong>&lt;br&gt;Students participate in a decision that benefits their community. They vote to express their choice and to determine the will of the majority.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Apply a decision-making process&lt;br&gt;• Recognize voting as a way responsible citizens act and contribute to meet a community’s needs</td>
<td>Reading Literature&lt;br&gt;RL.2.1-3&lt;br&gt;RL.2.5-7&lt;br&gt;Reading for Information&lt;br&gt;RI.2.1-9&lt;br&gt;Speaking and Listening&lt;br&gt;SL.2.1-3&lt;br&gt;SL.2.5-6&lt;br&gt;Language&lt;br&gt;L.2.4-6</td>
<td>MD.2.7&lt;br&gt;MD.2.9&lt;br&gt;Mathematical Practice 2&lt;br&gt;4</td>
<td>Social Studies&lt;br&gt;SS.2.9&lt;br&gt;SS.2.10</td>
</tr>
<tr>
<td><strong>Session Five: Money Moves in a Community</strong>&lt;br&gt;Students learn about money and how it moves through a community.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Identify coins and money terms&lt;br&gt;• Describe how money flows through a community’s economy</td>
<td>Reading Literature&lt;br&gt;RL.2.1-3&lt;br&gt;RL.2.5-7&lt;br&gt;Reading for Information&lt;br&gt;RI.2.1-9&lt;br&gt;Speaking and Listening&lt;br&gt;SL.2.1-3&lt;br&gt;SL.2.5-6&lt;br&gt;Language&lt;br&gt;L.2.4-6</td>
<td>OA.2.1&lt;br&gt;NBT.2.1&lt;br&gt;NBT.2.2&lt;br&gt;NBT.2.5&lt;br&gt;MD.2.7&lt;br&gt;MD.2.9&lt;br&gt;Mathematical Practice 1-2&lt;br&gt;5-7</td>
<td>Financial Literacy&lt;br&gt;21.K-2.FL.2&lt;br&gt;21.K-2.FL.6</td>
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## JA Our City

### 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

**Social Studies**

SS.3.19. Create a geographic representation to explain how the unique characteristics of a place affect migration.

**Employability Skills**

21.3-5.ES.1 Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work.

21.3-5.ES.5 Demonstrate productivity and accountability by producing quality work.

**Iowa Core Standards**

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**Literacy**

**Mathematics**

Measurement and Data MD.3.4 MD.3.5 MD.3.6 Mathematical Practices 1-8

### Session Two: Money Matters in a City

**Students examine the importance of money to a city.**

**Objectives:**

The students will be able to:
- Give an example of how taxes help a city
- Practice counting money and solving word problems

**Social Studies**

SS.3.10. Explain how rules and laws impact society.

**Employability Skills**

21.3-5.ES.5 Demonstrate productivity and accountability by producing quality work.

**Financial Literacy**

21.3-5.FL.6 Recognize that spending choices differ between groups of people and settings.

**Iowa Core Standards**

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<th>Reading for Information</th>
<th>Reading Foundations</th>
<th>Writing W.3.3 - 4 Speaking and Listening SL.3.1 SL.3.3 SL.3.6 Language L.3.1 L.3.3 L.3.4</th>
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**Literacy**

**Mathematics**

Operations and Algebraic Thinking 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 Studies**

SS.3.13. Identify how people use natural resources, human resources, and physical capital to produce goods and services.

**Iowa Core Standards**

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<th>Reading Foundations</th>
<th>Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3-4</th>
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**Literacy**

**Mathematics**

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

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| **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 Studies**  
SS.3.14. Describe the role of various financial institutions in an economy  
SS.3.18. Determine the importance of saving/investing in relation to future needs.  
**Financial Literacy**  
21.3-5.FL.5. Determine the importance of saving/investing in relation to future needs. | 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 Studies**  
SS.3.13. Identify how people use natural resources, human resources, and physical capital to produce goods and services.  
SS.3.16. Describe how people take risks to improve their family income through education, career changes and moving to new places  
**Employability Skills**  
21.3-5.ES.2 Adjust to various roles and responsibilities and understand the need to be flexible to change.  
21.3-5.ES.3 Practice leadership skills, and demonstrate integrity, ethical behavior, and social responsibility in all activities.  
21.3-5.ES.4 Demonstrate initiative, creativity, self-directions and entrepreneurial thinking to produce successful outcomes. | 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

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<tr>
<td><strong>Session One: Be an Entrepreneur</strong>&lt;br&gt;Students explore well-known businesses by matching entrepreneurs to their businesses, and identifying their own entrepreneurial traits.</td>
<td><strong>Social Studies</strong>&lt;br&gt;SS.4.1. Explain how a compelling question represents key ideas in the field&lt;br&gt;<strong>Employability Skills</strong>&lt;br&gt;21.3–5.ES.1 Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work.</td>
<td>Reading for Information&lt;br&gt;RI.4.1-2&lt;br&gt;RI.4.4&lt;br&gt;RI.4.7&lt;br&gt;Reading Foundations&lt;br&gt;RF.4.3-4&lt;br&gt;Speaking and Listening&lt;br&gt;SL.4.1&lt;br&gt;SL.4.3&lt;br&gt;Language&lt;br&gt;L.4.3-4&lt;br&gt;L.4.6</td>
<td>Mathematical Practices&lt;br&gt;1-2&lt;br&gt;4-7</td>
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**Objectives:**<br>The students will be able to:<br>• Recognize the impact entrepreneurs have on a region<br>• Apply traits that are common to successful entrepreneurs to their own skills and abilities

| Session Two: Resources–Tools for Entrepreneurs<br>Students are introduced to resources and, working in teams, use this information to create new businesses. | **Social Studies**<br>SS.4.11. Describe how scarcity requires a person to make a choice and identify costs associated with that choice.<br>SS.4.12. Using historical and/or local examples, explain how competition has influenced the production of goods and services.<br>SS.4.17. Create a geographic representation to illustrate how the natural resources in an area affect the decisions people make.<br>**Employability Skills**<br>21.3–5.ES.4 Demonstrate initiative, creativity, self–direction, and entrepreneurial thinking to produce successful outcomes. | Reading for Information<br>RI.4.4<br>RI.4.7<br>Reading Foundations<br>RF.4.3-4<br>Writing<br>W.4.2<br>W.4.8<br>Speaking and Listening<br>SL.4.1-5<br>Language<br>L.4.3-4<br>L.4.1-6 | Mathematical Practices<br>1-2<br>4-8 |

**Objectives:**<br>The students will be able to:<br>• Define natural, human, and capital resources<br>• Describe how products and services use resources

<p>| Session Three: Hot Dog Stand Game&lt;br&gt;Students learn the fundamental tasks performed by a business owner by playing the Hot Dog Stand game and tracking their revenue and expenses. | <strong>Social Studies</strong>&lt;br&gt;SS.4.15. Identify factors that can influence people’s different spending and saving choices. | Reading for Information&lt;br&gt;RI.4.2-4&lt;br&gt;RI.4.7&lt;br&gt;Reading Foundations&lt;br&gt;RF.4.3-4&lt;br&gt;Speaking and Listening&lt;br&gt;SL.4.1&lt;br&gt;SL.4.3&lt;br&gt;Language&lt;br&gt;L.4.1&lt;br&gt;L.4.3-6 | NBT 4.4&lt;br&gt;NF.4.7&lt;br&gt;Mathematical Practices&lt;br&gt;1-7 |</p>
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<tr>
<td><strong>Session Four: Entrepreneurs Solve Problems</strong>&lt;br&gt;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.</td>
<td><strong>Social Studies</strong>&lt;br&gt;SS.4.14. Explain the reasons why the costs of goods and services rise and fall.&lt;br&gt;&lt;br&gt;<strong>Employability Skills</strong>&lt;br&gt;21.3–5.ES.2 Adjust to various roles and responsibilities and understand the need to be flexible to change.&lt;br&gt;21.3–5.ES.4 Demonstrate initiative, creativity, self-direction, and entrepreneurial thinking to produce successful outcomes.</td>
<td><strong>Reading for Information</strong>&lt;br&gt;RI.4.1&lt;br&gt;RI.4.3-4&lt;br&gt;RI.4.7&lt;br&gt;Reading Foundations&lt;br&gt;RF.4.3-4&lt;br&gt;Writing&lt;br&gt;W.4.2&lt;br&gt;W.4.8&lt;br&gt;Speaking and Listening&lt;br&gt;SL.4.1-2&lt;br&gt;SL.4.4&lt;br&gt;Language&lt;br&gt;L.4.1&lt;br&gt;L.4.3-4&lt;br&gt;L.4.6</td>
<td><strong>Mathematical Practices</strong>&lt;br&gt;1-2&lt;br&gt;4&lt;br&gt;6-7</td>
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<tr>
<td><strong>Session Five: Entrepreneurs Go Global</strong>&lt;br&gt;Students demonstrate the supply chain by working in teams to build a sticker-sheet computer.</td>
<td><strong>Employability Skills</strong>&lt;br&gt;21.3–5.ES.3 Practice leadership skills, and demonstrate integrity, ethical behavior, and social responsibility in all activities.</td>
<td><strong>Reading for Information</strong>&lt;br&gt;RI.4.3-4&lt;br&gt;RI.4.7&lt;br&gt;Reading Foundations&lt;br&gt;RF.4.3-4&lt;br&gt;Speaking and Listening&lt;br&gt;SL.4.1-4&lt;br&gt;Language&lt;br&gt;L.4.1&lt;br&gt;L.4.3-4&lt;br&gt;L.4.6</td>
<td>NA</td>
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**Objectives:**

- The students will be able to:
  - Demonstrate the problem-solving process
  - Identify the potential risks and rewards in making business decisions

- **Objectives:**
  - Apply the supply chain to a manufacturing example
  - Explain how resource providers, businesses, and consumers are interdependent
# JA Our Nation

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Iowa Core Standards</th>
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<tr>
<td><strong>Session One: Free to Choose Your Work or Business</strong></td>
<td><strong>Employability Skills</strong>&lt;br&gt;21.3–5.ES.1 Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work.&lt;br&gt;<strong>Social Studies</strong>&lt;br&gt;SS.5.17. Give examples of financial risks that individuals and households face</td>
<td><strong>Reading for Information</strong>&lt;br&gt;RL.5.1-2&lt;br&gt;RL.5.4,7&lt;br&gt;Reading Foundations&lt;br&gt;RF.5.3-4&lt;br&gt;Speaking and Listening&lt;br&gt;SL.5.1-6&lt;br&gt;Language&lt;br&gt;L.5.1&lt;br&gt;L.5.3-5</td>
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<td><strong>Objectives:</strong></td>
<td><strong>Employability Skills</strong>&lt;br&gt;21.3–5.ES.2 Adjust to various roles and responsibilities and understand the need to be flexible to change.&lt;br&gt;21.3–5.ES.4 Demonstrate initiative, creativity, self-direction, and entrepreneurial thinking to produce successful outcomes.</td>
<td><strong>Reading for Information</strong>&lt;br&gt;RL.5.1-2&lt;br&gt;RL.5.4,7&lt;br&gt;Reading Foundations&lt;br&gt;RF.5.3-4&lt;br&gt;Writing&lt;br&gt;W.5.2,4&lt;br&gt;Speaking and Listening&lt;br&gt;SL.5.1-6&lt;br&gt;Language&lt;br&gt;L.5.1&lt;br&gt;L.5.3-5</td>
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<tr>
<td><strong>Session Two: Innovation Nation</strong></td>
<td><strong>Social Studies</strong>&lt;br&gt;SS.5.17. Give examples of financial risks that individuals and households face</td>
<td><strong>Reading for Information</strong>&lt;br&gt;RL.5.1-2&lt;br&gt;RL.5.4,7&lt;br&gt;Reading Foundations&lt;br&gt;RF.5.3-4&lt;br&gt;Writing&lt;br&gt;W.5.2,4&lt;br&gt;Speaking and Listening&lt;br&gt;SL.5.1-6&lt;br&gt;Language&lt;br&gt;L.5.1&lt;br&gt;L.5.3-5</td>
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<td><strong>Employability Skills</strong>&lt;br&gt;21.3–5.ES.1 Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work.</td>
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<td><strong>Session Three: Career Quest</strong></td>
<td><strong>Employability Skills</strong>&lt;br&gt;21.3–5.ES.1 Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work.</td>
<td><strong>Reading for Information</strong>&lt;br&gt;RL.5.1-2&lt;br&gt;RL.5.4,7&lt;br&gt;Reading Foundations&lt;br&gt;RF.5.3-4&lt;br&gt;Speaking and Listening&lt;br&gt;SL.5.1-6&lt;br&gt;Language&lt;br&gt;L.5.1&lt;br&gt;L.5.3-5</td>
<td><strong>Employability Skills</strong>&lt;br&gt;21.3–5.ES.1 Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work.</td>
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### 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

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<td><strong>Employability Skills</strong>&lt;br&gt;21.3–5.ES.3 Practice leadership skills, and demonstrate integrity, ethical behavior, and social responsibility in all activities.</td>
<td>Reading for Information&lt;br&gt;RL.5.1-2&lt;br&gt;RL.5.4,7&lt;br&gt;Reading Foundations&lt;br&gt;RF.5.3-4&lt;br&gt;Writing&lt;br&gt;W.5.2,4&lt;br&gt;Speaking and Listening&lt;br&gt;SL.5.1-6&lt;br&gt;Language&lt;br&gt;L.5.1&lt;br&gt;L.5.3-5</td>
<td>NBT.5.6&lt;br&gt;NBT.5.7</td>
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### 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

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<td><strong>Social Studies</strong>&lt;br&gt;SS.5.13. Describe how goods and services are produced and distributed domestically and globally&lt;br&gt;SS.5.15. Explain how trade impacts relationships between countries.</td>
<td>Reading for Information&lt;br&gt;RL.5.1-2&lt;br&gt;RL.5.4,7&lt;br&gt;Reading Foundations&lt;br&gt;RF.5.3-4&lt;br&gt;Speaking and Listening&lt;br&gt;SL.5.1-6&lt;br&gt;Language&lt;br&gt;L.5.1&lt;br&gt;L.5.3-5</td>
<td>NA</td>
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### 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.

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<td>Speaking and Listening&lt;br&gt;SL.5.1-6&lt;br&gt;Language&lt;br&gt;L.5.1&lt;br&gt;L.5.3-5</td>
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## JA More than Money

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Iowa Core Standards</th>
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<tr>
<td><strong>Session One: The Money Garden</strong> 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. <strong>Objectives:</strong> The students will be able to:  - Identify the role of money in everyday life  - Explain the benefits of using a savings account</td>
<td><strong>Financial Literacy</strong> 21.3-5.FL.5. Determine the importance of saving/investing in relation to future needs. 21.3-5.FL.6 Recognize that spending choices differ between groups of people and settings. <strong>Employability Skills</strong> 21.3–5.ES.1 Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work. <strong>Social Studies</strong> SS.3.18. Determine the importance of saving/investing in relation to future needs. SS.5.16. Demonstrate ways to monitor how money is spent and saved.</td>
<td>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.3.6</td>
<td>Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 5.NBT.5 5.NBT.7  Mathematical Practices 1-8</td>
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<tr>
<td><strong>Session Two: Create a Business</strong> Students learn about the ways in which people’s interests and skills can help them identify small businesses they can start. <strong>Objectives:</strong> 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</td>
<td><strong>Financial Literacy</strong> 21.3–5.FL.2 Recognize how one’s personal career choice and attitude can impact financial planning decisions. <strong>Employability Skills</strong> 21.3–5.ES.3 Practice leadership skills, and demonstrate integrity, ethical behavior, and social responsibility in all activities. <strong>Social Studies</strong> SS.3.16. Describe how people take risks to improve their family income through education, career changes and moving to new places.</td>
<td>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</td>
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</tr>
<tr>
<td><strong>Session Three: Build a Business</strong> Students identify the fundamental steps for starting a small business and develop a basic business plan. <strong>Objectives:</strong> The students will be able to:  - Identify the basic steps for building a small business  - Develop a basic business plan</td>
<td><strong>Employability Skills</strong> 21.3–5.ES.4 Demonstrate initiative, creativity, self-direction, and entrepreneurial thinking to produce successful outcomes. 21.3–5.ES.5 Demonstrate productivity and accountability by producing quality work.</td>
<td>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</td>
<td>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</td>
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*ELO- Indicates a skill best supported by an Extended Learning Opportunity*
# JA More than Money

## Session Descriptions

### 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

### Financial Literacy

21.3–5.FL.3 Identify the concept of debt and an individual’s responsibility for that debt.

### Employability Skills

21.3–5.ES.2 Adjust to various roles and responsibilities and understand the need to be flexible to change.

### Social Studies

SS.3.17. Explain an individual's responsibility for credit and debt.

## Iowa Core Standards

### Reading for Information

RI.3.1
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

### Mathematics

3.NBT.2.2
3.NBT.3.3
4.NBT.4
4.NBT.5
5.NBT.5
5.NBT.7

## 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

### Employability Skills

21.3–5.ES.1 Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work.

### Social Studies

SS.4.11. Describe how scarcity requires a person to make a choice and identify costs associated with that choice.
SS.5.15. Explain how trade impacts relationships between countries.

## Literacy

Reading for Information
RI.3.1
RI.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

## Mathematics

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