A Correlation: 
Ohio 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 Ohio Learning Standards for Social Studies and the Ohio Financial Literacy Standards and Ohio Career Connections Framework as well as the Common Core Standards for English Language Arts (ELA) 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.

When Extended Learning Opportunities within the curriculum directly support an academic standard, the letters ELO will appear superscripted next to the 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.
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<th>Session Descriptions</th>
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</thead>
</table>
| **Session One: Introduction to Entrepreneurship**  
Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture. | **Objectives:**  
The students will be able to:  
- Recognize the elements of a successful business startup  
- Evaluate myths and facts about entrepreneurship  
- Consider product-development options | Grades 9–10  
RI.9-10.2,4,8  
W.9-10.2,4,7,8  
SL.9-10.1.2,4,6  
L.9-10.1,2,4,6  
Grades 11–12  
RI.11-12.2,4  
W.11-12.2,4,7,8  
SL.11-12.1.2,3,4,6  
L.11-12.1,2,3,4,6 | NA | Entrepreneurship  
1.  
2.  
Financial Literacy  
2.  
4. |
| **Session Two: What’s My Business?**  
Students select a product or service for a business venture. | **Objectives:**  
The students will be able to:  
- Recognize the importance of carefully selecting a product or service before starting a business  
- Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans | Grades 9–10  
RI.9-10.2,4,8  
W.9-10.2,4,7,8  
SL.9-10.1.2,3,4,6  
L.9-10.1,2,4,6  
Grades 11–12  
RI.11-12.2,4  
W.11-12.2,4,7,8  
SL.11-12.1.2,3,4,6  
L.11-12.1,2,3,4,6 | Mathematical Practices  
2.  
3.  
5. | Entrepreneurship  
4.  
5.  
Financial Literacy  
3. |
| **Session Three: Who’s My Customer?**  
Students analyze potential markets. | **Objectives:**  
The students will be able to:  
- Recognize the importance of analyzing markets  
- Apply a needs assessment of the market available to a specific product | Grades 9–10  
RI.9-10.2,4,8  
W.9-10.2,4,7,8  
SL.9-10.1.2,3,4,6  
L.9-10.1,2,4,6  
Grades 11–12  
RI.11-12.2,4  
W.11-12.2,4,7,8  
SL.11-12.1.2,3,4,6  
L.11-12.1,2,3,4,6 | NA | Entrepreneurship  
5.  
6.  
7. |
| **Session Four: What’s My Advantage?**  
Students determine how to set a product apart from its competition. | **Objectives:**  
The students will be able to:  
- Define competitive advantages and recognize them in other businesses  
- Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market | Grades 9–10  
RI.9-10.2,4,8  
W.9-10.2,4,7,8  
SL.9-10.1.2,3,4,6  
L.9-10.1,2,4,6  
Grades 11–12  
RI.11-12.2,4  
W.11-12.2,4,7,8  
SL.11-12.1.2,3,4,6  
L.11-12.1,2,3,4,6 | NA | Entrepreneurship  
7.  
8.  
9. |
# JA Be Entrepreneurial

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<tr>
<td><strong>Session Five: Competitive Advantages</strong></td>
<td>- Objectives: The students will be able to:</td>
<td>Grades 9–10</td>
<td>NA</td>
<td>Entrepreneurship 10.</td>
</tr>
<tr>
<td>Students decide how to set a</td>
<td>• Evaluate competitive advantages</td>
<td>RI.9-10.2,4,8</td>
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</tr>
<tr>
<td>product or service apart from the</td>
<td>• Select competitive advantages that will drive a</td>
<td>W.9-10.2,4,7,8</td>
<td></td>
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<tr>
<td>competition.</td>
<td>developing business venture</td>
<td>SL.9-10.1,2,3,4,6</td>
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<td></td>
<td></td>
<td>L.9-10.1,2,4,6</td>
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<td></td>
</tr>
<tr>
<td><strong>Session Six: Ethics Are Good for Business</strong></td>
<td>- Objectives: The students will be able to:</td>
<td>Grades 9–10</td>
<td>NA</td>
<td>Entrepreneurship 4.12.</td>
</tr>
<tr>
<td>Students consider consequences in</td>
<td>• Evaluate short- and long-term consequences in</td>
<td>RI.9-10.2,4,8</td>
<td></td>
<td>Financial Literacy 2.</td>
</tr>
<tr>
<td>making ethical business decisions.</td>
<td>making ethical decisions</td>
<td>W.9-10.2,4,7,8</td>
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<td></td>
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<td>SL.9-10.1,2,3,4,6</td>
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<td></td>
<td>L.9-10.1,2,4,6</td>
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<tr>
<td><strong>Session Seven: The Business Plan</strong></td>
<td>- Objectives: The students will be able to:</td>
<td>Grades 9–10</td>
<td>Mathematical Practices 1-7</td>
<td>Career Connections</td>
</tr>
<tr>
<td>Students compile a sample</td>
<td>• Compile entrepreneurial elements into a sample</td>
<td>RI.9-10.2,4,8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>business plan.</td>
<td>business plan</td>
<td>W.9-10.2,4,7,8</td>
<td></td>
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<tr>
<td></td>
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<td>SL.9-10.1,2,3,4,6</td>
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<td>RI.11-12.2,4</td>
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<td>L.11-12.1,2,3,4,6</td>
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# JA Career Success

<table>
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<th>Key Learning Objectives</th>
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<th>Academic Standards</th>
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<tr>
<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>Objectives:&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>Grades 9–10&lt;br&gt;RI.9-10.4&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1</td>
<td>Financial Literacy&lt;br&gt;3.&lt;br&gt;4.&lt;br&gt;Career Connections&lt;br&gt;• Explore and identify education and training options beyond high school aligned with career interests</td>
</tr>
<tr>
<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>Objectives:&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>Grades 9–10&lt;br&gt;RI.9-10.4&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1</td>
<td>Financial Literacy&lt;br&gt;3.&lt;br&gt;4</td>
</tr>
<tr>
<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>Objectives:&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>Grades 9–10&lt;br&gt;RI.9-10.4&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1</td>
<td>Financial Literacy&lt;br&gt;3.&lt;br&gt;4</td>
</tr>
</tbody>
</table>
| **Session Four: Get Hired—Strong Soft Skills**<br>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. | Objectives:<br>The students will be able to:<br>• Identify soft skills that are in demand by employers<br>• Demonstrate personal soft skills in a mock interview | Grades 9–10<br>RI.9-10.4<br>W.9-10.2<br>SL.9-10.1<br>L.9-10.1 | Financial Literacy<br>3.<br>Financial Literacy<br>3.<br>Financial Literacy<br>3.<br>Financial Literacy<br>3.
## Session Descriptions

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<tr>
<td><strong>Session Five: Know Your Work Priorities</strong>&lt;br&gt;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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Recognize the importance of being focused, proactive, and adaptable when exploring careers&lt;br&gt;• Rank work environment priorities as an anchor for making career planning decisions</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;R.9-10.4&lt;br&gt;S.9-10.1&lt;br&gt;L.9-10.1</td>
<td><strong>Career Connections</strong>&lt;br&gt;• Explore and identify education and training options beyond high school aligned with career interests</td>
</tr>
<tr>
<td><strong>Session Six: Know Who’s Hiring</strong>&lt;br&gt;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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs&lt;br&gt;• Identify the education and training needed to be adaptable and competitive in the job market</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;W.9-10.1&lt;br&gt;L.9-10.1</td>
<td><strong>Financial Literacy</strong>&lt;br&gt;3.</td>
</tr>
<tr>
<td><strong>Session Seven: Know Your Personal Brand</strong>&lt;br&gt;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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Explore how to hunt for a job and the tools needed&lt;br&gt;• Determine choices they can make to create a positive personal brand as they build their careers</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;R.9-10.4,5&lt;br&gt;W.9-10.2&lt;br&gt;S.9-10.1,2&lt;br&gt;L.9-10.1</td>
<td><strong>Career Connections</strong>&lt;br&gt;• Engage in career-based learning experiences</td>
</tr>
</tbody>
</table>
# JA Company Program – Blended Model

## Meeting One: Start a Business

**Students** examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture.

### Objectives:

The students will:
- Identify what they will be doing in JA Company Program.
- Share important information about prior knowledge, beliefs, and attitudes.
- Build relationships with others in their group.
- Determine entrepreneurial traits and choose a business team.
- Explore potential ways to fund their venture.

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<tr>
<th>Session Details</th>
<th>Ohio Entrepreneurship Standards</th>
<th>Common Core English Language Arts</th>
<th>Academic Standards</th>
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</thead>
</table>
| **Meeting One:** Start a Business | 1. The entrepreneurial spirit positively affects economic development.  
- Discuss the scope of entrepreneurship  
- Identify the factors that contribute to the success and failure of entrepreneurial ventures | Grades 9-10  
RI.9-10.1-2  
RI.9-10.4  
W.9-10.6  
SL.9-10.1-2  
L.9-10.1-2  
L.9-10.4 | Career Connections  
- Understand career interests  
- Engage in career based learning experiences |
| **Meeting Two:** Fill a Need | 2. Entrepreneurs possess unique characteristics.  
- Examine abilities and skills needed by entrepreneurs  
- Identify the advantages and disadvantages of becoming an entrepreneur  
- Explain ways that people become entrepreneurs.  
- Determine personal interests  
- Assess personal strengths, weaknesses, skills and abilities  
- Identify personal goals and objectives  
- Conduct self-assessment to determine entrepreneurial potential  
- Discuss pathways to become an entrepreneur | Grades 11-12  
RI.11-12.1  
RI.11-12.4  
W.11-12.6  
SL.11-12.1-2,  
SL.11-12.4  
L.11-12.1-2  
L.11-12.6 | |
| **Meeting Two:** Fill a Need | 3. The relationships that exist between new technologies, competition and the global economy are vital in identifying the role and importance of entrepreneurship and small business in the U.S. economy.  
- Describe idea-generation methods (e.g., brainstorming, creativity activities, research, etc.).  
- Generate venture ideas.  
- Determine feasibility of ideas.  
- Identify and assess opportunities for entrepreneurial ventures.  
5. An entrepreneur analyzes customer groups to develop marketing plans that target specific customers.  
- Describe target marketing and market segmentation  
- Use primary and secondary research to determine a target market | Grades 9-10  
RI.9-10.1  
RI.9-10.4  
W.9-10.4  
W.9-10.6-7  
SL.9-10.1-2  
SL.9-10.4-5  
L.9-10.1-2  
L.9-10.4 | |
| **Meeting Two:** Fill a Need | 8. Identifying and creating a viable financial plan is essential for entrepreneurship, growth and survival.  
- Identify sources of funding and the purposes of each source (personal, angel investors, friends, venture capital, etc.). | Grades 11-12  
RI.11-12.1  
RI.11-12.4  
W.11-12.6  
SL.11-12.1-2,  
SL.11-12.4  
L.11-12.1-2  
L.11-12.6 | |
| **Meeting Two:** Fill a Need | 11. Entrepreneurs will evaluate many factors before considering which form of ownership is best suited for their business venture. | |

**Grades 9-10**
RI.9-10.1-2  
RI.9-10.4  
W.9-10.6  
SL.9-10.1-2  
L.9-10.1-2  
L.9-10.4

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

**Career Connections**
- Understand career interests
- Engage in career based learning experiences

**Meeting Two: Fill a Need**

**Students** brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further.

### Objectives:

The students will:
- Collaborate as a group to decide on the product or service that the Company will sell.
- Narrow the list of potential business ideas by answering critical questions about each one.
### JA Company Program – Blended Model

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<tr>
<td><strong>Meeting Three: Vet the Venture</strong>&lt;br&gt;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.</td>
<td>5. An entrepreneur analyzes customer groups to develop marketing plans that target specific customers.&lt;br&gt;  - Describe a possible layout for a new business.&lt;br&gt;  - Develop a product or service&lt;br&gt;  - Describe the importance of research and development processes for creating a new product.&lt;br&gt; 8. Identifying and creating a viable financial plan is essential for entrepreneurship, growth and survival.&lt;br&gt;  - Determine feasibility of ideas.&lt;br&gt;  - Identify and assess opportunities for entrepreneurial ventures.&lt;br&gt;  - Describe entrepreneurial planning considerations</td>
<td>Grades 9-10&lt;br&gt; RL.9-10.1&lt;br&gt; W.9-10.4&lt;br&gt; W.9-10.6-7&lt;br&gt; SL.9-10.1-3&lt;br&gt; L.9-10.1-2</td>
<td>Economics and Financial Literacy 3.</td>
</tr>
<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>10. Planning, organizing and directing are the key ingredients in the successful management of a business.&lt;br&gt;  - Create a vision and mission statement.&lt;br&gt;  - Describe when a Board of Directors is necessary.&lt;br&gt;  - Establish goals and objectives.&lt;br&gt;  - Develop job descriptions for key occupations.&lt;br&gt;  - Develop an organizational structure.&lt;br&gt;  - Develop standard operating procedures.&lt;br&gt; 13. A business plan is essential to justify a new business venture.&lt;br&gt;  - Explain why businesses develop short-term and long-term plans.&lt;br&gt;  - Describe the components of a business plan.&lt;br&gt;  - Describe why business plans are important.&lt;br&gt;  - Explain how an entrepreneur uses a business plan.&lt;br&gt;  - Collect the information needed for each section of the business plan.</td>
<td>Grades 9-10&lt;br&gt; RL.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>
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</table>
| **Meeting Five: Launch the Business**  
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. | 8. Identifying and creating a viable financial plan is essential for entrepreneurship, growth and survival.  
- Prepare an operating budget.  
- Prepare a profit-and-loss statement.  
- Prepare a projected cash flow statement.  
- Project the total cash needed to start and operate a business.  
- Identify the components of a loan application. | 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 | Economics and Financial Literacy 5.  
Career Connections  
- Understand career interests  
- Engage in career based learning experiences |
| **Meeting Six through Eleven: Run the Business**  
Each week, business teams meet to provide status updates to the entire Company, review priorities, and accomplish tasks to meet Company goals and objectives. | 10. Planning, organizing and directing are the key ingredients in the successful management of a business.  
- Create a vision and mission statement for a business.  
- Describe when a Board of Directors is necessary.  
- Establish goals and objectives for a business.  
- Develop job descriptions for key occupations.  
- Develop an organizational structure for a business.  
- Develop standard operating procedures for a business | 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 |  |
| **Topic: Capitalization**  
Independently or in groups, members examine types of capitalization and practice the art of the pitch for future start-up capital. | 8. Identifying and creating a viable financial plan is essential for entrepreneurship, growth and survival.  
- Explain tools and resources used by entrepreneurs for venture planning.  
- Assess risks and benefits associated with venture.  
- Assess whether external resources should be used to determine business opportunity’s viability.  
- Identify sources of funding and the purposes of each source (personal, angel investors, friends, venture capital, etc.). | 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 |  |
| | | 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 |  |
| | | 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  
W.11-12.4-7  
SL.11-12.1-2  
SL.11-12.4-5  
L.11-12.1-2  
L.11-12.6 |  |
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| **Topic: Finance** | 9. For a business to compete effectively, the entrepreneur must manage and allocate resources efficiently.  
Examine the most important financial elements of a startup.  
Describe the nature of cost-benefit analysis.  
Calculate financial ratios.  
Develop and monitor budgets.  
Manage cash flow.  
Maintain tax records and report documentation.  
Interpret financial statements.  
Use financial reports for decision-making.  
Use outside resources as needed for financial functions.  
Maintain business records using software and technology systems. | 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  
13. |
| **Objectives:** |  |  |  |
| The students will:  
- Examine the most important financial elements of a startup.  
- Practicing using the Business Finance Tool. |  |  |  |
Identify the factors that contribute to the success and failure of entrepreneurial ventures. | Grades 9-10  
RI.9-10.1-2  
RI.9-10.4-8  
SL.9-10.1-4  
13. |
| Independently or in groups, members explore aspects of leadership. |  |  |  |
| **Objectives:** |  |  |  |
| The students will:  
- 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. |  |  |  |
| **Topic: Marketing** | 5. An entrepreneur analyzes customer groups  
To develop marketing plans that target specific Customers.  
Describe the importance of research and development processes for creating a new product.  
Create plans for marketing communications.  
Discuss the advantages and disadvantages of an Internet business.  
Analyze the major parts of an e-commerce site.  
Create a marketing plan for a business.  
Describe how the Internet and other new technologies can impact marketing communications. | Grades 9-10  
RI.9-10.1-4  
SL.9-10.1  
L.9-10.1  
L.9-10.4 | Economics and Financial Literacy 5.  
6. |
| Independently or in groups, members explore marketing through a virtual job shadow of top professionals from across the country. |  |  |  |
| **Objectives:** |  |  |  |
| The students will:  
- Learn about the 4 P’s of marketing— Product, Place, Price, and Promotion—and how they are related.  
- Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s. |  |  |  |
## JA Company Program – Blended Model

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Ohio Entrepreneurship Standards</th>
<th>Common Core English Language Arts</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Topic: Sales</strong> Independently or in groups, members practice sales techniques through a video blog.</td>
<td>6. Entrepreneurs employ practices necessary to maintain client relationships. 7. A focused, customer-service policy helps a business stand out in a crowded marketplace. - Foster positive relationships with customers to enhance company image. - Reinforce the company’s image to exhibit the company’s brand promise. - Explain management’s role in customer relations. - Establish customer service policies.</td>
<td>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</td>
<td>Economics and Financial Literacy 6.</td>
</tr>
</tbody>
</table>

**Objectives:**  
The students will:  
- Understand tips for sales success.  
- Create a video blog entry about a product or service to practice these tips.

| Topic: Supply Chain Independently or in groups, members explore the basic supply chain and examine quality control techniques. | 9. For a business to compete effectively, the entrepreneur must manage and allocate resources efficiently. - Forecast sales. - Plan purchases based on business records (i.e. demand forecasting, sales records). | 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 | |

**Objectives:**  
The students will:  
- Explore the interconnected links in a supply chain.  
- Define standards for communicating about production.  
- Apply the concept of quality control to practices in the Company.
<table>
<thead>
<tr>
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<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Meeting Twelve: Liquidate the Company</strong></td>
<td>Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.</td>
<td>13. A business plan is essential to justify a new business venture.</td>
<td>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.2 W.9-10.4 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</td>
</tr>
<tr>
<td></td>
<td><strong>Objectives:</strong></td>
<td>Collect the information needed for each section of the business plan.</td>
<td></td>
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<tr>
<td></td>
<td>The students will:</td>
<td>Develop an exit plan for a business.</td>
<td></td>
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<tr>
<td></td>
<td>• Explain and follow the liquidation process.</td>
<td>14. An entrepreneur must have the knowledge and understanding of economic data.</td>
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<td></td>
<td>• Complete business closing and liquidation tasks, including recordkeeping.</td>
<td>• Describe the value of profit margin analysis.</td>
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<td></td>
<td>• Create an annual report.</td>
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<td></td>
<td><strong>Meeting Thirteen: Create a Personal Action Plan</strong></td>
<td>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.2 W.9-10.4 SL.9-10.1-3 L.9-10.1-2 L.9-10.4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Students create their own personal action plan using the knowledge and experience gained throughout the program.</td>
<td>Grades 11-12 RI.11-12.1 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</td>
<td></td>
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<tr>
<td></td>
<td><strong>Objectives:</strong></td>
<td></td>
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<tr>
<td></td>
<td>The students will:</td>
<td>Economics and Financial Literacy 2. 11. Career Connections</td>
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<tr>
<td></td>
<td>• Understand the importance of networking.</td>
<td>• Understand career interests</td>
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<tr>
<td></td>
<td>• Complete a personal action plan.</td>
<td>• Engage in career-based learning experiences</td>
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<tr>
<td></td>
<td>• Explore potential career options.</td>
<td>• Explore and identify education and training options beyond high school aligned with career interests</td>
<td></td>
</tr>
</tbody>
</table>
## JA Economics

<table>
<thead>
<tr>
<th>Topic Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Topic One: Introduction to Economics</strong></td>
<td><strong>Objectives:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system.</td>
<td>The students will be able to:</td>
<td>Grades 9–10</td>
<td>NA</td>
<td>Economics and Financial Literacy 1. 8. Social Studies Grade 9 HIST: 3 ECON: 2,3 Grade 10 HIST: 2 SSS: 3 Grade 11 ECON: 1, 2,4 CRR: 6 SSS: 5 Grade 12 ECON: 1, 2,4 CRR: 1</td>
</tr>
<tr>
<td></td>
<td>▪ Describe the nature of human wants and how they are satisfied</td>
<td>RI.9-1.2,4 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</td>
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<tr>
<td></td>
<td>▪ Identify and define the four factors of production</td>
<td>Grades 11–12</td>
<td></td>
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<td></td>
<td>▪ Define the meanings of scarcity and opportunity cost</td>
<td>RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-3 L.11-12.1-6</td>
<td></td>
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<tr>
<td></td>
<td>▪ Explain the key ideas in the economic way of thinking</td>
<td>Reading and Writing for History and Social Studies Grades 9–10</td>
<td></td>
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<tr>
<td></td>
<td>▪ Explain what it means to think at the margin</td>
<td>RH.1-5 RH.7-9</td>
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<td></td>
<td>▪ Describe the choices businesses face and a major goal of business</td>
<td>Grades 11–12</td>
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<td></td>
<td>▪ Identify the basic economic decisions facing all societies</td>
<td>RH.1-4 RH.7-9</td>
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<td></td>
<td>▪ Describe the two branches of economics</td>
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<td>▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise</td>
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<tr>
<td></td>
<td>▪ Describe the nature of command, traditional, and mixed economic systems</td>
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<td>▪ Explain the three kinds of models economists use</td>
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<td>▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy</td>
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<td></td>
<td>▪ Define money and explain its three functions</td>
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<td></td>
<td>▪ Identify the goals of the U.S. economic system</td>
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</tbody>
</table>
## 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.

### 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 English Language Arts

**Grades 9–10**
- RL.9-10.2
- W.9-10.2
- SL.9-10.1,2,4
- L.9-10.1,2,4,6

**Grades 11–12**
- RL.11-12.2
- W.11-12.5
- SL.11-12.2
- L.11-12.1

### 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

### Academic Standards

- **Economics and Financial Literacy**
  - Grade 9:
    - ECON: 3
  - Grade 10:
    - ECON: 3
    - SSS: 3
  - Grade 11:
    - ECON: 1-2
    - 4-6
    - 11-14
    - CRR: 6
    - SSS: 5
  - Grade 12:
    - HIST: 1-3
    - ECON: 1-3
    - CRR: 1
    - SSS: 3
## Topic Three: Businesses and Their Resources
Chapters 7 through 11 discuss the business and economic principles that guide decision making in business firms. The roles of profit, business organization, business finance, productivity, market structure, and other related topics are addressed.

### 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 what a stock market is and describe why it is important
- Distinguish between a balance and an income statement
- Define gross domestic product (GDP) and how it is measured
- Explain how real GDP is calculated and how changes in real GDP affect living standards
- Define real per capita GDP
- 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

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<tbody>
<tr>
<td>Grades 9−10</td>
<td>RI.9-10.1,2,4</td>
<td>Algebra CC.2.2.HS.D.1</td>
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<td></td>
<td>W.9-10.2,4,7</td>
<td>Statistics CC.2.4.HS.B.1</td>
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<td>SL.9-10.1-6</td>
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<td>L.9-10.1,2,4,6</td>
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<tr>
<td>Grades 11−12</td>
<td>RI.11-12.2,4</td>
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<td>W.11-12.2,4,7</td>
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<td>SL.11-12.1-6</td>
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<td>L.11-12.1-6</td>
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<tr>
<td>Reading and Writing for History and Social Studies</td>
<td>Grades 9−10</td>
<td>RH.1-5</td>
<td>Algebra CC.2.2.HS.D.1</td>
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<td></td>
<td>RH.7-9</td>
<td>Statistics CC.2.4.HS.B.1</td>
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<tr>
<td>Grades 11−12</td>
<td>RH.1-4</td>
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<tr>
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<td>RH.7-9</td>
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</tbody>
</table>

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**Grades 9–10**
- RI.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**
- RI.11-12.2,4
- W.11-12.2,4,7
- SL.11-12.1-6
- L.11-12.1-6

**Social Studies**

<table>
<thead>
<tr>
<th>Grade 9</th>
<th>HIST: 3</th>
<th>GEOG: 1, 4,5</th>
<th>ECON: 2,3</th>
<th>CRR: 1</th>
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</thead>
<tbody>
<tr>
<td>Grade 10</td>
<td>HIST: 1-4, 9,10</td>
<td>GEOG:1-3</td>
<td>ECON:1-3</td>
<td>CRR: 1</td>
</tr>
<tr>
<td>Grade 11</td>
<td>PIS: 4</td>
<td>ECON: 1, 2, 4-6, 11,12</td>
<td>CRR: 1.6</td>
<td>SSS:5</td>
</tr>
<tr>
<td>Grade 12</td>
<td>HIST: 1.3</td>
<td>ECON:1-3</td>
<td>CRR: 1, 2,8</td>
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</tbody>
</table>
# JA Economics

<table>
<thead>
<tr>
<th>Topic Description</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</table>
| **Topic Four: Government, Banking, and Economic Stability** | **Objectives:** The students will be able to:  
- Describe the four referee roles the federal government fulfills in the economy  
- Explain how the federal government manages the economy  
- Describe how the federal government spends and raises its money  
- Identify and define the two principles of taxation  
- Explain how proportional, progressive, and regressive taxes differ  
- Describe the justifications for and the criticisms of federal deficits and the national debt  
- Define money and describe its functions  
- Describe the kind of money in use in the United States  
- Explain the services banks and other financial institutions offer  
- Describe how banks create money  
- Explain what the federal reserve system is and what it does  
- Explain why the value of money changes  
- Identify the nature of inflation and describe how people are affected by it  
- Identify and describe the major indicators economists use to measure the health of the economy  
- Explain the components of the gross domestic product  
- Define unemployment and describe the types of unemployment  
- Explain the tools of fiscal policy  
- Explain the tools of monetary policy  
- Describe the advantages and disadvantages of fiscal and monetary policies | **Grades 9–10**  
R.I.9-10.1,2,4  
W.9-10.2,4,7  
SL.9-10.1-6  
L.9-10.1,2,4,6 | NA | Economics and Financial Literacy 10  
Social Studies:  
Grade 9  
HIST: 3  
GEOG: 1  
ECON: 3  
GOVT: 1,2  
Grade 10  
HIST: 2, 4, 9, 10,12  
ECON: 3-5  
CRR: 3  
SSS:3  
Grade 11  
HIST: 1  
ECON: 1, 3, 4, 6,10,14  
GOVT: 1-6  
CRR: 6  
SSS: 5  
Grade 12  
HIST: 1,3  
ECON: 2-4, 6,7  
GOVT: 1,2  
CRR: 1,2 |
| In chapters 12 through 14, the focus shifts to the larger economy and the roles of government and financial institutions, as well as monetary and fiscal policies used to moderate the economy’s ups and downs. | | | | |
## JA Economics

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<th>Academic Standards</th>
</tr>
</thead>
</table>
| **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**  
RL9-10.1,2,4  
W.9-10.2,4,7  
SL.9-10.1-6  
L.9-10.1,2,4,6  | **NA** | **Economics and Financial Literacy**  
10.  
**Entrepreneurship**  
3.  
**Social Studies**  
**Grade 9**  
HIST:3  
PIS:3  
GEOG:1-5  
ECON:1-4  | **Grade 10**  
ECON:1,3  
GEOG:2  
CRR:1  
SSS:3  | **Grade 11**  
GEOG:1-3  
ECON:1,2,4,7-9,11  
GOVT:1,2,5  
CRR:6  
SSS:5  | **Grade 12**  
HIST:1,3  
PIS:3,4  
GEOG:2,3  
ECON:1-3,5-7  
GOVT:1,2  
CRR:1-3,6-8 |
# JA Exploring Economics

## Session Descriptions

### Session One: Economic Systems—Who Makes the Big Decisions?
Examines how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Grades 9–10</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>The students will be able to:</td>
<td>RI.9-10.2,4,8</td>
<td>NA</td>
<td>Economics and Financial Literacy 4</td>
</tr>
<tr>
<td>• Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services</td>
<td>W.9-10.2,4,7</td>
<td></td>
<td>Grades 9-10 ECON.A</td>
</tr>
<tr>
<td>• Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship</td>
<td>L.9-10.1,2,4,6</td>
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<tr>
<td>Grades 11–12</td>
<td>RI.11-12.2,4</td>
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<td>Grades 11-12 ECON.A</td>
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<td>W.11-12.2,4,7</td>
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<td>SL.11-12.1-6</td>
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<td>L.11-12.1-6</td>
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### Session Two: Supply and Demand—What’s It Worth to You?
Illustrates the impact of supply and demand on the economy by having students participate in an economic situation using real-life examples.

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Grades 9–10</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>The students will be able to:</td>
<td>RI.9-10.2,4</td>
<td>NA</td>
<td>Economics and Financial Literacy 4</td>
</tr>
<tr>
<td>• Review the concepts of supply and demand</td>
<td>W.9-10.2,4</td>
<td></td>
<td>Grades 9-10 ECON.A</td>
</tr>
<tr>
<td>• Define the term market-clearing price.</td>
<td>SL.9-10.1-6</td>
<td></td>
<td>Grades 11-12 ECON.A</td>
</tr>
<tr>
<td>• Demonstrate the interaction between supply and demand in a free-market economy</td>
<td>L.9-10.1,2,4,6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price</td>
<td>Grades 11–12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>W.11-12.2,4</td>
<td>RI.11-12.2,4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SL.11-12.1-6</td>
<td>SL.11-12.1-6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>L.11-12.1,3,4,6</td>
<td>L.11-12.1,3,4,6</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Key Learning Objectives

### Common Core Language Arts
- Grades 9–10: RI.9-10.2,4,8, W.9-10.2,4,7, L.9-10.1,2,4,6

### Common Core Math
- Grades 9–10: W.9-10.2,4, SL.9-10.1-6, L.9-10.1,2,4,6
- Grades 11–12: W.11-12.2,4, SL.11-12.1-6, L.11-12.1,3,4,6

### Reading and Writing for History and Social Studies
- Grades 9–10: RH.1-4, RH.8-9
- Grades 11–12: RH.1-4, RH.8-9

### Reading and Writing for History and Social Studies
- Grades 9–10: RH.1-4, RH.8-9
- Grades 11–12: RH.1-4, RH.8-9

### Economics and Financial Literacy
- Grades 9–10: ECON.A
- Grades 11–12: ECON.A

### Statistics and Probability
- Grades 9–10: S-IC.1, S-IC.3, S-IC.6
- Grades 11–12: S-IC.1, S-IC.3, S-IC.6

### Mathematical Practices
- Grades 9–10: 1–7
- Grades 11–12: 1–7

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## JA Exploring Economics

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<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Three: Supply and Demand—The JA Market Game</strong>&lt;br&gt;Demonstrates the interaction of supply and demand and how market forces affect the prices of products.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price&lt;br&gt;• Apply real-life examples of market forces that influence supply and demand</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RI.9-10.2,4,8&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><strong>Statistics and Probability</strong>&lt;br&gt;S-IC.1&lt;br&gt;S-IC.3&lt;br&gt;S.IC.6</td>
<td><strong>Economics and Financial Literacy</strong>&lt;br&gt;1.</td>
</tr>
</tbody>
</table>

| **Session Four: Saving, Spending, and Investing**<br>Explores concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compares the characteristics, risks, and rewards of several options. | **Objectives:**<br>The students will be able to:<br>• Recognize ways to earn and increase wealth through saving and investing<br>• Analyze examples of wealth acquired through saving and investing<br>• Evaluate different methods of saving and investing, including varied risk and rewards | **Grades 9–10**<br>RI.9-10.2,4,8<br>SL.9-10.1-6<br>L.9-10.1,2,4,6 | **Statistics and Probability**<br>S-IC.1<br>S-IC.3<br>S.IC.6 | **Economics and Financial Literacy**<br>1. |<br>**Social Studies**<br>Grades 9-10<br>ECON.A |<br>**Grades 11–12**<br>RI.11-12.2,4<br>SL.11-12.1-6<br>L.11-12.1,2,3,4,6 | **Mathematical Practices**<br>1-2<br>4-7 |<br>**Grades 11-12**<br>ECON.A |
### Session Descriptions

#### Session Five: Government’s Role in the Market
Analyzes the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.

**Objectives:**
- Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods.
- Express why individuals and businesses pay taxes.
- Analyze the impact of the government’s role in protecting private property.

**Key Learning Objectives:**

**Common Core English Language Arts**

**Common Core Math**
- Statistics and Probability: S-IC.1, S-IC.3, S-IC.6

**Academic Standards**
- Economics and Financial Literacy Grades 9-10: ECON.B

#### Session Six: Money, Inflation, and the CPI
Focuses on inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.

**Objectives:**
- 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.
- Explain and calculate how the Consumer Price Index (CPI) measures consumer prices.
- Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment.

**Key Learning Objectives:**

**Common Core English Language Arts**

**Common Core Math**
- Algebra: A-SSE.1,3, A-REI.1-3
- Statistics and Probability: S-IC.1, S-IC.3, S-IC.6
- Mathematical Practices: 1-7

**Economics and Financial Literacy**
- Grades 9-10: ECON.B

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**Statistics and Probability**

- S-IC.1
- S-IC.3
- S-IC.6

**Economics and Financial Literacy**

- Grades 9-10: ECON.B

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**Mathematical Practices**

- 1-7
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</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 | Social Studies  
Grades 9-10  
ECON.A  
Grades 11-12  
ECON.C |
|                      |                         | 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 |          |        |
## JA Job Shadow

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<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><strong>Career Connections</strong></td>
</tr>
<tr>
<td></td>
<td>• Recognize career clusters that match their skills and interests</td>
<td>RL.9-10.1</td>
<td>• Understand career interests</td>
</tr>
<tr>
<td></td>
<td>• Demonstrate self-awareness of their soft skills in work scenarios</td>
<td>W.9-10.7</td>
<td>• Engage in career-based learning experiences</td>
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<td></td>
<td></td>
<td>SL.9-10.1</td>
<td><strong>Financial Literacy</strong></td>
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<td></td>
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<td>L.9-10.4</td>
<td>3</td>
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<td><strong>Grades 11–12</strong></td>
<td>4</td>
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<tr>
<td></td>
<td></td>
<td>RL.11-2.1</td>
<td></td>
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<td></td>
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<td>SL.11-2.1</td>
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<td>L.11-12.4</td>
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<tr>
<td><strong>Session Two: Perfect Match</strong></td>
<td><strong>Objectives:</strong> The students will be able to:</td>
<td><strong>Grades 9–10</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Review methods of identifying job openings</td>
<td>W.9-10.4-5</td>
<td><strong>Career Connections</strong></td>
</tr>
<tr>
<td></td>
<td>• Demonstrate professional interviewing skills</td>
<td>W.9-10.7</td>
<td>• Understand career interests</td>
</tr>
<tr>
<td></td>
<td>• Express expectations for the upcoming site visit</td>
<td>SL.9-10.1</td>
<td>• Engage in career-based learning experiences</td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.9-10.1,3</td>
<td><strong>Financial Literacy</strong></td>
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<td>L.9-10.4</td>
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<td><strong>Grades 11–12</strong></td>
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<td>W.11-12.2,7</td>
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<td>SL.11-12.1</td>
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<td>L.11-12.4</td>
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<tr>
<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>
<td><strong>Career Connections</strong></td>
</tr>
<tr>
<td></td>
<td>• Evaluate personal priorities based on their site visit experience</td>
<td>W.9-10.4-5</td>
<td>• Learn how to adjust career plans according to shifts in the economy and interests</td>
</tr>
<tr>
<td></td>
<td>• Showcase identified skills</td>
<td>W.9-10.7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile</td>
<td>SL.9-10.1,4</td>
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<td></td>
<td></td>
<td>L.9-10.1</td>
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<td>L.9-10.3-4</td>
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<td><strong>Grades 11–12</strong></td>
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<td></td>
<td></td>
<td>W.11-12.4-5</td>
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<td>W.11-12.7</td>
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<td>SL.11-12.1,4</td>
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<td></td>
<td>L.11-12.1</td>
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<tr>
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<td></td>
<td>L.11-12.3-4</td>
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</tbody>
</table>
### JA Personal Finance – Blended Model

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Academic Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
</table>
| **Session One: Earning, Employment and Income**  
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.  
**Economics and Financial Literacy**  
11. Income is determined by many factors including individual skills and abilities, work ethic and market conditions.  
**Grades 9-10**  
- Reading for Information  
  9-10.RI.1, 9-10.RI.6  
- Writing  
  9-10.W.2, 9-10.W.7  
- Speaking and Listening  
  9-10.SL.1, 9-10.SL.3  
- Language  
  9-10.L.1, 9-10.L.3  
**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.3  
- Language  
  11-12.L.1, 11-12.L.3  |
| **Session Two: Budgeting**  
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.  
**Economics and Financial Literacy**  
13. Financial decision making involves considering alternatives by examining costs and benefits  
14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.  
**Grades 9-10**  
- Reading for Information  
  9-10.RI.1, 9-10.RI.6  
- Writing  
  9-10.W.7  
- Speaking and Listening  
  9-10.SL.1, 9-10.SL.3  
- Language  
  9-10.L.1, 9-10.L.4  
**Grades 11-12**  
- Reading for Information  
  11-12.RI.4  
- Writing  
  11-12.W.7  
- Speaking and Listening  
  11-12.SL.1, 11-12.SL.3  
- Language  
  11-12.L.1, 11-12.L.3  |
<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Three: Savings</strong></td>
<td>Economics and Financial Literacy</td>
<td>Grades 9-10 Reading for Information</td>
</tr>
<tr>
<td>Students analyze the role that saving plays in</td>
<td>14. A personal financial plan includes financial</td>
<td>11-12.RI.4</td>
</tr>
<tr>
<td>their personal finances. They recognize that</td>
<td>goals and a budget, including spending on</td>
<td>- Speaking and Listening</td>
</tr>
<tr>
<td>having a healthy savings plan is necessary in all</td>
<td>goods and services, savings and investments, insurance and philanthropy.</td>
<td>11-12.SL.1</td>
</tr>
<tr>
<td>phases of life, but is especially critical for</td>
<td>16. Saving and investing help to build wealth.</td>
<td>11-12.SL.2</td>
</tr>
<tr>
<td>big-ticket items and emergencies.</td>
<td>17. Savings can serve as a buffer against</td>
<td>11-12.SL.3</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>economic hardship.</td>
<td>11-12.SL.4</td>
</tr>
<tr>
<td>The students will be able to:</td>
<td></td>
<td>Language</td>
</tr>
<tr>
<td>▪ Recognize high-dollar items and unexpected</td>
<td></td>
<td>11-12.L.1</td>
</tr>
<tr>
<td>costs that require savings.</td>
<td></td>
<td>11-12.L.2</td>
</tr>
<tr>
<td>▪ Review key concepts related to successfully</td>
<td></td>
<td>11-12.L.3</td>
</tr>
<tr>
<td>saving money.</td>
<td></td>
<td>11-12.L.4</td>
</tr>
<tr>
<td><strong>Session Four: Credit and Debt</strong></td>
<td>Economics and Financial Literacy</td>
<td>Grades 9-10 Reading for Information</td>
</tr>
<tr>
<td>Students analyze the importance of credit and the</td>
<td>15. Different payment methods have advantages and disadvantages.</td>
<td>11-12.RI.1</td>
</tr>
<tr>
<td>outcomes of wise and poor use of credit. Students</td>
<td>20. There are costs and benefits associated with</td>
<td>11-12.RI.4</td>
</tr>
<tr>
<td>role-play as lenders to evaluate risk and make</td>
<td>various sources of credit available from</td>
<td>- Speaking and Listening</td>
</tr>
<tr>
<td>decisions about giving credit.</td>
<td>different types of financial institutions.</td>
<td>11-12.SL.1</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>21. Credit and debt can be managed to</td>
<td>11-12.SL.2</td>
</tr>
<tr>
<td>The students will be able to:</td>
<td>maintain credit worthiness.</td>
<td>11-12.SL.3</td>
</tr>
<tr>
<td>▪ Differentiate between credit and debt.</td>
<td></td>
<td>Language</td>
</tr>
<tr>
<td>▪ Recognize the factors that affect an individual’s</td>
<td></td>
<td>11-12.L.1</td>
</tr>
<tr>
<td>credit score and credit history.</td>
<td></td>
<td>11-12.L.2</td>
</tr>
<tr>
<td>▪ Recognize the consequences of a low credit score</td>
<td></td>
<td>11-12.L.3</td>
</tr>
<tr>
<td><strong>Session Five: Consumer Protection</strong></td>
<td>Economics and Financial Literacy</td>
<td>Grades 11-12 Reading for Information</td>
</tr>
<tr>
<td>Students investigate factors that may pose a threat</td>
<td>22. Consumer protection laws provide financial</td>
<td>11-12.RI.1</td>
</tr>
<tr>
<td>to their finances and learn ways they can protect</td>
<td>safeguards.</td>
<td>11-12.RI.4</td>
</tr>
<tr>
<td>themselves through vigilance and making smart</td>
<td>25. Steps can be taken to safeguard one’s</td>
<td>- Speaking and Listening</td>
</tr>
<tr>
<td>choices.</td>
<td>personal financial information and reduce the</td>
<td>11-12.SL.1</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>risk of loss.</td>
<td>11-12.SL.2</td>
</tr>
<tr>
<td>The students will be able to:</td>
<td></td>
<td>11-12.SL.3</td>
</tr>
<tr>
<td>▪ Identify behaviors that may harm their personal</td>
<td></td>
<td>11-12.SL.4</td>
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<tr>
<td>finances.</td>
<td></td>
<td>Language</td>
</tr>
<tr>
<td>▪ Recognize ways to protect their finances.</td>
<td></td>
<td>11-12.L.1</td>
</tr>
<tr>
<td>▪ Define credit report. Summarize the rights people</td>
<td></td>
<td>11-12.L.2</td>
</tr>
<tr>
<td>have to examine their credit reports.</td>
<td></td>
<td>11-12.L.3</td>
</tr>
<tr>
<td>▪ Define identity theft and propose solutions to</td>
<td></td>
<td>11-12.L.4</td>
</tr>
<tr>
<td>identity theft.</td>
<td></td>
<td>IdentityṪheft</td>
</tr>
<tr>
<td><strong>Economics and Financial Literacy</strong></td>
<td>24. Identity theft.</td>
<td>11-12.L.1</td>
</tr>
<tr>
<td>14. A personal financial plan includes financial</td>
<td></td>
<td>11-12.L.2</td>
</tr>
<tr>
<td>goals and a budget, including spending on</td>
<td></td>
<td>11-12.L.3</td>
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<tr>
<td>goods and services, savings and investments,</td>
<td></td>
<td>11-12.L.4</td>
</tr>
<tr>
<td>insurance and philanthropy.</td>
<td></td>
<td>Language</td>
</tr>
<tr>
<td>16. Saving and investing help to build wealth.</td>
<td></td>
<td>11-12.L.1</td>
</tr>
<tr>
<td>17. Savings can serve as a buffer against</td>
<td></td>
<td>11-12.L.2</td>
</tr>
<tr>
<td>economic hardship.</td>
<td></td>
<td>11-12.L.3</td>
</tr>
<tr>
<td><strong>Economics and Financial Literacy</strong></td>
<td>20. There are costs and benefits associated with</td>
<td>11-12.L.4</td>
</tr>
<tr>
<td>15. Different payment methods have advantages and</td>
<td>various sources of credit available from</td>
<td>- Speaking and Listening</td>
</tr>
<tr>
<td>disadvantages.</td>
<td>different types of financial institutions.</td>
<td>11-12.SL.1</td>
</tr>
<tr>
<td>21. Credit and debt can be managed to</td>
<td>25. Steps can be taken to safeguard one’s</td>
<td>11-12.SL.2</td>
</tr>
<tr>
<td>maintain credit worthiness.</td>
<td>personal financial information and reduce the</td>
<td>11-12.SL.3</td>
</tr>
<tr>
<td><strong>Economics and Financial Literacy</strong></td>
<td>risk of loss.</td>
<td>11-12.SL.4</td>
</tr>
<tr>
<td>22. Consumer protection laws provide financial</td>
<td></td>
<td>Language</td>
</tr>
<tr>
<td>safeguards.</td>
<td></td>
<td>11-12.L.1</td>
</tr>
<tr>
<td>25. Steps can be taken to safeguard one’s</td>
<td></td>
<td>11-12.L.2</td>
</tr>
<tr>
<td>personal financial information and reduce the</td>
<td></td>
<td>11-12.L.3</td>
</tr>
<tr>
<td>risk of loss.</td>
<td></td>
<td>11-12.L.4</td>
</tr>
<tr>
<td><strong>Economics and Financial Literacy</strong></td>
<td>24. Identity theft.</td>
<td>- Identity Theft</td>
</tr>
<tr>
<td>24. Identity theft.</td>
<td></td>
<td>11-12.L.1</td>
</tr>
<tr>
<td>25. Steps can be taken to safeguard one’s</td>
<td></td>
<td>11-12.L.2</td>
</tr>
<tr>
<td>personal financial information and reduce the</td>
<td></td>
<td>11-12.L.3</td>
</tr>
<tr>
<td>risk of loss.</td>
<td></td>
<td>11-12.L.4</td>
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</tbody>
</table>
## Session Details

### 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

**Economics and Financial Literacy**

14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.

**Academic Standards**

<table>
<thead>
<tr>
<th>Grades 9-10</th>
<th>Grades 11-12</th>
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<tbody>
<tr>
<td>Reading for Information 9-10.RI.4</td>
<td>Reading for Information 11-12.RI.4</td>
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<tr>
<td>Speaking and Listening 9-10.SL.1</td>
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<td>11-12.SL.2</td>
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<tr>
<td>Language 9-10.L.1.1</td>
<td>Language 11-12.L.1.1</td>
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</table>

### 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.

**Economics and Financial Literacy**

23. Property and liability insurance protect against risks associated with use of property.

25. Steps can be taken to safeguard one’s personal financial information and reduce the risk of loss.

**Academic Standards**

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<tr>
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<td>Language 11-12.L.1.1</td>
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</table>

### 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.

**Economics and Financial Literacy**

16. Saving and investing help to build wealth.

18. Different costs and benefits are associated with saving and investing alternatives.

19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.

**Academic Standards**

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<tr>
<td>Session One: How Much? How Many?</td>
<td>Objectives:</td>
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<td>----------------------------------</td>
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</table>
| Students explore how price and production can affect business performance. | The students will be able to:  
- Explain how product price makes an impact on profits  
- Describe how production can affect price, sales, and profit | Grades 9-10  
RI.9-10.2,4,8  
SL.9-10.1-4  
SL.9-10.6  
L.9-10.1.2,4,6 | NA | Entrepreneurship  
3  
10  
14 | Social Studies  
Grade 9  
ECON: 3  
Grade 10  
SSS: 3  
Grade 11  
ECON: 2,4  
SSS: 5,8  
Grade 12  
ECON: 2,3  
SSS: 6,7 |

<table>
<thead>
<tr>
<th>Session Two: How Much? How Many?–The Simulation</th>
<th>Objectives:</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</table>
| Students make decisions about price and production levels using the JA Titan computer simulation. | The students will be able to:  
- Make informed business price and production decisions | 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 | Grades 11-12 | Statistics and Probability  
CC.2.4  
HS.B.  
CC.2.4  
HS.B.3  
CC.2.4  
HS.B.5 | Entrepreneurship  
3  
10  
14 | Social Studies  
Grade 9  
ECON: 3  
Grade 10  
SSS: 3  
Grade 11  
ECON: 2,4  
SSS: 5,8  
Grade 12  
ECON: 2,3  
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<tr>
<th>Session Three: Cutting Edge</th>
<th>Objectives:</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</table>
| Students design a marketing plan. | The students will be able to:  
- Explore why a business conducts research and development  
- Explain how businesses determine their target markets and conduct market research  
- Explain how marketing affects sales  
- Identify key marketing strategies | 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 | Entrepreneurship  
5  
6  
7 | Social Studies  
Grade 9  
ECON: 3  
Grade 10  
SSS: 3  
Grade 11  
ECON: 2,4  
SSS: 5,8  
Grade 12  
ECON: 2,3  
SSS: 6,7 |
## Session Four: Cutting Edge– The Simulation

**Objectives:**
- The students will be able to:
  - Make informed research and development and marketing decisions

**Common Core ELA:**
- **Grades 9-10**
  - RI.9-10.2
  - SL.9-10.1-4
  - L.9-10.1-2
- **Grades 11-12**
  - RI.11-12.2
  - SL.11-12.1-4
  - L.11-12.1-4

**Common Core Math:**
- Statistics & Probability
  - S-IC
  - S-IC.1
  - S-IC.6
- Mathematical Practices
  - 1-8

**Academic Standards:**
- Entrepreneurship
  - 5
  - 6
  - 7

**Social Studies**
- Grade 9
  - ECON: 3
- Grade 10
  - SSS: 3
- Grade 11
  - ECON: 2,4
  - SSS: 5,8
- Grade 12
  - ECON: 2,3
  - SSS: 6,7

## Session Five: Make an Investment

**Objectives:**
- The students will be able to:
  - Discuss reasons that businesses use different capital investment strategies
  - Make recommendations for capital investment based on set parameters
  - Define charitable giving and explain why businesses make decisions to share their resources

**Common Core ELA:**
- **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
- **Grades 11-12**
  - RI.11-12.2,4
  - W.11-12.2,7,8
  - SL.11-2.1,2,3,4,6
  - L.11-12.1,2,3,4,6

**Common Core Math:**
- NA

**Academic Standards:**
- Entrepreneurship
  - 8
  - 9
  - 10
  - 11

**Social Studies**
- Grade 9
  - ECON: 3
- Grade 10
  - SSS: 3
- Grade 11
  - ECON: 2,4
  - SSS: 5,8
- Grade 12
  - ECON: 2,3
  - SSS: 6,7
### JA Titan

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</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 using the JA Titan computer simulation | Grades 9-10  
RI.9-10.2,4,8  
W.9-10.2,4,7,8  
SL.9-10.1-4,6  
L.9-10.1,2,4,6  
Grades 11-12  
RI-11-12.2,4  
W.11-12.2,4,7,8  
SL.11-12.1-4,6  
L.11-12.1-4,6 | Mathematical Practices  
1-8  
Statistics  
S-IC  
S-IC.1  
S-IC.6 | Entrepreneurship  
8-10  
Social Studies  
Grade 9  
ECON: 3  
Grade 10  
SSS: 3  
Grade 11  
ECON: 2,4  
SSS: 5,8  
Grade 12  
ECON: 2,3  
SSS: 6,7 |
| 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.9-10.2,4,7,8  
SL.9-10.1-4,6  
L.9-10.1,2,4,6  
Grades 11-12  
RI-11-12.2,4  
W.11-12.2,4,7,8  
SL.11-12.1-4,6  
L.11-12.1-4,6 | Mathematical Practices  
1-8  
Statistics  
S-IC  
S-IC.1  
S-IC.6 | Entrepreneurship  
4-10  
13-14  
Social Studies  
Grade 9  
ECON: 3  
Grade 10  
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