A Correlation:  
North Carolina Academic Standards  
and  
Junior Achievement  
Elementary School Programs

Updated December 2018  
North Carolina Revised English Language Arts  
North Carolina Social Studies Essential Standards  

Junior Achievement USA®  
One Education Way  
Colorado Springs, CO 80906  
www.ja.org
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 North Carolina Social Studies Essential Standards and the 2018 North Carolina English Language Arts Standard Course of Study for grades K-5, as well as the Common Core Mathematics Standards.

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

**JA Elementary School Programs**

*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.
## Session Details

<table>
<thead>
<tr>
<th>Session One: This or That? Make a Choice</th>
<th>Social Studies Standards</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
</tr>
</thead>
</table>

### Objectives:
- Identify personal interests
- Consider the factors that determine their choices
- Define money

<table>
<thead>
<tr>
<th>Session Two: Do I Need What I Want?</th>
<th>Social Studies Standards</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students recognize that people have basic needs and wants and that money-smart people know the difference between them.</td>
<td>K.E.1.1 Explain how families have needs and wants. K.G.2.2 Explain ways people use environmental resources to meet basic needs and wants (shelter, food, clothing, etc.).</td>
<td>Literature RL.K.7 Reading Foundations RF.K.1-3 Speaking and Listening SL.K.1-4 Language L.K.1-2 L.K.4-6</td>
<td>Counting and Cardinality CC.2.1.K.A.3 Measurement and Data CC.2.4.K.A.4</td>
</tr>
</tbody>
</table>

### Objectives:
- Explain the difference between needs and wants
- Create a simple chart

<table>
<thead>
<tr>
<th>Session Three: A Penny Earned</th>
<th>Social Studies Standards</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students are introduced to storybook characters and examine ways they can earn money.</td>
<td>K.E.1.1 Explain how families have needs and wants. K.E.1.2 Explain how jobs help people meet their needs and wants K.C&amp;G.1.1 Exemplify positive relationships through fair play and friendship.</td>
<td>Literature RL.K.1-3 RL.K.7 RL.K.9 Reading Foundations RF.K.1-5 Speaking and Listening SL.K.1-4 Language L.K.1-2 L.K.4-6</td>
<td>Counting and Cardinality CC.2.1.K.A.1-3</td>
</tr>
</tbody>
</table>

### Objectives:
- Describe the role of money in society
- Identify jobs they can do to earn money

<table>
<thead>
<tr>
<th>Session Four: A Penny Saved</th>
<th>Social Studies Standards</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students are introduced to the concept of saving.</td>
<td>K.E.1.1 Explain how families have needs and wants.</td>
<td>Literature RL.K.1 RL.K.4 RL.K.7 Reading Foundations RF.K.1-4 Speaking and Listening SL.K.1-4 Language L.K.1-2 L.K.4-6</td>
<td>Counting and Cardinality CC.2.1.K.A.1 Measurement and Data CC.2.4.K.A.4</td>
</tr>
</tbody>
</table>

### Objectives:
- Explain the importance of saving money
- Identify a savings goal
- Identify a place where people save money
**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

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<table>
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<tr>
<th>Session Details</th>
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<th>Core English Language Arts</th>
<th>Core Math</th>
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</table>
| **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 |
| **K.H.1.1 Explain how people change over time (self and others).** |
# JA Our Families

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: All Kinds of Families</strong>&lt;br&gt;The students discover how families are alike and different and how they can work together to create a strong economy for the neighborhood.</td>
<td>1. C&amp;G.1.2 Classify the roles of authority figures in the home, school and community (teacher, principal, parents, mayor, park rangers, game wardens, etc.).&lt;br&gt;1. C.1 Understand the diversity of people in the local community.</td>
<td>Reading Literature&lt;br&gt;RL.1.1&lt;br&gt;RL.1.3-4&lt;br&gt;RL.1.7-9,10&lt;br&gt;Reading Foundations&lt;br&gt;RF.1.1-5&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.1.4-5&lt;br&gt;Language&lt;br&gt;L.1.1-2&lt;br&gt;L.1.4</td>
<td>Mathematical Practices 8</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Begin to understand the similarities and differences between families&lt;br&gt;• Recognize the importance of businesses in neighborhoods</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Session Two: Money for Needs and Wants</strong>&lt;br&gt;Students become aware that all families need food, clothing, and shelter to live and must earn money to pay for these needs.</td>
<td>1. E.1.1 Summarize the various ways in which people earn and use money for goods and services.&lt;br&gt;1. E.1.2 Identify examples of goods and services in the home, school and community.</td>
<td>Reading for Information&lt;br&gt;RL.1.1-4&lt;br&gt;RL.1.6-7&lt;br&gt;RL.1.10&lt;br&gt;Reading Foundations&lt;br&gt;RF.1.1.&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&lt;br&gt;L.1.4</td>
<td>Measurement and Data&lt;br&gt;1.MD.C.4&lt;br&gt;Mathematical Practices&lt;br&gt;1-2&lt;br&gt;4-5&lt;br&gt;7-8</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Describe the difference between needs and wants&lt;br&gt;• Explain that families must earn money for the things they need and want</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Session Three: Businesses All Around the Neighborhood</strong>&lt;br&gt;Students learn how the needs and wants of people in a neighborhood create an opportunity for entrepreneurs to start businesses.</td>
<td>1. G.1 Use geographic representations, terms and technologies to process information from a spatial perspective.&lt;br&gt;1. G.2 Understand how humans and the environment interact within the local community.</td>
<td>Reading Foundations&lt;br&gt;RF.1.1-4&lt;br&gt;Reading for Information&lt;br&gt;RL.1.1-4&lt;br&gt;RL.1.6-7&lt;br&gt;RL.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</td>
<td>Measurement and Data&lt;br&gt;1.MD.C.4&lt;br&gt;Mathematical Practices&lt;br&gt;1-2&lt;br&gt;5-8</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Define entrepreneur, goods, and services&lt;br&gt;• Interpret map symbols&lt;br&gt;• Identify the goods or services businesses provide</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Session Descriptions

## Session Four: Jobs All Around the Neighborhood

Students learn that entrepreneurs create businesses, which provide jobs for families.

**Objectives:**

The students will be able to:
- Identify the jobs people do
- Analyze their own skills to determine ways they can support family members

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<tbody>
<tr>
<td>1. G.2 Understand how humans and the environment interact within the local community.</td>
<td>Reading Foundations RF.1.1-4</td>
<td>Mathematical Practices 1-2</td>
</tr>
<tr>
<td>1. E.1.2 Identify examples of goods and services in the home, school and community.</td>
<td>Reading for Information RL.1.6-7</td>
<td>4-5</td>
</tr>
<tr>
<td>1. C&amp;G.1.2 Classify the roles of authority figures in the home, school and community (teacher, principal, parents, mayor, park rangers, game wardens, etc.).</td>
<td>Writing W.1.5 Speaking &amp; Listening SL.1.1-2 SL.1.4-5 Language L.1.1-2 L.1.4</td>
<td>7-8</td>
</tr>
</tbody>
</table>

## Session Five: A New Business

Students think like entrepreneurs and help advertise a new business needed in the neighborhood.

**Objectives:**

The students will be able to:
- Describe one of the entrepreneurial characteristics—Satisfy a Need or Want

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<tr>
<td>1. E.1.2 Identify examples of goods and services in the home, school and community.</td>
<td>Reading Foundations RF.1.1-4</td>
<td>Operations in Algebra OA.1 ELO OA.1.6-7</td>
</tr>
<tr>
<td>1. E.1.2 Identify examples of goods and services in the home, school and community.</td>
<td>Reading for Information RL.1.1 RL.1.6-7 Writing W.1.2.5.8 Speaking &amp; Listening SL.1.1-2 SL.1.4 Language L.1.1-2 L.1.4</td>
<td>Measurement and Data 1.MD.C.4 Mathematical Practices 2 4 7-8</td>
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## JA Our Community

<table>
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</table>
| **Session One: People in a Community Working Together** | 2. G.1.1 Interpret maps of the school and community that contain symbols, legends and cardinal directions.  
2. G.1.2 Interpret the meaning of symbols and the location of physical and human features on a map (cities, railroads, highways, countries, continents, oceans, etc.). | Reading Literature RL.2.1 RL.2.7 Reading for Information RI.2.1 RI.2.4 -5 RI.7 Reading Foundations RF.2.3-4 Speaking and Listening SL.2.1-4 Language L.2.1-6 | Geometry G.2.2 Mathematical Practices 4 |
| Students learn what a community is and the variety of jobs that people have in a community. **Objectives:** The students will:  
• 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. |                                                                                           |                                                                                           |                                       |
| **Session Two: Sweet “O” Donuts**                | 2. E.1.1 Give examples of ways in which businesses in the community meet the needs and wants of consumers.  
2. E.1.2 Explain the roles and impact producers and consumers have on the economy. | Reading Foundations RF.2.3-4 Writing W.2.2 Speaking and Listening SL.2.1-6 Language L.2.1-6 | Operations and Algebraic Thinking OA.2.1 Numbers Base Ten NBT.2.1-2 NBT.2.5 Measurement and Data MD.2.7 |
| Students learn that workers who produce goods and services earn money for their work. **Objectives:** The students will:  
• 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. |                                                                                           |                                                                                           |                                       |
| **Session Three: Business and Government Jobs**   | 2. G.2.1 Give examples of ways in which people depend on the physical environment and natural resources to meet basic needs.  
2. E.1.1 Give examples of ways in which businesses in the community meet the needs and wants of consumers.  
2. E.1.2 Explain the roles and impact producers and consumers have on the economy. | Reading for Information RI.2.1 RI.2.4 -5 RI.7 Reading Foundations RF.2.3-4 Speaking and Listening SL.2.1-4 Language L.2.1-6 | Operations and Algebraic Thinking OA.2.1 Mathematical Practices 1-2 4.5 8 |
| Students explore how the money earned for work moves through a community and the impact that money has on people, businesses, and government. **Objectives:** The students will:  
• Locate businesses and identify government careers.  
• Explain how taxation supports government services. |                                                                                           |                                                                                           |                                       |
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</table>
| **The Session Four: Let’s Vote!**  
Students participate in a decision that benefits their community. They vote to express their choice and to determine the will of the majority.  
**Objectives:**  
The students will:  
• Apply a decision-making process.  
• Recognize voting as a way responsible citizens act and contribute to meet a community’s needs.  
2. C&G 2.2 Explain why it is important for citizens to participate in their community.  |
| **Session Five: Money Moves in a Community**  
Students learn about money and how it moves through a community.  
**Objectives:**  
The students will:  
• Identify coins and money terms.  
• Describe how money flows through a community’s economy.  
2. E.1.5 Explain how money is used for saving, spending, borrowing and giving.  
2. E.1.6 Summarize the role of financial institutions relative to savings  |
| Reading  
RF.2.3  
Writing  
W.2.2  
W.2.7-8  
Speaking and Listening  
SL.2.1-6  
Language  
L.2.1  |
| Measurement and Data  
MD.2.7  
MD.2.9  
Mathematical Practices  
2  
4  |
| Reading  
Literature  
RL.2.1  
RL.2.4  
RL.2.7  
Reading for Information  
RI.2.1  
RI.2.3 -5  
RI.7  
Reading Foundations  
RF.2.3  
Speaking and Listening  
SL.2.1-4  
Language  
L.2.1-6  |
| Operations and Algebraic Thinking  
OA.2.1  
Numbers Base Ten  
NBT.2.1-2  
NBT.2.5  
Measurement and Data  
MD.2.7  
MD.2.9  
Mathematical Practices  
1-2  
5-7  |
## JA Our City

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<th>Common Core Math</th>
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</table>
| **Session One: Earn, Save, Spend, and Donate**            | 4.E.2.1 Explain how personal financial decisions such as spending, saving and paying taxes can positively and/or negatively affect everyday life.  
4.E.2.2 Explain how scarcity of personal financial resources affects the choices people make based on their wants and needs. | Reading for Information RL3.4-5  
Reading Foundations RF.3.3-4  
Writing W.3.2 ELO  
W.3.7-8 ELO  
Speaking and Listening SL.3.1  
SL.3.3  
SL.3.6  
Language L.3.1  
L.3.3  
L.3.4 | Measurement and Data  
MD.3.4  
MD.3.5  
MD.3.6  
Mathematical Practices 1-8 |
| **Session Two: Invisible Money**                          | 4.E.2.1 Explain how personal financial decisions such as spending, saving and paying taxes can positively and/or negatively affect everyday life. | Reading for Information RL3.1-5  
Reading Foundations RF.3.3-4  
Writing W.3.7-8 ELO  
Speaking and Listening SL.3.1-4  
SL.3.6  
Language L.3.1  
L.3.3-4 | Operations and Algebraic Thinking  
OA.3.8  
OA.3.9  
Mathematical Practices 1-8 |
| **Session Three: How Do I Become an Entrepreneur?**       | 3.E.2.1 Explain why people become entrepreneurs. 3.E.2.2 Give examples of entrepreneurship in various regions of our state. | Reading for Information RL3.1-5  
Reading Foundations RF.3.3-4  
Speaking and Listening SL.3.1-3  
SL.3.6  
Language L.3.1  
L.3.3-4 | Operations and Algebraic Thinking  
OA.3.8  
Numbers Base Ten NBT.3.2  
Mathematical Practices 1-2 4-8 |

*ELO- Indicates a skill best supported by an Extended Learning Opportunity*
# JA Our City

## Session Descriptions

### Session Four: Money Choices Make the City Go Round

Money choices encourage economic exchange within a city. This happens when money travels back and forth among consumers, businesses, and the city government. Economic exchange is important for keeping a city functioning and vital.

**Objectives:**
The students will be able to:
- Demonstrate the importance of money in everyday life.
- Describe how money flows through a city’s economy.
- Explain taxes and how the city government uses the money to pay for the goods and services it provides.

<table>
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<tr>
<td>4. E.2.1 Explain how personal financial decisions such as spending, saving and paying taxes can positively and/or negatively affect everyday life.</td>
<td>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</td>
<td>Operations in Algebra OA.3.8 OA.3.9 Numbers Base Ten NBT.3.2 Mathematical Practices 1-8</td>
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</table>
### Session Five: Let's Build a City

A healthy city is built on the money choices of consumers, businesses, and the government. A city thrives when these sectors of the economy earn, save, spend, and donate.

**Objectives:**
The students will be able to:
- Describe how personal choices make a city a good place to live, work, play, and go to school.

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<tbody>
<tr>
<td>3. G.1.1 Find absolute and relative locations of places within the local community and region</td>
<td>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.3.1,3,4</td>
<td>Operations in Algebra OA.3.8 Numbers Base Ten NBT.3.2 Mathematical Practices 1-7</td>
</tr>
<tr>
<td>Session Details</td>
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</tr>
<tr>
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</tbody>
</table>
| **Session One: Be an Entrepreneur**  
Students explore well-known businesses by matching entrepreneurs to their businesses, and identifying their own entrepreneurial traits.  
**Objectives:**  
The students will be able to:  
- Recognize the impact entrepreneurs have on a region  
- Apply traits that are common to successful entrepreneurs to their own skills and abilities |  4. G.1.3 Exemplify the interactions of various peoples, places and cultures in terms of adaptation and modification of the environment.  
4. E.1.4 Explain the impact of entrepreneurship on the economy of North Carolina. | Reading for Information  
RI.4.1-2  
RI.4.4  
RI.4.7  
Reading Foundations  
RF.4.3-4  
Speaking and Listening  
SL.4.1  
SL.4.3  
Language  
L.4.3-4  
L.4.6 | Mathematical Practices  
1-2  
4-7 |
| **Session Two: Resources–Tools for Entrepreneurs**  
Students are introduced to resources and, working in teams, use this information to create new businesses.  
**Objectives:**  
The students will be able to:  
- Define natural, human, and capital resources  
- Describe how products and services use resources |  3. G.1.4 Explain how the movement of goods, people and ideas impact the community.  
4. G.1.2 Explain the impact that human activity has on the availability of natural resources in North Carolina.  
5. C.1.3 Explain how the movement of goods, ideas and various cultural groups influenced the development of regions in the United States. | Reading for Information  
RI.4.4  
RI.4.7  
Reading Foundations  
RF.4.3-4  
Writing  
W.4.2  
W.4.8  
Speaking and Listening  
SL.4.1-5  
Language  
L.4.3-4  
L.4.1-6 | Mathematical Practices  
1-2  
4-8 |
| **Session Three: Hot Dog Stand Game**  
Students learn the fundamental tasks performed by a business owner by playing the Hot Dog Stand game and tracking their revenue and expenses.  
**Objectives:**  
The students will be able to:  
- Track the revenue and expenses of a business  
- Identify the fundamental tasks required to run a business  
- Explain the importance of keeping an accurate account of a business’s financial information |  4. E.1.1 Understand the basic concepts of a market economy: price, supply, demand, scarcity, productivity and entrepreneurship.  
4. E.1.2 Understand how scarcity and choice in a market economy impact business decisions. | Reading for Information  
RI.4.2-4  
RI.4.7  
Reading Foundations  
RF.4.3-4  
Speaking and Listening  
SL.4.1  
SL.4.3  
Language  
L.4.1  
L.4.3-6 | NBT 4.4  
NF.4.7  
Mathematical Practices  
1-7 |
### Session Four: Entrepreneurs Solve Problems

Students journey through the complex world of business problem solving by brainstorming ideas and by determining the price, advertising, and supply for a new business using the Problem-Solver Catcher.

**Objectives:**
- Demonstrate the problem-solving process
- Identify the potential risks and rewards in making business decisions

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<tr>
<td>4. E.1.1 Understand the basic concepts of a market economy: price, supply, demand, scarcity, productivity and entrepreneurship.</td>
<td>Reading for Information RI.4.1 RI.4.3-4 RI.4.7 Reading Foundations RF.4.3-4 Writing W.4.2 W.4.8 Speaking and Listening SL.4.1-2 SL.4.4 Language L.4.1 L.4.3-4 L.4.6</td>
<td>Mathematical Practices 1-2 4 6-7</td>
</tr>
</tbody>
</table>

### Session Five: Entrepreneurs Go Global

Students demonstrate the supply chain by working in teams to build a sticker-sheet computer.

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

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<tr>
<td>4. E.1.1 Understand the basic concepts of a market economy: price, supply, demand, scarcity, productivity and entrepreneurship.</td>
<td>Reading for Information RI.4.3-4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1-4 Language L.4.1 L.4.3-4 L.4.6</td>
<td>NA</td>
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</tr>
<tr>
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</tr>
<tr>
<td><strong>Session One: Free to Choose Your Work or Business</strong></td>
<td>5. E.1 Understand how a market economy impacts life in the United States.</td>
<td>Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5</td>
</tr>
<tr>
<td>Students are introduced to the nation’s free market system and how it supports businesses and careers.</td>
<td><strong>Objectives:</strong></td>
<td></td>
</tr>
<tr>
<td>The students will be able to:</td>
<td></td>
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</tr>
<tr>
<td>• Identify the characteristics of a free market economy</td>
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<td></td>
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<tr>
<td>• Explain how pricing guides economic decisions</td>
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<td></td>
<td>5. E.1.2 Explain the impact of production, specialization, technology and division of labor on the economic growth of the United States.</td>
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<tr>
<td><strong>Session Two: Innovation Nation</strong></td>
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<tr>
<td>Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income.</td>
<td><strong>Objectives:</strong></td>
<td></td>
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<tr>
<td>The students will be able to:</td>
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<tr>
<td>• Define entrepreneur and entrepreneurship</td>
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<tr>
<td>• Describe resources and how entrepreneurs use them</td>
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<tr>
<td>• Explore STEM skills and the process of innovation</td>
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<tr>
<td></td>
<td>5. E.1.2 Explain the impact of production, specialization, technology and division of labor on the economic growth of the United States.</td>
<td></td>
</tr>
<tr>
<td><strong>Session Three: Career Quest</strong></td>
<td>NA</td>
<td>Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5</td>
</tr>
<tr>
<td>Students learn about career clusters.</td>
<td><strong>Objectives:</strong></td>
<td></td>
</tr>
<tr>
<td>The students will be able to:</td>
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<tr>
<td>• Examine career groupings and the skills necessary for a variety of careers.</td>
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</tbody>
</table>
### Session Four: Get and Keep the Job!

Students examine important work-readiness and behavioral skills needed for career success.

**Objectives:**
- Identify the soft skills wanted by today’s employers

<table>
<thead>
<tr>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. C&amp;G.2.4 Explain why civic participation is important in the United States.</td>
<td>Reading for Information RL.5.1-2 RL.5.4 RL.5.7 Reading Foundations RF.5.3-4 Writing WS.5.2 WS.5.4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5</td>
<td>Operations and Algebraic Thinking CC.2.2.5.A.1 Numbers Base Ten CC.2.1.5.B.2</td>
</tr>
</tbody>
</table>

### Session Five: Global Connections

Students explore how the United States is connected to the global economy.

**Objectives:**
- Discuss why businesses specialize and trade
- Define opportunity cost

<table>
<thead>
<tr>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. E.1.1 Summarize the role of international trade between the United States and other countries [through Reconstruction.].</td>
<td>Reading for Information RL.5.1-2 RL.5.4 RL.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5</td>
<td>NA</td>
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</tbody>
</table>

### Optional Supplement: Business Organization

Students examine entrepreneurship, free enterprise, and business organization.

**Objectives:**
- Identify three basic ways businesses are organized.

<table>
<thead>
<tr>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
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</thead>
<tbody>
<tr>
<td>NA</td>
<td>Speaking and Listening SL.5.1-4 Language L.5.1,5</td>
<td>NA</td>
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</tbody>
</table>
## JA More than Money

### Session Descriptions | Social Studies Standards | Common Core ELA | Common Core Math
--- | --- | --- | ---
**Session One: The Money Garden**  
Students explore money-management skills and become familiar with the key differences between earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest.  
**Objectives:**  
The students will be able to:  
- Identify the role of money in everyday life  
- Explain the benefits of using a savings account  
4. E.2.1 Explain how personal financial decisions such as spending, saving and paying taxes can positively and/or negatively affect everyday life.  
4. E.2.2 Explain how scarcity of personal financial resources affects the choices people make based on their wants and needs.  
5. E.2.2 Evaluate the costs and benefits of spending, borrowing and saving.  
Reading for Information  
RI.3.1  
RI.3.3  
RI.3.6  
Reading Foundations  
RF.3.3-4  
Speaking and Listening  
SL.3.1  
SL.3.6  
Language  
L.3.1  
L.3.4  
L.3.4  
Numbers Base Ten  
3.NBT.2.2  
3.NBT.3.3  
4.NBT.4  
5.NBT.5  
5.NBT.7  
Mathematical Practices  
1-8

**Session Two: Create a Business**  
Students learn about the ways in which people’s interests and skills can help them identify small businesses they can start.  
**Objectives:**  
The students will be able to:  
- Define business, goods, and services  
- Identify businesses they would like to start that align with their personal interests and skills  
- Appreciate their own roles as entrepreneurs in affecting their community and their world  
3. E.2.1 Explain why people become entrepreneurs.  
3. E.2.2 Give examples of entrepreneurship in various regions of our state.  
4. E.1.4 Explain the impact of entrepreneurship on the economy [of North Carolina.]  
Reading for Information  
RI.3.2-4  
RI.3.6  
Reading Foundations  
RF.3.3-4  
Speaking and Listening  
SL.3.1-3  
SL.3.6  
Language  
L.3.1-4  
L.3.6  
Numbers Base Ten  
3.NBT.3.3  
4.NBT.4  
4.NBT.5  
5.NBT.5  
5.NBT.7  
Mathematical Practices  
1-8

**Session Three: Build a Business**  
Students identify the fundamental steps for starting a small business and develop a basic business plan.  
**Objectives:**  
The students will be able to:  
- Identify the basic steps for building a small business  
- Develop a basic business plan  
3. E.2.1 Explain why people become entrepreneurs.  
3. E.2.2 Give examples of entrepreneurship in various regions of our state.  
4. E.1.2 Understand how scarcity and choice in a market economy impact business decisions.  
Reading for Information  
RI.3.2-6  
Reading Foundations  
RF.3.3-4  
Speaking and Listening  
SL.3.1  
SL.3.6  
Language  
L.3.1-4  
L.3.6  
Numbers Base Ten  
3.NBT.2.2  
3.NBT.3.3  
4.NBT.4  
4.NF.4.7  
5.NBT.5  
5.NBT.7  
Mathematical Practices  
1-2  
4-8

*ELO- Indicates a skill best supported by an Extended Learning Opportunity*
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Session Four: Run a Business</td>
<td>4. E.1.2 Understand how scarcity and choice in a market economy impact business decisions.</td>
<td>Reading for Information RI.3.1-5 RI.3.7 Reading Foundations RF.3.3-4 Writing W.3.2-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.4 L.3.6</td>
<td>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</td>
</tr>
<tr>
<td>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.</td>
<td>4. E.2.2 Explain how scarcity of personal financial resources affects the choices people make based on their wants and needs.</td>
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<tr>
<td>Objectives:</td>
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<tr>
<td>The students will be able to:</td>
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<tr>
<td>• Explain why financial institutions lend money</td>
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<tr>
<td>• Explain decision making and the traits of trustworthy borrowers</td>
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<tr>
<td>• Record and track financial gains and losses</td>
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<tr>
<td>Session Five: Global Success</td>
<td>3. G.1.4 Explain how the movement of goods, people and ideas impact the community.</td>
<td>Reading for Information RI.3.1 RI.3.3-7 Reading Foundations RF.3.3-4 Writing W.3.3 Speaking and Listening SL.3.1-2 SL.3.6 Language L.3.1-4 L.3.6</td>
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</tr>
<tr>
<td>The students explore the opportunities and challenges of global markets.</td>
<td>5. E.1.1 Summarize the role of international trade between the United States and other countries [through Reconstruction.]</td>
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<tr>
<td>Objectives:</td>
<td>5. G.1.3 Exemplify how technological advances (communication, transportation and agriculture) have allowed people to overcome geographic limitations.</td>
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<tr>
<td>The students will be able to:</td>
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<tr>
<td>• Explore reasons why businesses import and export goods</td>
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<tr>
<td>• Describe the economic considerations related to selling in a global market</td>
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<tr>
<td>• Define opportunity cost</td>
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