



**A Correlation between
Common Core State Standards,
Michigan Grade Level Content Expectations,
and Junior Achievement Programs**

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Michigan Career and Employability Skills
Junior Achievement USA®
One Education Way Colorado Springs, CO 80906
www.ja.org

Overview

In this document, Junior Achievement programs are correlated to the Michigan Content Expectations for social studies for grades K-12 as well as the Common Core State Standards in English/ Language Arts and Mathematics.

Junior Achievement programs offer a multidisciplinary approach – connecting information across social studies disciplines such as economics, geography, history, government, and civics while incorporating mathematical concepts and reasoning and language arts skills.

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. Further, it introduces the concept of globalization of business as it relates to production materials and the need for students to be entrepreneurial in their thinking to meet the requirements of high-growth, high-demand careers worldwide.

[*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.

[*JA BizTown*](#)[®] combines in-class learning with a day-long visit to a simulated town. This experiential learning program allows elementary school students to operate banks, manage restaurants, write checks, and vote for mayor. The program helps students connect the dots between what they learn in school and the real world.

JA Middle Grades Programs

[JA Economics for Success](#)[®] provides practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values.

[JA Global Marketplace](#)[®] provides practical information about the global economy and its effect on the students' lives.

[JA It's My Business!](#)[®] encompasses entrepreneurship curriculum for students in grades six, seven, and eight. Students are encouraged to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.

[JA It's My Future](#)[®] provides practical information about preparing for the working world while still in middle school.

[JA Finance Park](#)[®] is a month-long program that introduces students to personal financial planning and career exploration. At the culmination of this teacher-led program, students visit JA Finance Park, a realistic on-site or virtual community, to put into practice what they've learned by developing and committing to a personal budget.

JA High School Programs

[JA Be Entrepreneurial](#)[®] introduces students to the essential components of a practical business plan, and challenges them to start and 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](#)[®] analyzes and explores personal opportunities and responsibilities within a student-led company. Twelve required, volunteer-led meetings.

[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 Titan](#)[®] introduces critical economics and management decisions through an interactive simulation.

JA Ourselves

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session One: Robbie’s Trip to the Farm</p> <p>Students make choices.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize the role of self Appreciate individual differences <p>Concepts: barter, goods, individual, trade, voluntary exchange, volunteer, work</p> <p>Skills: abstract thinking, decision making, drawing, following directions, interpreting information, listening responsively, sequencing</p>	RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6	NA	K-H2.0.3 K-G5.0.1 K-E1.0.3
<p>Session Two: Angie and the Carnival</p> <p>Students recognize coin values.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Define money Identify one form of money (coins) Differentiate coins <p>Concepts: buying, choices, consumer, earning, entrepreneurs, incentives, money, saving, spending, work</p> <p>Skills: coin recognition, coin valuation, following directions, interpreting information, listening responsively, matching</p>	RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6	K.CC.4-6 K.MD.1-3	K-E1.0.1, 1.0.3
<p>Session Three: Charlie Plants a Garden</p> <p>Students work together to complete a task.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize the importance of working together Discover rewards other than money <p>Concepts: benefit, choices, resources, rewards, work</p> <p>Skills: abstract thinking, decision making, following directions, listening responsively, teamwork</p>	RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6	NA	K-G5.0.1 K-C5.0.1
<p>Session Four: Meagan Buys a Present</p> <p>Students match coin values to the costs of items.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Discuss the importance of saving money Identify a place where people save money Demonstrate how to save money Name something they would like to save for <p>Concepts: buying, choice, costs, earning, money, saving, scarcity, wants, work</p> <p>Skills: coin recognition, coin valuation, following directions, listening responsively, matching</p>	RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6	K.CC.4-6 K.MD.1-3	K-E1.0.1, E1.0.3

JA Ourselves

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Five: Dylan and the New Playground</p> <p>Students recall a sequence of events.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify ways money can be used to benefit others ▪ Recognize the value of work ▪ Appreciate the importance of giving <p>Concepts: benefit, giving, saving, scarcity, work</p> <p>Skills: abstract thinking, following directions, listening responsively, matching, sequencing, teamwork</p>	<p>RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6</p>	<p>NA</p>	<p>K-H2.0.3 K-C5.0.1 K-E1.0.3</p>

JA Our Families

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Session One: Our Families</p> <p>The students discover how families are alike and different and how they can work together to make where they live a better place.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Understand the similarities and differences between families. Recognize the importance of individuals and families as part of neighborhoods. 	RI.1.7 RI.1.10 RF.1.4 W.1.2 SL.1.1 SL.1.2 SL.1.4 SL.1.5 L.1.1 L.1.4		<p>Career and Employability</p> CES 3.1 CES 3.5 CES 5.7-5.9
<p>Session Two: Our Families' Needs and Wants</p> <p>The students become aware that all families need food, clothing, and shelter to live. They begin to understand and distinguish needs from wants.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Categorize needs and wants. Describe the difference between a need and a want. 	RI.1.7 RI.1.10 RF.1.2 RF.1.4 W.1.2 SL.1.1 SL.1.2 L.1.1 L.1.4	1.MD.C.4	E1.0.2 E1.0.3 <p>Career and Employability</p> CES 1.2 CES 6.7 CES 8.3
<p>Session Three: Great Job!</p> <p>The students examine the jobs family members have, including operating their own businesses, and the ways people earn money to provide for a family's needs and wants.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Define the terms job, business, and entrepreneur. Identify the jobs people do. Analyze their own skills to determine ways they can support family members. 	SL.1.1 SL.1.4 SL.1.5 L.1.1 L.1.4		E1.0.5 <p>Career and Employability</p> CES 2.1 CES 2.2 CES 2.4 CES 2.7
<p>Session Four: Businesses in Our Neighborhood</p> <p>The students use the Floor Map to locate businesses throughout the neighborhood. They also identify locations for new entrepreneurial businesses, along with the goods or services these businesses will provide.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Interpret map symbols. Identify the goods or services businesses provide. 	RI.1.7 SL.1.1 SL.1.4 SL.1.5 L.1.1 L.1.4		G1.0.1 E1.0.1 <p>Career and Employability</p> CES 4.1-4.2 CES 5.12 CES 5.15 CES 6.8 CES 6.11-6.12 CES 9.3
<p>Session Five: Our New Business</p> <p>Students become entrepreneurs and start their own businesses.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Describe one of the entrepreneurial characteristics—satisfy a Need or Want. 	SL.1.1 SL.1.4 SL.1.5 L.1.1 L.1.4	1.OA.A.1 1.NBT.C.4	E1.0.1 E1.0.6 <p>Career and Employability</p> CES 7.4 CES 7.11 CES 9.2-9.3

JA Our Community

Session Descriptions	Key Learning Objectives	Common Core ELA	MI Social Studies	MI Career & Employability Skills Standards
<p>Session One: People in a Community Work Together</p> <p>Students learn what a community is and the variety of jobs that people have in a community.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	RI.2.1 RI.2.4 RI.2.5 RF.2.3 RF.2.4 SL.2.1 SL.2.2 SL.2.3 SL.2.4 L.2.1 L.2.3 L.2.4 L.2.5 L.2.6	2 – G1.0.2	CES 2.1-2 CES 2.6-7 CES 3.1 CES 5.16 CES 6.7 CES 6.13
<p>Session Two: Sweet “O” Donuts</p> <p>Students learn that workers who produce goods and services earn money for their work.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	RI.2.3 RI.2.4 RI.2.7 RF.2.3 RF.2.4 W.2.2 SL.2.1 SL.2.2 SL.2.3 SL.2.4 SL.2.5 SL.2.6 L.2.1 L.2.2 L.2.3 L.2.4 L.2.5 L.2.6		CES 1.3 CES 3.1 CES 3.5 CES 5.2 CES 5.16-18 CES 6.11 CES 6.13 CES 7.4 CES 7.7
<p>Session Three: Business and Government Jobs</p> <p>Students explore how the money earned for work moves through a community and the impact that money has on people, businesses, and government.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Locate businesses and identify government careers. ▪ Explain how taxation supports government services. 	RI.2.1 RI.2.4 RI.2.5 RF.2.3 RF.2.4 SL.2.1 SL.2.2 SL.2.3 SL.2.4 L.2.1 L.2.3 L.2.4 L.2.5 L.2.6	2 – C3.0.2 2 – C3.0.3 2 – E1.0.2 2 – E1.0.3	CES 2.1-2 CES 2.6-7 CES 5.16 CES 6.13 CES 9.3

JA Our Community

Session Descriptions	Key Learning Objectives	Common Core ELA	MI Social Studies	MI Career & Employability Skills Standards
<p>Session Four: Let’s Vote!</p> <p>Students participate in a decision that benefits their community. They vote to express their choice and to determine the will of the majority.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Apply a decision-making process. ▪ Recognize voting as a way responsible citizens act and contribute to meet a community’s needs. 	RF.2.3 W.2.7 W.2.8 SL.2.1 SL.2.2 SL.2.3 SL.2.4 SL.2.6 L.2.1 L.2.2 L.2.3 L.2.4 L.2.5 L.2.6	2 – C5.0.1	CES 2.5 CES 4.1-2 CES 5.16 CES 6.11 CES 6.13 CES 7.5 CES 7.7-8 CES 8.3
<p>Session Five: Money Moves in a Community</p> <p>Students learn about money and how it moves through a community.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify coins and money terms. ▪ Describe how money flows through a community’s economy. 	RL.2.4 RF.2.3 SL.2.1 SL.2.2 SL.2.3 SL.2.4 L.2.1 L.2.2 L.2.3 L.2.4 L.2.5 L.2.6	2 – E1.0.5	CES 6.13

JA Our City

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Social Studies/ Career Readiness
<p>Session One: Our City, A Place Where People Live, Work, and Play</p> <p>Students identify the different zones used in city planning and apply the information to organize businesses.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Identify the zones found within a city. Describe the goods and services provided by businesses. Match local businesses to specific city zones. 	RI.3.1 RI.3.5 RF.3.3 RF.3.4 W.3.7 W.3.8 L.3.1 L.3.3 L.3.4	3.NBT.A.2 3.MD.B.4 3.MD.C.5	<p>Geography 3-G1.0.1</p> <p>Career and Employability CES 1.2 CES 2.1 CES 3.1 CES 3.3 CES 4.2 CES 9.2</p>
<p>Session Two: Our City, A Place Where People Spend Money</p> <p>Students examine the importance of money to a city and how people use different methods to pay for goods and services.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Explain the importance of money in a city, including the role of taxes. Understand the differences between needs and wants. Examine the different ways that people pay for goods and services. 	RI.3.1 RI.3.5 RF.3.3 RF.3.4 W.3.7 W.3.8 L.3.1 L.3.3 L.3.4	3.OA.D.8	<p>Career and Employability CES 1.2 CES 5.7-.8 CES 6.6-6.7</p>
<p>Session Three: Our City, A Place Where People Bank</p> <p>Students see the contributions of financial institutions to a city and how those institutions help businesses and people achieve their economic goals.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Summarize the contribution of financial institutions to a city. Manage a personal bank account. 	W.3.7 SL.3.1 SL.3.3 SL.3.6 L.3.1 L.3.3 L.3.4	3.OA.D.8	<p>Career and Employability CES 2.2 CES 6.5 CES 9.3</p>
<p>Session Four: Our City, A Place Where People Dine</p> <p>Students learn the role of an entrepreneur by exploring the process involved in starting one type of business: a restaurant. They learn how businesses promote a healthy economy within a city.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Define consumer, producer, and entrepreneur. Explore the role of a business owner by operating a business. Apply money management strategies to a business account. 	RI.3.5 W.3.2 W.3.7 SL.3.1 SL.3.3 SL.3.6 L.3.1 L.3.3 L.3.4	3.NBT.A.2	<p>Economics 3-E1.0.4</p> <p>Career and Employability CES 6.11 CES 6.13 CES 7.2-7.3 CES 8.3</p>
<p>Session Five: Our City, A Place Where People Communicate</p> <p>The students learn the importance of news media to the financial well-being of a city.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Explain the role of the news media in a city. Describe how news is delivered in various formats, including print, electronic, and human sources. Recognize the importance of the news media and technology in a community. 	RF.3.1 RF.3.3 RF.3.4 W.3.2 SL.3.1 SL.3.3 SL.3.6 L.3.1 L.3.3 L.3.4		<p>Career and Employability CES 7.4-7.5 CES 8.1-8.3</p>

JA Our Region

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session One: Am I an Entrepreneur? Students explore well-known businesses, their origins, and the traits common to the entrepreneurs who started them.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize the impact entrepreneurs have on a community or a region. Apply traits common to successful entrepreneurs to their own skills and abilities. <p>Concepts: Entrepreneur, characteristics, Inventory</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Working in pairs</p>	<p>W.4.2 W.4.8 SL.4.1 L.4.1 L.4.3 L.4.4</p>	<p>NA</p>	
<p>Session Two: Regional Resources: Tools for Entrepreneurs</p> <p>Students are introduced to resources and how entrepreneurs use resources to offer products and services in a region.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize natural, human, and capital resources. Analyze products and services that can be offered by using resources. <p>Concepts: Capital resources, Entrepreneur, Human resources, Natural resources, Products, Region, Services</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Presenting information, Working in groups</p>	<p>W.4.8 SL.4.1 L.4.1 L.4.3 L.4.4</p>	<p>NA</p>	<p>4 – G2</p>
<p>Session Three: The Hot Dog Stand Game</p> <p>Students learn about the fundamental tasks performed by a business owner and play a game that allows them to see money coming in and going out of a business.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Explain the importance of keeping an accurate account of a business’ financial information. Track the revenue and expenses of a business. Recognize the fundamental tasks required to run a business. <p>Concepts: Business fundamentals, Expense, Finance tracking, Loss, Profit, Revenue</p> <p>Skills: Analyzing information, Categorizing data, Following directions, Mathematics, Reading for understanding, Working in groups</p>	<p>RI.4.1 RF.4.4 SL.4.1 L.4.1 L.4.3 L.4.4</p>	<p>4.NBT.4 4.NBT.5</p>	<p>4 – E1</p>

JA Our Region

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Four: Entrepreneurs are Problem Solvers!</p> <p>Students journey through the complex world of business problem solving by weighing potential risks and rewards and tracking the outcome of their choices.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Apply the business problem- solving process. ▪ Recognize that there are potential risks and rewards to business decisions. <p>Concepts: Advertising, Price, Reward, Risk, Supply</p> <p>Skills: Analyzing information, Decision making, Evaluating alternatives, Oral and written communication, Problem solving, Working in pairs</p>	<p>RF.4.4 W.4.8 SL.4.1 SL.4.4 L.4.1 L.4.3 L.4.4</p>	<p>NA</p>	<p>4 – E1</p>
<p>Session Five: My Region in the World</p> <p>Students demonstrate the supply chain through a hands-on manufacturing and trade experience.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the interdependence of resource providers, businesses, and consumers. ▪ Apply the supply chain to a manufacturing example. <p>Concepts: Manufacturing, Resources, Supply chain, Trade, Transportation</p> <p>Skills: Analyzing a diagram, Assembling parts, Cooperative trading, Decision making, Working in groups</p>	<p>SL.4.1 L.4.1 L.4.3 L.4.4</p>	<p>NA</p>	<p>4 – E1</p>

JA Our Nation

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session One: What's Your Big Idea?</p> <p>Students practice being entrepreneurs by turning ideas into businesses</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Experience free enterprise and entrepreneurship ▪ Identify the key steps in the innovation process that are necessary to establish an entrepreneurial business ▪ Create an advertisement <p>Concepts: entrepreneur, free enterprise, goods, profit, services</p> <p>Skills: creative thinking, estimating, teamwork, working in groups</p>	<p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>NA</p>	
<p>Session Two: What is a Resource?</p> <p>Students become familiar with resources and how they apply to technology, workers, and the needs of businesses and industries</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe resources, particularly human and capital resources ▪ Define scarcity and opportunity cost ▪ Discuss technology as a capital resource in demand by most businesses <p>Concepts: capital resources, human resources, natural resources, opportunity cost, resources, scarcity, technology, technophile, technophobe</p> <p>Skills: addition and subtraction, decision-making, reading and writing, reasoning, teamwork, working in groups</p>	<p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>5.OA.2 5.NBT.4-5 5.NBT.7</p>	<p>II.2 II.3 IV.1 IV.2 IV.4 IV.5</p>
<p>Session Three: Job to Job</p> <p>Students examine the skills needed by jobs that are in demand by businesses in a free enterprise system</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the skills that support high-growth, high-demand needs in the workplace ▪ Analyze their own skills to see how they fit in the workplace <p>Concepts: communication, demand, engineering skills, supply</p> <p>Skills: graph interpretation, problem-solving, reading and writing, teamwork, verbal communication, working in groups</p>	<p>RI.5.2,4,7 RF.5.3-4 W.5.2,4 SL.5.1-4,6 L.5.1-4</p>	<p>NA</p>	<p>V.1</p>

JA Our Nation

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Four: Cluster of Skills</p> <p>Students become familiar with job clusters and the background necessary for each job</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify clusters of jobs and the background required by those jobs ▪ Create a simple resume <p>Concepts: employer, employee, resume</p> <p>Skills: creative thinking, evaluation, oral and written communication, teamwork, working in groups</p>	<p>RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4</p>	<p>5.OA.2 5.NBT.4-5 5.NBT.7</p>	
<p>Session Five: Worldwide Connections</p> <p>Students examine how specialization and technology have contributed to free enterprise and their effect on the global business world</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe specialization and competition in business ▪ Experience the global needs of many businesses <p>Concepts: competition, globally competitive, specialization</p> <p>Skills: communication, decision-making, graph interpretation, map reading, problem-solving, teamwork</p>	<p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>NA</p>	<p>II.2 II.3 IV.1 IV.2 IV.4 IV.5</p>
<p>Supplemental Session: Business Organization</p> <p>Students explore entrepreneurship and free enterprise</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the three types of businesses organizations <p>Concepts: corporation, partnership, sole proprietorship, stock, stockholders</p> <p>Skills: brainstorming, role- playing</p>	<p>SL.5.1-4,6</p>	<p>NA</p>	

JA More than Money

Session Descriptions	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Session One: Money in the Bank</p> <p>Students manage a bank account.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Identify the role of money in everyday life Explain the benefits of a personal bank account <p>Concepts: bank account, deposit, earn, income, interest, money, register, savings, withdrawal</p> <p>Skills: active listening, completing forms, math computation, following directions, working in groups</p>	<p>RF.3.1-4 RI.3.1-9 W.3.8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-2,4-7 W.4.8 SL.4.1,3 L.4.1-2,4-6</p> <p>RI.5.1-2,4,7 W.5.2,4,8 SL.5.1-3,6 L.5.1-4, 6L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Social Studies</p> <p>3-E1.0.1, 1.0.2</p> <p>4-E1.0.3, 1.0.4</p> <p>Career and Employability</p> <p>CES 1.3 CES 6.5-7 CES 6.11-12 CES 7.5-7</p>
<p>Session Two: A Sense of Worth</p> <p>Students identify characteristics of a positive work ethic and manage a bank account.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Identify several characteristics of a positive work ethic Distinguish between working for someone and self-employment Identify ways to earn income through jobs or a small business Practice personal money-management skills through business and ethical decision making <p>Concepts: business, employee, entrepreneur, income, job skills, mentor, money management, role model, self-employed, work ethic</p> <p>Skills: active listening, comparing and contrasting, completing forms, math computation, drawing, following directions, matching and classifying, working in groups</p>	<p>RF.3.1-4 RI.3.1-4,7 W.3.2,7-8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-7 W.4.1-4,7-8 SL.4.1,3 L.4.1-2,4-6</p> <p>RI.5.1-5,7 RF.5.3-4 W.5.4,7-8 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Social Studies</p> <p>3-C5.0.1 3-E1.0.1, 1.0.2</p> <p>4-E1.0.2-1.0.4</p> <p>Career and Employability</p> <p>CES 2.1-2 CES 5.2-3 CES 5.13-18 CES 6.5-6 CES 6.11 CES 7.1-7 CES 9.3</p>

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Session Descriptions	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Session Three: Balancing Act</p> <p>Students connect personal interests to possible business opportunities and manage a bank account</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Match personal skills with jobs and self-employment ▪ Understand market research ▪ Identify ways to share, save, and spend personal income ▪ Practice personal money management skills ▪ Practice making sound, personal financial choices ▪ Discuss ways to evenly share, save, and spend money <p>Concepts: interests, market research, money management, skills</p> <p>Skills: basic math, charting data, comparing and contrasting, deductive reasoning, following written and verbal instructions, working in groups, self- assessment, taking turns, vocabulary building</p>	<p>RF.3.1-4 RI.3.1-9 W.3.7-8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-7 W.4.7-8 SL.4.1,3</p> <p>RI.5.1-2,4,7 W.5.2,4,8 SL.5.1-3,6 L.5.1-4,6</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Social Studies 3-E1.0.1, 1.0.2</p> <p>4-E1.0.2-1.0.4</p> <p>Career and Employability CES 2.3-4 CES 3.1-3 CES 5.13-18 CES 6.5-7 CES 6.11-13 CES 7.1-4 CES 8.1-3 CES 9.2-3 CES 10.1</p>
<p>Session Four: Building a Business</p> <p>Students develop a business plan and calculate business costs.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define the basic steps in planning and starting a business ▪ Calculate operating expenses and income for a small business ▪ Develop a basic business plan based on their job skills and interests <p>Concepts: business plan, competition, estimate, expense, profit, start-up cost</p> <p>Skills: basic math, comparing and contrasting, deductive reasoning, problem-solving, reading and following directions, taking turns, vocabulary building</p>	<p>RF.3.1-4 RI.3.1-4,7 W.3.6,8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-4,7 W.4.4,8 SL.4.1,3 L.4.1-2,4-6</p> <p>RI.5.1-4 W.5.4,8 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Social Studies 3-E1.0.1, 1.0.2</p> <p>4-E1.0.1-1.0.4</p> <p>Career and Employability CES 2.3-7 CES 3.2-5 CES 4.1-2 CES 5.2-3 CES 5.13-18 CES 7.6-10</p>

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Session Descriptions	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Session Five: Get SMART</p> <p>Students apply the SMART decision-making process and manage a bank account.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Practice using the SMART system to make consumer decisions ▪ Identify the difference between personal and business spending ▪ Manage money by making SMART business and consumer decisions ▪ Apply the problem-solving steps needed to own and operate a business <p>Concepts: business consumer, money management, personal consumer</p> <p>Skills: basic math, comparing and contrasting, deductive reasoning, evaluating data, problem-solving, reading and following directions, role- playing</p>	<p>RF.3.1-4 RI.3.1-4,7 W.3.8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-4,7 W.4.8 SL.4.1,3 L.4.1,4,6</p> <p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Social Studies 3-E1.0.1, 1.0.2 4-E1.0.2-1.0.4</p> <p>Career and Employability CES 2.2 CES 2.5 CES 4.1-2 CES 6.5-7 CES 6.11-13 CES 7.9 CES 8.1-3 CES 9.2-3</p>
<p>Session Six: What’s the Catch?</p> <p>During recognize deceptive advertising practices and manage a bank account.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize deceptive advertising ▪ Apply money management skills in a simulated business ▪ Record and track financial gains and losses in a simulated business ▪ Promote business through advertising ▪ Practice sound financial choices and cooperative decision-making skills ▪ Apply the steps necessary to own and operate a small business <p>Concepts: advertisement, deceptive, money management</p> <p>Skills: basic math, comparing and contrasting, critical thinking, evaluating data, mind- mapping, problem-solving, reading and following directions, teamwork</p>	<p>RF.3.1-4 RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-7 W.4.1,4,7,8 SL.4.1,3 L.4.1-2,4-6</p> <p>RI.5.1-4,7 W.5.2,4,7,8 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>Social Studies 3-E1.0.1, 1.0.2 4-E1.0.2-1.0.4</p> <p>Career and Employability CES 3.1-5 CES 4.1-2 CES 6.5-7 CES 6.11-13 CES 8.1-3</p>

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Unit Descriptions	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life. In a society in which money transactions increasingly are instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals and then build on that knowledge to understand electronic banking and bank cards.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions. ▪ Complete a bank account application. ▪ Demonstrate an ability to endorse a paycheck. ▪ Complete a deposit ticket. ▪ Maintain a check register correctly. ▪ Describe the consequences of insufficient funds. ▪ Write and sign checks. ▪ State the benefit of an interest-earning savings account. ▪ Explain how money in a savings account grows. ▪ Explore the differences between checks, debit cards, and credit cards. ▪ Explain how money changes hands when a debit card is used. ▪ Demonstrate use of a check register to record a debit purchase. <p>Concepts: Financial institutions, Check register, Goods and services, Payment methods</p> <p>Skills: Critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication</p>	<p>Grade 4 RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5 RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6 RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4 4.NBT.2 4.NBT.3 4.NBT.4</p> <p>Grade 5 5.NBT.5 5.NBT.7</p> <p>Grade 6 6.NS.3 EE.6.2</p>	<p>Career and Employability</p> <p>Elementary CES 6.5-7 CES 6.11-13</p> <p>Middle School CES 1.4 CES 6.5</p>

JA BizTown

Unit Descriptions	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms. ▪ Explain how good citizens have a sense of responsibility to others and to their community. ▪ Identify goods, services, and resources (human, natural, and capital). ▪ Demonstrate the circular flow of an economy. ▪ Discover the function of businesses in producing goods and services. ▪ Define scarcity and learn more about free enterprise. ▪ Identify the three basic economic questions (what, how, and for whom to produce). ▪ Understand why people pay taxes. ▪ Define gross pay and net pay. ▪ Calculate tax by multiplying with decimals. ▪ Differentiate between public goods and services and private goods and services. ▪ Give examples of philanthropy. <p>Concepts: Circular flow, Resources, Free enterprise, Scarcity</p> <p>Skills: Critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation</p>	<p>Grade 4 RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p>Grade 5 RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6 R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>NA</p>	<p>Social Studies 4 – C1.0.1 4 – C3.0.2 4 – C3.0.7 4 – C5.0.1-3 4 – E1.0.1-3 4 – E1.0.5-8</p> <p>6– E1.1.1 6 – E3.3.1</p> <p>Career and Employability</p> <p>Elementary CES 6.11-12 CES 7.5, 9</p> <p>Middle School CES 7.4, 9</p>

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Unit Descriptions	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills. ▪ Explain the relevance of interests and skills in career exploration and planning. ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things. ▪ Categorize STEM careers into different types. ▪ Demonstrate appropriate workplace behaviors. ▪ Define resume, job interview, and applicant. ▪ Complete a job application. ▪ Model appropriate business greetings. ▪ Demonstrate proper interview skills. <p>Concepts: Interests and skills, Careers, Soft skills, Jobs</p> <p>Skills: Word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline</p>	<p>Grade 4 RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5 RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6 SL.6.1 L.6.1 L.6.2 L.6.4 L.6.6</p>	<p>Grade 4 4.NBT.2 4.MD.4</p> <p>Grade 5 5.MD.2</p> <p>Grade 6 SP.6.4</p>	<p>Social Studies P1.1 P2.1 4 – P3.1.2</p> <p>Career and Employability</p> <p>Elementary CES 2.1-7 CES 3.1 CES 4.2</p> <p>Middle School CES 2.2-4 CES 3.1</p>

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Unit Descriptions	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business. ▪ Calculate business expenses. ▪ Use teamwork to create a paragraph that describes a business. ▪ Define selling price, revenue, and inventory. ▪ Describe factors that affect selling price. ▪ Explain the relationship between revenue, costs, and profit. ▪ Define advertising. ▪ Describe characteristics of effective advertising. ▪ Acknowledge how effective teamwork and cooperation enhance business teams. ▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. <p>Concepts: Running a business, Operating costs, Advertising, Quality business, Personal finance</p> <p>Skills: Leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions</p>	<p>Grade 4</p> <p>W.4.1. W.4.2. W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5</p> <p>W.5.1. W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.NBT.2 4.NBT.3 4.NBT.4 4.NBT.5</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>Grade 6</p> <p>6.NS.2 6.NS.3</p>	<p>Social Studies</p> <p>PI.1 4 – E1.0.4 4 – E1.0.6</p> <p>Career and Employability</p> <p>Elementary</p> <p>CES 6.7 CES 6.11-12 CES 7.5, 9</p> <p>Middle School</p> <p>CES 7.4, 9</p>

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Unit Descriptions	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Unit 5: Visit and Debriefing</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i>. ▪ Manage their personal finances and time. ▪ Carry out responsibilities of citizenship, such as voting and obeying laws. ▪ Evaluate team performance at <i>JA BizTown</i>. ▪ Explain the circular flow of economic activity. ▪ Describe how citizens use financial institutions. ▪ Describe how citizens work within a quality business. <p>Concepts: Business management, Economics, Free enterprise, Performance evaluation</p> <p>Skills: Self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</p>	<p>Grade 4 W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5 W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6 W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 4 4.NBT.2 4.NBT.3 4.NBT.4</p> <p>Grade 5 5.NBT.5</p>	<p>Social Studies P4.1-4 4 – E1.0.1-7 4 – P3.1.1 4 – P3.3.1 4 – P4.2.1-2</p> <p>5 – P4.2.1-2</p> <p>6– P4.2.1 6– P4.2.3</p> <p>Career and Employability</p> <p>Elementary CES 5.14-18 CES 6.5-7 CES 6.11-12 CES 7.5,9</p> <p>Middle School CES 5.15-20 CES 7.4, 9</p>

JA Economics for Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Session One: Mirror, Mirror</p> <p>Students make choices to better understand the concept of self- knowledge—the awareness of their skills, interests, and values—as they consider education, careers, and other life choices.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Use personal reflection to explain self-knowledge. ▪ Apply their skills, interests, and values to help determine a potential career path. 	<p>Grade 6 RI.6.2,4,7 SL.6.1-2 L.6.1,3-4</p> <p>Grade 7 RI.7.2,4 SL.7.1-2 L.7.1,3-4</p> <p>Grade 8 RI.8.2,4 SL.8.1 L.8.1,3-4</p>		<p>Career and Employability</p> <p>CES 2.1-4 CES 4.4 CES 5.8 CES 5.15-16</p>
<p>Session Two: Be a Success</p> <p>Students learn how to set goals for their financial future. They play the Be a Success Game to see the connection between personal finance, education, and careers.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the connection between goal-setting, personal finance, education, and career choices. ▪ Apply decision making to education and career choices. 	<p>Grade 6 RI.6.4,7 SL.6.1-2 L.6.1,3-4</p> <p>Grade 7 RI.7.4 SL.7.1-2 L.7.1,3-4</p> <p>Grade 8 RI.8.4 SL.8.1 L.8.1,3-4</p>		<p>Social Studies 6-E1.1.1</p> <p>Career and Employability CES 2.1-2 CES 2.5,7 CES 4.1 CES 5.7 CES 10.2</p>
<p>Session Three: Keeping Your Balance</p> <p>Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on those monthly salaries, students evaluate the opportunity cost when making budget decisions.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize that a balanced budget is important for all workers. ▪ Define the term income and differentiate between gross and net income. ▪ Name ways to balance a budget. 	<p>Grade 6 RI.6.2,4,7 SL.6.1-2 L.6.1,3-4</p> <p>Grade 7 RI.7.2,4 SL.7.1-2 L.7.1,3-4</p> <p>Grade 8 RI.8.2,4 SL.8.1 L.8.1,3-4</p>	<p>6.NS.B.3 6.SP.B.4 7.RP.A.3</p>	<p>Social Studies 6-E1.1.1</p> <p>Career and Employability CES 1.4 CES 2.5 CES 5.7-8 CES 6.4-6</p>

JA Economics for Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Session Four: Savvy Shopper</p> <p>Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using debit and credit cards.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the differences between debit and credit cards. ▪ Explain the advantages and disadvantages of both cards. ▪ Recognize the importance of taking personal responsibility for financial decisions. 	<p>Grade 6 RI.6.2,4,7 SL.6.1 L.6.1,3</p> <p>Grade 7 RI.7.2,4 SL.7.1 L.7.1,3-4</p> <p>Grade 8 RI.8.2,4 SL.8.1 L.8.1,3-4</p>	<p>6.NS.B.3 7.RP.A.3</p>	<p>Career and Employability CES 3.1-5 CES 6.5-6 CES 7.6-7 CES 7.12</p>
<p>Session Five: Keeping Score</p> <p>Students examine how a credit score is determined and learn about the consequences of a positive and negative credit report.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the favorable or unfavorable consequences of a high or low personal credit score. ▪ Explain actions that cause a credit score to go up or down. 	<p>Grade 6 RI.6.4,7 SL.6.1 L.6.1,3</p> <p>Grade 7 RI.7.4 SL.7.1 L.7.1,3-4</p> <p>Grade 8 RI.8.4 SL.8.1 L.8.1,3-4</p>	<p>6.NS.B.3 6.NS.C.5</p>	<p>Social Studies 6-E1.1.1</p> <p>Career and Employability CES 1.4 CES 5.0-14 CES 8.1-3</p>
<p>Session Six: What's the Risk?</p> <p>Students learn that life involves risk and that insurance and personal responsibility help to reduce the financial consequences of loss or injury.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explore the cost and consequence of risk. ▪ Explain how insurance provides a method to minimize financial risk. ▪ Identify the opportunity cost of having insurance. ▪ Assess how personal responsibility plays a part in minimizing risk. 	<p>Grade 6 SL.6.1-2 L.6.1,3-4</p> <p>Grade 7 SL.7.1-2 L.7.1,3-4</p> <p>Grade 8 SL.8.1 L.8.1,3-4</p>		<p>Social Studies 6-E1.1.1</p> <p>Career and Employability CES 9.1-3</p>

JA Global Marketplace

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session One: "X" Marks the Spot</p> <p>Working in groups to identify import items found throughout the classroom, students begin to recognize that trade with other countries affects their daily lives. Students understand that international trade occurs when nations want or need resources or services from other countries because they themselves cannot satisfy those needs and wants at reasonable costs.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Define trade Explain why countries trade with one another List at least five products or items imported from other countries and locate those on a world wall map <p>Concepts: trade, market, domestic trade, international trade, imports, exports</p> <p>Skills: interpreting maps and globes, oral and written communication, working in groups, gathering and organizing information</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>6-G1.3.2, 1.3.3 6-G4.4.1 6-E1.1.1 6-E3.1.1, 3.1.2</p> <p>7-G1.3.2, 1.3.3 7-G4.4.1 7-E1.1.1 7-E3.1.2</p>
<p>Session Two: You Be the Judge</p> <p>Students will learn that nations use several methods to increase their trade benefits. Agreements with one or more countries often are made to facilitate trade and avoid conflict.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Identify quotas, tariffs, subsidies, embargoes, and standards as trade barriers governments use to control trade and increase benefits for their countries Describe how multilateral agreements can facilitate trade Describe how the world trade organization (WTO) functions as a court to help nations settle trade disputes <p>Concepts: trade barrier, quota, subsidy, embargo, tariff, standard</p> <p>Skills: interpreting information; critical reading; persuasion, compromise, and bargaining; analyzing points of view</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5</p>	<p>6.RP.1-3 6.NS.1-3 6.SP.1-5</p> <p>7.RP.1-3 7.NS.1-3 7.SP.1, 5-6</p> <p>8.SP.1,2,4</p>	<p>6-G1.3.2, 1.3.3 6-G4.4.1 6-G5.1.1, 5.1.2 6-C4.3.2, 4.3.3 6-E1.1.1 6-E2.3.1 6-P3.1.1</p> <p>7-G1.3.2, 1.3.3 7-G4.4.1, 4.4.2 7-G5.1.1, 5.1.2 7-C4.3.1- 4.3.3 7-E1.1.1 7-E2.3.1 7-P3.1.1</p> <p>8-P3.1.1</p>

JA Global Marketplace

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Three: Let's Make a Deal</p> <p>Students work in groups to identify and understand the business practices used in other countries. Students discover that business practices vary from country to country and that understanding these practices can have a positive impact on trade.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Explain how cultural practices vary from country to country Develop group plans to create a food franchise by learning about the business practices of select countries <p>Concepts: business practices, culture, trade, franchise</p> <p>Skills: gathering and organizing information; interpreting maps, graphs, and charts; working in groups; oral and written communication</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.RP.1-3 6.NS.1-3 6.SP.1-5</p> <p>7.RP.1-3 7.NS.1-3 7.SP.1, 5-6</p> <p>8.SP.1,2,4</p>	<p>6-G1.3.2, 1.3.3 6-G4.4.1 6-E1.1.1</p> <p>7-G1.3.2, 1.3.3 7-G4.4.1 7-E1.1.1</p>
<p>Session Four: People Power</p> <p>Students discover how the movement of people facilitates international trade. They discuss examples of immigration and, through creative activities, gain insight into the lives of immigrants. They learn that economic opportunity often is the driving force behind immigration and global trade.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Describe reasons why people move from one country to another, particularly those seeking economic opportunity Give examples of contributions immigrants bring to the new countries and the hardships they often endure Identify global trade and immigration as a means of international exchange of human resources <p>Concepts: global trade, immigrate, emigrate, entrepreneur, human resources</p> <p>Skills: brainstorming, critical thinking, making observations, working in groups, oral and written communication</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9</p> <p>SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>6-H1.2.3 6-G1.3.2, 1.3.3 6-G4.1.1 6-G4.4.1 6-E1.1.1 6-E3.1.3</p> <p>7-H1.2.3 7-G1.3.2, 1.3.3 7-G4.1.1 7-G4.4.1 7-E1.1.1 7-E3.1.4</p>

JA Global Marketplace

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Five: World of Words</p> <p>Students discover how advances in communication and transportation have improved productivity and facilitated world trade. From moveable type to the Internet, students trace the international flow of information and its impact on world economies.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe how improvements in technology and transportation and the sharing of ideas have impacted the flow of information and increased productivity ▪ Calculate productivity ▪ List examples of technological developments throughout history <p>Concepts: productivity, technology, input, output</p> <p>Skills: brainstorming, critical reading, making observations, oral and written communication, working in groups, math calculations</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.NS.1-3 7.NS.1-3</p>	<p>6-H1.2.5 6-G1.3.2, 1.3.3 6-G4.2.1 6-E1.1.1 6-E3.1.3</p> <p>7-H1.2.6 7-G1.3.2, 1.3.3 7-G4.2.1 7-E1.1.1 7-E3.1.4</p>
<p>Session Six: World of Money</p> <p>To participate in international trade, businesses and individuals must be able to purchase goods and services from each other. Students will learn that countries have different currencies with different values. To purchase goods from another country, it usually is necessary to use that country's currency. Some European countries have facilitated the currency exchange process by adopting the euro as a common currency.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain why international trade requires an exchange of currency ▪ Convert U.S. dollars into another currency using an exchange rate ▪ Give possible reasons that countries might support or oppose a common currency <p>Concepts: exchange rates, currency</p> <p>Skills: interpreting graphs and charts, gathering and organizing information, math calculations, working in groups</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.RP.1-3 6.NS.1-3 7.RP.1-3 7.NS.1-3</p>	<p>6-G1.3.2, 1.3.3 6-E1.1.1 6-P3.1.1</p> <p>7-G1.3.2, 1.3.3 7-G4.4.2 7-E1.1.1 7-P3.1.1</p> <p>8-P3.1.1</p>

JA It's My Business!

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session One: I Am an Entrepreneur</p> <p>Students identify entrepreneurial businesses and common entrepreneur characteristics.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Define entrepreneurship Identify four key entrepreneurial characteristics Recognize personal entrepreneurial characteristics <p>Concepts: business, customer, entrepreneur, innovative, product, profit, service, Think Tank</p> <p>Skills: active listening, deductive reasoning, following directions, group work, self-assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>6-H1.2.5 6-E1.1.1</p> <p>7-H1.2.6 7-E1.1.1</p>
<p>Session Two: I Can Change the World</p> <p>Students consider customer needs to brainstorm a product design.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Describe how entrepreneurs fill a market need Discuss the role of market research in determining market need and competitive advantage <p>Concepts: apprentice, creative, fill a need, innovative, market, market research, self-taught</p> <p>Skills: active listening, brainstorming, estimating, group work, measuring, problem-solving</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.NS.1-3</p> <p>7.NS.1-3</p>	<p>6-E1.1.1</p> <p>7-E1.1.1</p>
<p>Session Three: I Know My Customer</p> <p>Students create advertising ideas for products.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Create effective advertisements for a variety of businesses <p>Concepts: advertising, customer, market, marketing, product</p> <p>Skills: creative thinking, critical thinking, decision-making, group work, self-assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.RP.1-3 6.NS.1-3 6.SP.1-5</p> <p>7.RP.1-3 7.NS.1-3 7.SP.1, 5-6 8.SP.1,2,4</p>	<p>6-E1.1.1</p> <p>7-E1.1.1</p>

JA It's My Business!

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Four: I Have an Idea</p> <p>Students participate in an auction.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize how being creative and innovative are necessary entrepreneurial skills for starting a business Verbally defend their decisions <p>Concepts: auction, auctioneer, bid, creative, innovative, profit</p> <p>Skills: active listening, critical thinking, money management, self-assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5</p>	<p>6.RP.1-3 6.NS.1-3 6.SP.1-5</p> <p>7.RP.1-3 7.NS.1-3 7.SP.1, 5-6</p> <p>8.SP.1,2,4</p>	<p>6-H1.2.5 6-E1.1.1</p> <p>7-H1.2.6 7-E1.1.1</p>
<p>Session Five: I See a Need</p> <p>Students develop a business plan.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Analyze how entrepreneurs use their knowledge and abilities to create businesses Develop business plans based on set criteria <p>Concepts: business plan, fill a need, know your customer and product, be creative and innovative, social entrepreneur, society</p> <p>Skills: analyzing information, critical thinking, group work, problem-solving, self-assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>6-E1.1.1</p> <p>7-E1.1.1</p>
<p>Session Six: Celebrate Entrepreneurs!</p> <p>Students identify their entrepreneurial characteristics.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Identify characteristics they share with entrepreneurs Create a personal entrepreneur profile <p>Concepts: fill a need, know your customer and product, be creative and innovative, believe in yourself, entrepreneur profile</p> <p>Skills: analyzing, creative thinking, critical thinking, decision-making, interpreting information, point of view, self- assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>6-H1.2.5 6-E1.1.1</p> <p>7-H1.2.6 7-E1.1.1</p>

JA It's My Future

Session Descriptions	Key Learning Objectives	Common Core ELA	MI Career and Employability Skills Middle School
<p>Session One: My Brand</p> <p>Through interviews, self- reflection, and creation of a personal logo, students explore the importance of building a positive personal brand for the future, starting in middle school.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize that the choices they make in middle school can have a direct impact now and in the future. ▪ Identify corporate and personal brands that represent positive reputations. ▪ Design a logo as part of expressing a personal brand. 	<p>Grade 6 L.6.1 L.6.4 SL.6.1-2 SL.6.5</p> <p>Grade 7 L.7.1,3-4 SL.7.1</p> <p>Grade 8 L. 8.1 SL. 8.1</p>	<p>CES.1.6 CES.3.5 CES.5.4 CES.5.15</p>
<p>Session Two: Career Clusters</p> <p>Students explore career clusters and identify jobs for additional research. They also recognize the value of and need for all jobs.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Examine career clusters and the jobs in each cluster that they would like to further explore. ▪ Understand the interconnectivity and value of all types of jobs. 	<p>Grade 6 RI.6.2,7 L.6.1,4 SL.6.1</p> <p>Grade 7 RI.7.2,4 L.7.3-4 SL.7.1-2</p> <p>Grade 8 RI.8.2,4 L.8.4 SL.8.1-2</p>	<p>CES.2.1-2 CES.2.4 CES.3.2 CES.7.1-2 CES.7.5 CES.8.3</p>
<p>Session Three: High-Growth Careers</p> <p>Students learn the four factors to consider in choosing a job, and they take a close look at some high-growth career fields.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the four factors to consider in choosing a job. ▪ Describe industries that are forecasted to have high growth. 	<p>Grade 6 RI. 6.1-2,4 W.6.4,7 L. 6.1,3-4 SL.6.1-2 SL.6.5</p> <p>Grade 7 RI. 7.1-2 RI.7.4 W.7.2,4,7 L.7.1,3-4 SL.7.1-2 SL.7.5</p> <p>Grade 8 RI. 8.1-2,4 W.8.2,4,7 L. 8.1,3-4 SL.8.1-2 SL.8.4-5</p>	<p>CES.1.5 CES.2.1-2 CES.2.3 CES.2.7 CES.3.3 CES.4.2 CES.6.7-8 CES.7.5</p>

JA It's My Future

Session Descriptions	Key Learning Objectives	Common Core ELA	MI Career and Employability Skills Middle School
<p>Session Four: Career Mapping</p> <p>Students explore how to use life experiences to develop work skills and how to map a path to employment goals.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify work skills already developed from experiences and activities. ▪ Plan significant markers they need to reach to earn a particular job. 	<p>Grade 6 RI. 6.1 SL. 6.1 L.6.1</p> <p>Grade 7 RI. 7.1,4 W.7.2,4 SL. 7.1-2 L.7.3</p> <p>Grade 8 RI. 8.1,4 W.2,4 SL. 8.1</p>	<p>CES.1.1 CES.2.6 CES.3.1 CES.4.1 CES.5.7 CES.6.3 CES.10.1</p>
<p>Session Five: On the Hunt</p> <p>Students are introduced to the basic aspects of job hunting through a scavenger hunt. They are given an organizing tool to keep all their vital job-hunting information in one place.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize basic job-hunting tools, including applications, resumes, recommendations, and interviewing. ▪ Analyze where to look for a job. ▪ Understand the importance of keeping a record of vital information. 	<p>Grade 6 RI. 6.1-2 RI.6.4,7 L.6.4 SL. 6.1</p> <p>Grade 7 RI. 7.1 L.7.3-4 SL. 7.1</p> <p>Grade 8 RI. 8.1 W.8.7 L.8.4 SL. 8.1-2</p>	<p>CES.2.1 CES.3.5 CES.4.2 CES.7.4 CES.7.12 CES.10.3</p>
<p>Session Six: How to Keep (or Lose) a Job</p> <p>Students learn the difference between technical and soft skills, and they recognize the impact that their personal behavior has on their ability to succeed in a job.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Differentiate between technical skills and soft skills. ▪ Describe specific soft skills they already possess and those they need to practice. 	<p>Grade 6 RI.6.1-2 RI.6.4,7 L.6.1,3-4 SL. 6.1 W.6.2,4 W.6.7</p> <p>Grade 7 RI. 7.1-2,4 L.7.3-4 SL. 7.1,5 RI. 7.1 W.7.2,4,7</p> <p>Grade 8 RI.8.1-2,4 L.8.4 SL. 8.1-2 SL.8.4-5 W.8.2,4,7</p>	<p>CES.1.2 CES.1.7 CES.5.1 CES.6.12 CES.9.3</p>

JA Finance Park

Unit Description	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices. ▪ Define taxes and explain their purpose and impact on income. ▪ Figure net monthly income. <p>Concepts: Career, Goals, Government, Income, Values, Salary, Taxes, Wages</p> <p>Skills: Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity</p>	<p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>6RP.3b 6NS.2 6NS.3 6NS.5 6SP.1 6SP.2</p> <p>7RP.2 7NS.2 7NS.3 7EE.1 7EE.2</p>	<p>Social Studies 6 – E1.1.1 7 – E2.3.1</p> <p>Career and Employability CES 1.4 CES 2.1-4 CES 3.1-3 CES 5.1 CES 9.3 CES 10.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use. ▪ Explain short- and long-term saving options. ▪ Explain some of the advantages and disadvantages of various saving and investing options. ▪ Assess personal risk and risk management. <p>Concepts: Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk</p> <p>Skills: Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing</p>	<p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>6RP.3b 6NS.3 6SP.1 6SP.2</p> <p>7RP.2 7NS.2 7NS.3 7EE.1 7EE.2</p>	<p>Social Studies 6 – E1.1.1 7 – E2.3.1</p> <p>Career and Employability CES 6.11-13 CES 7.1-4 CES 8.2-4 CES 9.2</p>

JA Finance Park

Unit Description	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide. ▪ Examine debit and credit cards and their use. ▪ Explain the benefits and common pitfalls of credit cards. ▪ Explain the benefits of debit cards. ▪ Define credit score and describe how it influences the ability to get credit and borrow money. <p>Concepts: Banking, Credit, Credit reports, Credit score, Debit, Debt, Deposit insurance, Financial responsibility, Identity theft, Interest, Loans, Payment methods</p> <p>Skills: Comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion, vocabulary acquisition</p>	<p>SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 SL.7.2 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>6RP.3b 6NS.2 6NS.3 6NS.5</p> <p>7RP.2.b 7NS.3</p>	<p>Social Studies 6-P4.2.1-3</p> <p>Career and Employability CES.3.1-4 CES 5.11-13 CES 7.4-7</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants. ▪ Compare teen and adult spending patterns. ▪ Determine which categories belong in a budget. ▪ Relate the need to save money to meet goals. ▪ Prepare a budget using goals and income. <p>Concepts: Wants and needs, Goal setting, Impulse buying, Budgets, Categorizing spending</p> <p>Skills: Active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data</p>	<p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>6NS.2 6NS.3 6NS.5 6SP.1 6SP.2</p> <p>7NS.2 7NS.3</p>	<p>Social Studies 6-E1.1.1 9-12 E4.1.1</p> <p>Career and Employability CES 4.1 CES 5.7-8 CES 6.4-6</p>

JA Finance Park

Unit Description	Objectives and Concepts	Common Core ELA	Common Core Math	MI Social Studies/Career Readiness
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations. ▪ Make saving and investment decisions. ▪ Reflect on their simulation experience. <p>Concepts: Budget, Expenses, Income, Needs, Savings, Taxes, Wages, Wants</p> <p>Skills: Active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</p>	<p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p> <p>W.11-12.4 W.11-12.9</p>	<p>6NS.2 6NS.3 6NS.5 6SP.1 6SP.2</p> <p>7NS.2 7NS.3</p>	<p>Social Studies 6-E1.1.1</p> <p>9-12 E4.1.1</p> <p>Career and Employability CES 5.7-10 CES 6.1-3 CES 6.4-6 CES 6.7-10</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	MI Social Studies/ Economics	Career and Employability Skills
<p>Session One: Introduction to Entrepreneurship</p> <p>Students test their knowledge about entrepreneurship, and they begin the process to select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the elements of a successful business start-up ▪ Evaluate myths and facts about entrepreneurship ▪ Consider product-development options <p>Concepts: entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur</p> <p>Skills: analyzing information, categorizing data, decision- making, evaluating alternatives, oral and written communication, presenting information, working in groups</p>	<p>Grades 9-10 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>E1.1.2</p>	<p>CES 2.2 CES 3.2 CES 7.1-4</p>
<p>Session Two: What’s My Business?</p> <p>Students select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. <p>Concepts: entrepreneur, franchise, non-profit business, product development</p> <p>Skills: analyzing information, categorizing data, decision- making, evaluating alternatives, oral and written communication, presenting information, reading for understanding, working pairs</p>	<p>Grades 9-10 RI.9-10.2,4 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1,4 SL.9-10.6 L.9-10.1-4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>E4.1.1 E4.1.2</p>	<p>CES 3.3,5 CES 4.1 CES 7.2-4</p>
<p>Session Three: Who’s My Customer?</p> <p>Students analyze potential markets.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of analyzing markets ▪ Apply a needs assessment to the market available to a specific product <p>Concepts: advertisement, entrepreneur, customer, demographic, market needs, marketing</p> <p>Skills: analyzing information, categorizing data, decision- making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	<p>Grades 9-10 RI.9-10.2,4,8 W.9-10.2,4 W.9-10.7-8 SL.9-10.1 SL.9-10.4,6 L.9-10.1-4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>E4.1.2</p>	<p>CES 3.5-6 CES 5.4,17 CES 7.6-8</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	MI Social Studies/ Economics	Career and Employability Skills
<p>Session Four: What’s My Advantage?</p> <p>Students determine how to set a product apart from competition.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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 <p>Concepts: competitive advantages, customer, entrepreneur, profit, product</p> <p>Skills: analyzing information, categorizing data, decision- making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	<p>Grades 9-10 RI.9-10.2,4 SL.9-10.1-4 L.9-10.1 L.9-10.4,6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>E1.2.1</p>	<p>CES 3.2,5-6 CES 4.1-2 CES 5.14-16 CES 6.1,3 CES 9.1</p>
<p>Session Five: Competitive Advantages</p> <p>Students decide how to set a product or service apart from the competition.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate competitive advantages ▪ Select competitive advantages that will drive a developing business venture <p>Concepts: competitive advantages, entrepreneur, profit</p> <p>Skills: analyzing information, categorizing data, decision- making, evaluating alternatives, oral and written communication, reading for understanding, working in groups</p>	<p>Grades 9-10 RI.9-10.2,4,8 W.9-10.2,4 SL.9-10.1,4 SL.9-10.6 L.9-10.1-4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>E1.2.2</p>	<p>CES 3.2-3,6 CES 5.9 CES 8.1-3</p>
<p>Session Six: Ethics Are Good for Business</p> <p>Students consider consequences in making ethical business decisions.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate short- and long-term consequences in making ethical decisions ▪ Express that being ethical can be good for business <p>Concepts: consequences, entrepreneur, ethical dilemma, ethics, social responsibility, stakeholder</p> <p>Skills: analyzing information, categorizing data, decision- making, expressing multiple viewpoints, evaluating alternatives, oral and written communication, reading for understanding, weighing consequences, working in pairs</p>	<p>Grades 9-10 RI.9-10.2,4,8 W.9-10.2,4 SL.9-10.1 SL.9-10.4,6 L.9-10.1-4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>E1.1.3 E1.4.2</p>	<p>CES 5.10-12 CES 8.1-3</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	MI Social Studies/ Economics	Career and Employability Skills
<p>Session Seven: The Business Plan</p> <p>Students compile a sample business plan.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan <p>Concepts: business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development</p> <p>Skills: analyzing information, business planning, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in pairs</p>	<p>Grades 9-10</p> <p>RI.9-10.2,4 W.9-10.2,4 W.9-10.7-8 SL.9-10.1-2 SL.9-10.4-6 L.9-10.1-4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>E.1.1.2 E1.2.1</p>	<p>CES 5.2,4-5 CES 9.1-2</p>

A Career Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies Process Skills	Career and Employability Skills
<p>Session One. Get Hired: Critical Thinking and Creativity</p> <p>Students are introduced to the need to be work ready by developing the 4C’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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Use a problem-solving technique to solve personal and professional problems. ▪ Apply critical-thinking skills to work-based problems. ▪ Recognize that decisions made in the workplace have consequences. 	<p>Grades 9-10 RI.9-10.1,4 SL.9-10.1-6 L.9-10.1-2</p> <p>Grades 11-12 RI.11-12.1,4 SL.11-12.1-2 L.11-12.1-2</p>	<p>P1.1 P1.5</p>	<p>CES.4.1 CES.5.17 CES.6.13</p> <p>CES.6.14 CES.6.15 CES.8.3</p>
<p>Session Two. Get Hired: Communication and Conflict-Management Skills</p> <p>Students apply communication skills to resolve conflicts in work-based scenarios. Students will role-play conflicts and conflict management. They will explore behaviors that inflame conflict and behaviors that lead to a resolution.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize common responses to conflict. ▪ Apply conflict-management skills to resolve work-based issues. 	<p>Grades 9-10 RI.9-10.4 SL.9-10.1-6 L.9-10.1,3-4</p> <p>Grades 11-12 RI.11-12.4-5 SL.11-12.1-6 L.11-12.1, 3-6</p>	<p>P2.1 P3.1</p>	<p>CES.1.2 CES.4.2 CES.5.2-3 CES.5.11-12 CES.7.6 CES.7.8</p>
<p>Session Three. Get Hired: Collaboration and Creativity</p> <p>Students practice collaboration—a 4C’s skill—by using a teambuilding model referred to as the GRPI model (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high- performance teams in the workplace.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Demonstrate collaboration with team members to accomplish work-based challenges. ▪ Recognize the components of a high-performance team. 	<p>Grades 9-10 SL.9-10.1-6 L.9-10.1</p> <p>Grades 11-12 SL.11-12.1-6 L.11-12.1</p>		<p>CES.3.4 CES.4.1 CES.5.4 CES.7.1-4 CES.7.10</p>
<p>Session Four. Get Hired: Strong Soft Skills</p> <p>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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify soft skills that are in demand by employers. ▪ Demonstrate personal soft skills in a mock interview. 	<p>Grades 9-10 RI.9-10.4 SL.9-10.1-6 L.9-10.1,3-6</p> <p>Grades 11-12 RI.11-12.4 SL.11-12.1-6 L.11-12.1,3-4,6</p>	<p>P1.4</p>	<p>CES.1.6 CES.2.4 CES.3.6 CES.5.2-4 CES.5.15 CES.10.3</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies Process Skills	Career and Employability Skills
<p>Session Five: Know Your Work Priorities</p> <p>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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of being focused, proactive, and adaptable when exploring careers. ▪ Rank work environment priorities as an anchor for further career planning decisions. 	<p>Grades 9-10 RI.9-10.2,4 SL.9-10.1-4 L.9-10.1,3-4</p> <p>Grades 11-12 RI.11-12.4 -5 SL.11-12.1-4 L.11-12.1,3-6</p>	<p>P4.2</p>	<p>CES.2.1 CES.2.4-5 CES.5.8 CES.7.6-8</p>
<p>Session Six: Know Who’s Hiring</p> <p>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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Analyze requirements needed for high-growth industries, such as those offering ▪ STEM-related jobs. ▪ Identify the education and training needed to be adaptable and competitive in the job market. 	<p>Grades 9-10 RI.9-10.2,4 SL.9-10.1-2 L.9-10.1,3-4</p> <p>Grades 11-12 RI.11-12.2,4 SL.11-12.1-2 L.11-12.1,3-6</p>	<p>P2.3</p>	<p>CES.2.1-2 CES.2.4-5 CES.3.1 CES.5.4 CES.6.7 CES.9.1-3 CES.10.6</p>
<p>Session Seven: Know Your Personal Brand</p> <p>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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explore how to hunt for a job and the tools needed. ▪ Determine choices they can make to create a positive personal brand as they build their careers. 	<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4-5 W.9-10.1,4,9 SL.9-10.1-4 L.9-10.1-4,6</p> <p>Grades 11-12 RI.11-2.1-2 RI.11-12.4-5 W.11-12.1 W.11-12.4 W.11-12.9 SL.11-12.1-4 L.11-12.1-4,6</p>		<p>CES.2.1-3 CES.3.2-3 CES.5.9 CES.5.12 CES.10.5</p>

JA Company Program

Session Descriptions	MI College and Career Ready Skills	Common Core ELA	Social Studies
<p>Meeting One: Ignite Your Entrepreneurship</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Compare entrepreneurship myths and truths and apply this understanding to relevant examples ▪ Apply entrepreneurial thinking personally and professionally ▪ Utilize a work inventory to identify personal skills, knowledge, and interests needed for entrepreneurship <p>Concepts: Board of directors, Book value, Capital, Corporation, Dividend, Leadership, Liquidation, Shareholders, Stock, Stock certificate, Values, Vision, Mission</p> <p>Skills: Gathering and organizing</p>	<p>Employability Skills</p> <p>2.2 Explain advantages and disadvantages of working for self and others.</p>	<p>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</p> <p>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</p>	<p>Economics E1.1.2</p>
<p>Meeting Two: Fill a Need</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify product or service ideas based on needs or problems in their life or community ▪ Utilize brainstorming, needs analysis, and group decision making in a real-world task <p>Concepts: Bylaws, Board of directors, Bookkeeping, Business plan, Capital, Charter, Dividend, Human resources, Liquidation, Marketing, Parliamentary procedure, Production, Profit, Public relations</p> <p>Skills: Analyzing and interpreting information, Critical reading, Researching, Working in groups</p>	<p>Employability Skills</p> <p>3.2 Analyze and synthesize information and data from multiple sources.</p> <p>3.3 Plan and transform ideas and requirements into a concept, service, or product.</p>	<p>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 RH.1 RH.4 RH.6</p> <p>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 RH.1 RH.4 RH.6</p>	<p>Economics E1.1.3</p>

JA Company Program

Session Descriptions	MI College and Career Ready Skills	Common Core ELA	Social Studies
<p>Meeting Three: Vet the Venture</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Examine a business idea and conduct basic market research to vet a business venture prior to committing company resources ▪ Apply a SWOT analysis to a business idea <p>Concepts: Market research, Market survey</p> <p>Skills: Product analysis, Interpretation of information, Working in groups</p>	<p>Employability Skills</p> <p>1. 3. Take a verbal and written position on a topic and use correct grammar to defend it.</p> <p>3.2 Analyze and synthesize information and data from multiple sources.</p> <p>3.3 Plan and transform ideas and requirements into a concept, service, or product.</p> <p>3.4 Assess the quality of the concept, service or product using a predetermined standard.</p> <p>4.1. Apply a problem solving model to a classroom or workplace situation that involves setting goals, implementing a plan of action, and evaluating results.</p> <p>5. 3. Use mistakes as learning opportunities, demonstrate persistence and adaptability to change.</p>	<p>Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.6-7 SL.9-10.1-3 L.9-10.1-2 RH.1 RH.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.4 W.11-12.6-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6 RH.1 RH.4</p>	<p>Economics E1.3.1</p>
<p>Meeting Four: Strategy and Structure</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the basic business cycle ▪ Produce a business plan with specific tasks and priorities <p>Concepts: Break-even point, Cost- benefit analysis, Fixed costs, Gross profit, Material cost per unit, Net price, Product evaluation, Sales commission, Variable costs</p> <p>Skills: Gathering and organizing information, Synthesizing and evaluating data, Working in groups</p>	<p>Employability Skills</p> <p>3.5. Develop a plan to market a new product, service, or concept which includes identification of customers, a graphic presentation, production requirements, and costs.</p> <p>5. 4. Follow directions and ask for clarification or help as needed.</p> <p>7. 9. Compromise and/or build consensus within a group and summarize the decision of the group while maintaining respect for minority viewpoints.</p> <p>7.10. Participate in the implementation of a group's decision and evaluate the results.</p>	<p>Grades 9-10 RI.9-10.1-2 W.9-10.2,4 W.9-10.6-7 SL.9-10.1-3 L.9-10.1-2 L.9-10.4 RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.4 W.11-12.6-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6 RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p>	<p>Economics E1.2.1</p>

JA Company Program

Session Descriptions	MI College and Career Ready Skills	Common Core ELA	Social Studies
<p>Meeting Five: Launch the Business</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Launch a business venture using a finalized business plan and specific priorities ▪ Demonstrate accountability by creating a report on the key components of the finalized business plan to present to the local JA board <p>Concepts: Business plan, Meeting agenda, Parliamentary procedure</p> <p>Skills: Working in groups, Oral and written communication, Public speaking, Synthesizing and evaluating information</p>	<p>Employability Skills</p> <p>3.1 Gather, interpret, analyze, and refine data contained in symbols, pictures, charts, blueprints, and/or graphs.</p> <p>3.4 Assess the quality of the concept, service, or product using a predetermined standard.</p> <p>3.6 Practice and demonstrate presentation skills using a variety of media and interpretive data.</p> <p>9.2 Demonstrate an understanding of business systems (e.g., develop a business plan or a customer service policy).</p>	<p>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</p> <p>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</p>	E.2.1.1
<p>Meeting Six: Capitalize a Venture</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Analyze types of capitalization and evaluate their pros and cons related to a venture’s specific needs ▪ Provide status update ▪ Review assigned tasks and priorities ▪ Create a pitch to a potential investor <p>Concepts: business plan, production, sales</p> <p>Skills: listening, making observations, oral and written communication, working in groups</p>	<p>Employability Skills</p> <p>6.6 Understand compensation practices and financial management and explain how financial resources can be used effectively and efficiently.</p>	<p>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</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2,4 W.11-12.5-6 SL.11-12.1-2 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	E.1.3.2 E.2.1.1

JA Company Program

Session Descriptions	MI College and Career Ready Skills	Common Core ELA	Social Studies
<p>Meeting Seven: Leadership</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize how to influence a group as a leader ▪ Identify various types of leadership and decision-making styles <p>Concepts: Business plan, Production, Sales</p> <p>Skills: Oral and written communication, Making observations, Working in groups</p>	<p>Employability Skills</p> <p>5.13 Demonstrate positive personal qualities as a group leader.</p> <p>6.12 Learn cooperation and leadership in a team at school or in a workplace setting.</p> <p>6.14 Recognize the individual roles of team members, delegate tasks, and give feedback on performance.</p> <p>6.15 Acknowledge and utilize the skills, abilities, and input of all members of a team.</p> <p>7.6 Demonstrate leadership by listening to others and asking appropriate questions to clarify a problem or issue.</p> <p>7.15 Demonstrate leadership ability in a work or school setting or on projects. 7.16. Recognize and take advantage of leadership opportunities that give direction to other team members, or that encourage other members to complete tasks.</p>	<p>Grades 9-10</p> <p>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 RH.1 RH.2 RH.4 whST.2 whST.4-9</p> <p>Grades 11-12</p> <p>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 RH.1 RH.2 RH.4 whST.2 whST.4-9</p>	
<p>Meeting Eight: Sales</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Apply sales strategies and techniques to a business start-up ▪ Display knowledge of their customers ▪ Recognize the value of customer service to the bottom line—service before, during, and after the sale <p>Concepts: Close, Production, sales call, Sales strategies</p> <p>Skills: Oral and written communication, Brainstorming, Public speaking, Working in groups</p>	<p>Employability Skills</p> <p>5.8 Prioritize and accomplish tasks independently.</p> <p>5.9 Use appropriate personal expression and relate to school and work settings.</p> <p>5.17 Provide for customer needs and expectations in a helpful and courteous manner.</p> <p>5.19 Demonstrate customer service skills in an appropriate setting by listening, suggesting solutions, and communicating the issues at hand.</p>	<p>Grades 9-10</p> <p>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 RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p> <p>Grades 11-12</p> <p>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 RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p>	<p>Economics</p> <p>E.1.2.2 E.1.3.2</p>

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Session Descriptions	MI College and Career Ready Skills	Common Core ELA	Social Studies
<p>Meeting Nine: Marketing and Communication</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify a competitive advantage, conduct market research, and communicate with the customer ▪ Apply the 4 P's of Marketing to a business venture <p>Concepts: Best practices, Group assessment, Production</p> <p>Skills: Synthesizing and evaluating information, Making observations, Working in groups</p>	<p>Employability Skills</p> <p>6.13 Organize and communicate with members of a team using varied methods of communication.</p> <p>6.14 Recognize the individual roles of team members, delegate tasks, and give feedback on performance.</p> <p>6.15 Acknowledge and utilize the skills, abilities, and input of all members of a team.</p>	<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4,8 SL.9-10.1-4 L.9-10.1-2 RH.1 RH.2 RH.4 RH.8</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 SL.11-12.1-2 L.11-12.1-2 L.11-12.6 RH.1 RH.2 RH.4 RH.8</p>	<p>Economics E1.2.1</p>
<p>Meeting Ten: Supply Chain</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the three basic links in the supply chain for a business startup ▪ Understand how quality control can affect a business's profits <p>Concepts: Annual report, Liquidation, Production</p> <p>Skills: Evaluating and synthesizing information, Interpreting production inventory, Working in groups</p>	<p>Employability Skills</p> <p>6.9 Acquire resources in a timely fashion and take responsibility for their care.</p> <p>6.10 Identify and prepare tools, equipment, space, and facilities appropriate for a task.</p>	<p>Grades 9-10 RI.9-10.1,4 SL.9-10.1 L.9-10.1 L.9-10.4 RH.1 RH.3 RH.4 RH.9</p> <p>Grades 11-12 RI.11-12.1 W.11-12.6-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6 RH.1 RH.3 RH.4 RH.9</p>	<p>Economics E1.3.1 E1.3.2</p>

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Session Descriptions	MI College and Career Ready Skills	Common Core ELA	Social Studies
<p>Meeting Eleven: Know the Numbers</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Use financial tools to make information-based decisions ▪ Manage the capital, income, expenses, and other financials of the company in a transparent manner <p>Concepts: Financial records, Budget, Capitalization goals, Break even actuals,</p> <p>Skills: Evaluating and synthesizing information, Interpreting data, Working in groups</p>	<p>Employability Skills</p> <p>1.4 Approach practical and workplace problems using a variety of mathematical techniques.</p> <p>4.1 Apply a problem solving model to a classroom or workplace situation that involves setting goals, implementing a plan of action, and evaluating results.</p> <p>5.10 Demonstrate ethical behavior in school, work, and community situations.</p> <p>9.2 Demonstrate an understanding of business systems.</p>	<p>Grades 9-10</p> <p>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 RH.1 RH.4 rhST.4-6</p> <p>Grades 11-12</p> <p>RI.11-12.1 W.11-12.4 SL.11-12.1 L.11-12.1-2 L.11-12.6 RH.1 RH.4 rhST.4-6</p>	<p>Economics</p> <p>E1.3.1</p>
<p>Meeting Twelve: Cash Out</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Separate from the JA Area and finalize all JA Company responsibilities ▪ Create an Annual Report for stakeholders <p>Concepts: Liquidation, Parliamentary procedure</p> <p>Skills: Individual and company reflection, Group and self- assessment, Synthesizing and evaluating Information, Working in groups</p>	<p>Employability Skills</p> <p>3.2 Analyze and synthesize information and data from multiple sources.</p> <p>3.6 Practice and demonstrate presentation skills using a variety of media and interpretive data.</p>	<p>Grades 9-10</p> <p>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 RH.1 RH.2 RH.4 whST.2-4</p> <p>Grades 11-12</p> <p>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 RH.1 RH.2 RH.4 whST.2-4</p>	<p>Economics</p> <p>E4.1.3 E4.1.5</p>

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Session Descriptions	MI College and Career Ready Skills	Common Core ELA	Social Studies
<p>Meeting Thirteen: Move Forward</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a Personal Action Plan reflecting the entrepreneurial skills and tools gained in the program ▪ Identify the Return on Investment (ROI) of education in career preparation. ▪ Recognize interests, skills, and preferences that would affect career decisions ▪ Celebrate accomplishments <p>Concepts: Action plan, Business opportunities, Entrepreneur</p> <p>Skills: Individual and company reflection and evaluation, Interpreting information, Self-assessment</p>	<p>Employability Skills</p> <p>5.14 View accomplishments or failures of self and others accurately and in a positive manner.</p> <p>10.4 Accurately complete records/documents to support job applications (inquiry letters, resume, references, evaluations, follow-up letters).</p> <p>10.5 Use a portfolio, resume, record of attendance, Certificates, and/or transcript as self-marketing tools to demonstrate interest and competence.</p> <p>10.8 Understand the need for lifelong learning in a rapidly changing job market.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-3 L.9-10.1-2 L.9-10.4 RH.1 RH.2 RH.4 whST.2-6</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2,4 W.11-12.4-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6 RH.1 RH.2 RH.4 whST.2-6</p>	<p>Economics</p> <p>E4.1.5</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Learning Standards
<p>Topic One: Introduction to Economics</p> <p>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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the nature of human wants and how they are satisfied ▪ Identify and define the four factors of production ▪ Define the meanings of scarcity and opportunity cost ▪ Explain the key ideas in the economic way of thinking ▪ Explain what it means to think at the margin ▪ Describe the choices businesses face and a major goal of business ▪ Identify the basic economic decisions facing all societies ▪ Describe the two branches of economics ▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise ▪ Describe the nature of command, traditional, and mixed economic systems ▪ Explain the three kinds of models economists use ▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy ▪ Define money and explain its three functions ▪ Identify the goals of the U.S. economic system 	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices</p> <p>1-2 6-8</p> <p>S-Id.7</p>	<p>Civics</p> <p>5.1.1 5.3.3</p> <p>Economics</p> <p>E1.1.1 E 1.1.2 E.1.1.3 E1.2.2 E2.1.1 E3.1.3</p> <p>Social Studies Process Skills</p> <p>P1.1 P1.4 P2.1-2</p> <p>Employability Skills</p> <p>CES.1.4 CES.5.2-4 CES.9.1</p>

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Topic Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Learning Standards
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer</p> <p>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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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 	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices 1-8</p> <p>A-SSE.3</p> <p>S-IC.1 S-IC.3 S-IC.6 S-Id.7</p>	<p>Civics 5.1.1</p> <p>Economics E1.1.1 E1.2.2 E1.3.1 E1.3.2 E1.4.2 E2.1.1 E4.1.1 E4.1.3 E4.1.4 E4.1.6</p> <p>Social Studies Process Skills P1.1 P1.4 P2.1-2</p> <p>Employability Skills CES1.4 CES3.1-2 CES5.2-4 CES6.4-6</p>

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Topic Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Learning Standards
<p>Topic Four: Government, Banking, and Economic Stability</p> <p>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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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 	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices</p> <p>1-2 6-8</p> <p>S-IC.6</p>	<p>Civics</p> <p>C2.2.1 C2.2.5 C3.1.4 C3.1.5 C5.4.2 C6.1.4</p> <p>Economics</p> <p>E1.4.1-4 E2.1.2-3 E2.2.1-3</p> <p>Employability Skills</p> <p>CES1.4 CES3.1-2 CES5.2-4 CES5.14-16</p>

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Topic Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Learning Standards
<p>Topic Five: The Global Economy</p> <p>Chapters 15 and 16 discuss the costs and benefits of international trade, describe the structure and values of other economic systems, and address economic growth and development in industrialized and developing nations.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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 	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices</p> <p>1-2 6-8</p> <p>S-IC.6</p>	<p>Economics</p> <p>E3.1.1-4 E3.2.1-4</p> <p>Employability Skills</p> <p>CES 1.3. CES3.1-2</p>

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Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Learning Standards
<p>Session One: Economic Systems—Who Makes the Big Decisions?</p> <p>Examine how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services. Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship <p>Concepts: Command economy, Distribution, Economic systems, Economics, Market economy, Production</p> <p>Skills: Analyzing information, Categorizing data, Decision- making, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Economics E1.2.1-2 E1.4.4 E3.13</p> <p>Social Studies Process Skills P1.1 P1.4</p> <p>Career & Employability CES3.3-6 CES7.1-4</p>
<p>Session Two: Supply and Demand—What’s It Worth to You?</p> <p>Illustrate the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Review the concepts of supply and demand. Define the term market-clearing price. Demonstrate the interaction between supply and demand in a free-market economy. Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price. <p>Concepts: Demand, Economics, Market-clearing Price, Supply, Supply and demand</p> <p>Skills: Analyzing information, Categorizing data, Decision- making, Evaluating alternatives, Listening for understanding, Oral and written communication, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-Id.7 S-IC .1 S-IC .3 S-IC .6</p>	<p>Economics E1.3.1 E1.3.2</p> <p>Social Studies Process Skills P1.1 P1.5 P2.1 P2.2</p> <p>Career & Employability CES1.7 CES3.1-2 CES7.1-3 CES7.6-11 CES8.1-3</p>

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Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Learning Standards
<p>Session Three: Supply and Demand—The JA Market Game Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price. Apply real-life examples of market forces that influence supply and demand <p>Concepts: Demand, Economics, Market-clearing Price, Supply</p> <p>Skills: Analyzing information, Categorizing data, Charting, Decision-making, Graphing, Negotiating, Oral and written communication, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Economics E1.3.1 E1.3.2</p> <p>Social Studies Process Skills P1.1 P1.5 P2.1 P2.2</p> <p>Career & Employability CES1.7 CES3.1-2 CES7.1-3 CES7.6-11 CES8.1-3</p>
<p>Session Four: Saving, Spending, and Investing Explore concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compare the characteristics, risks, and rewards of several options.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize ways to earn and increase wealth through saving and investing. Analyze examples of wealth acquired through saving and investing. Evaluate different methods of saving and investing, including varied risk and rewards. <p>Concepts: Banks as borrower and lender, Economics, Investing options, Risk versus reward, Saving options, Simple interest</p> <p>Skills: Analyzing information, Categorizing data, Decision- making, Oral and written communication, Public speaking, Reading for understanding, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Economics E4.1.1 E4.3.1 E4.1.3-6</p> <p>Social Studies Process Skills P1.1 P1.4-5 P2.1 P3.4 P4.1</p> <p>Career & Employability CES1.6 CES4.1-2 CES8.1-4</p>

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Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Learning Standards
<p>Session Five: Government’s Role in the Market</p> <p>Analyze 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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. <p>Concepts: Economics, Free- rider problem, Non-rivalry, Private property, Public vs. private goods, Public vs. private sector, Taxes</p> <p>Skills: Analyzing information, Categorizing data, Decision- making, Oral and written communication, Public speaking, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Economics E1.4.2-4 E2.2.1-2</p> <p>Social Studies Process Skills P3.1-4</p> <p>Career & Employability CES1.7 CES5.2-4 CES9.2</p>
<p>Session Six: Money, Inflation, and the CPI</p> <p>Learn about 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.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. <p>Concepts: Consumer Price Index (CPI), Consumer purchasing power, Economics, Federal Reserve System, Inflation, Inflation rate, Percentage change, United States Bureau of Labor Statistics (BLS)</p> <p>Skills: Analyzing information Categorizing data, Oral and written communication, Public speaking, Reading for understanding, Solving algebraic equations, Working in pairs</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>A-SSE.1 A-SSE.3</p> <p>A-REI.1-3</p> <p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Economics E2.1.2-3 E2.2.2</p> <p>Social Studies Process Skills P1.1 P1.5 P2.1-4</p> <p>Career & Employability CES1.4 CES5.2-4 CES5.14-18 CES6.12-13</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	MI Learning Standards
<p>Session Seven: International Trade Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade. ▪ Analyze the impact of trade on national and international utility. <p>Concepts: Economic isolationism, Economics, International trade, Regional trade, Trade restrictions, Tariff, Utility, World trade</p> <p>Skills: Categorizing data, Evaluating information, Negotiating, Oral and written communication, Public speaking, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Economics E3.1.2 E3.1.3 E3.2.1-4</p> <p>Social Studies Process Skills P1.1 P2.1-2 P3.1-4</p> <p>Career & Employability CES3.1-2 CES3.4 CES7.1-4 CES7.9-11 CES8.1</p>

JA Job Shadow

Session Descriptions	Key Learning Objectives	Common Core ELA	MI Social Studies	Career and Employability Skills
<p>Session One: Before the Hunt</p> <p>Students are introduced to the <i>JA Job Shadow</i> program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize career clusters that match their skills and interest. ▪ Demonstrate self-awareness of their soft skills in work scenarios. 	RI.9-10.1 SL.9-10.1 L.9-10.4 RI.11-12.1 SL.11-12.1 L.11-12.4	E4.1.5	CES2.1 CES2.3-4 CES3.1-3 CES5.1-4 CES6.7 CES6.12-13
<p>Session Two: Perfect Match</p> <p>Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Review methods of identifying job openings. ▪ Demonstrate professional interviewing skills. ▪ Express expectations for the upcoming site visit. 	SL.9-10.1 L.9-10.3 L.9-10.4 W.9-10.7 SL.11-12.1 L.11-12.3 L.11-12.4 W.11-12.7		CES2.14 CES5.9-13 CES5.14-16 CES6.1 CES6.12-15 CES10.2-3 CES10.4-7 CES10.8-9
<p>Session Three: Get Hired: Collaboration and Creativity</p> <p>Students reflect on what they learned before and during the site visit, and they practice business communication by composing a thank-you note. They then create one of four career preparation tools: a career assessment, elevator pitch, resume, or infographic profile.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile. 	SL.9-10.1 L.9-10.1 L.9-10.3 L.9-10.4 W.9-10.4 W.9-10.5 W.9-10.7 SL.11-12.1 L.11-12.1 L.11-12.3 L.11-12.4 W.11-12.4 W.11-12.5 W.11-12.7		CES2.1-4 CES5.1-4 CES5.8-12 CES7.1-4 CES7.12-14 CES10.2-3 CES10.5

JA Personal Finance

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies
<p>Session One: Plan to Earn</p> <p>Students learn that healthy personal finances take planning and managing. They begin to analyze major life events and issues that have financial implications.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the role income plays in personal finances. ▪ Evaluate the effect their educational choices have on lifetime earnings. ▪ Describe the importance of planning in making financial decisions. <p>Concepts: Earnings, Education, Lifetime earnings, Personal finances</p> <p>Skills: Analyzing information, Decision making, Evaluating alternatives ,Oral and written communication Prioritizing information, Using a timeline, Working in pairs</p>	<p>SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.4 L.11-12.4</p>	<p>E4-4.1</p>
<p>Session Two: Saving for Life</p> <p>Students analyze the role saving plays in their personal finances and how having a healthy savings plan is necessary in all phases of life.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize high-dollar items and unexpected costs that require savings. ▪ Review key concepts related to successfully saving money. <p>Concepts: Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal , Saving money, Savings</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p>SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.4 L.11-12.4</p>	<p>E4-4.1</p>
<p>Session Three: The Budget Game</p> <p>Students investigate budgeting and why many people have difficulty staying within a budget.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of making and keeping a spending plan. ▪ Consider the wide range of expenditures that might make up a monthly budget. <p>Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p>SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.4 L.11-12.4</p>	<p>E4-4.1</p>

JA Personal Finance

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies
<p>Session Four: Credit Choices</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of credit as part of personal finances. ▪ Express the need to make good credit decisions to avoid costly consequences. <p>Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p>Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>W.9-10.2 W.11-12.2 W.9-10.3 W.11-12.3 SL.9-10.4 SL.11-12.4 L.9-10.4 L.11-12.4</p>	<p>E4-4.1</p>
<p>Session Five: Savvy Consumer</p> <p>Groups work together to create public service announcements (PSAs) to inform each other of risks they could face in their finances and identify ways to protect themselves from potential loss.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize potential risks to their personal finances. ▪ Describe appropriate preventive methods to limit potential losses. <p>Concepts: Consumer protection, Fraud, Identity theft, Insurance, Risk, Risk management</p> <p>Skills: Analyzing information, Creativity, Decision making, Visual and written communication, Reading for understanding, Working in groups</p>	<p>SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.3 L.11-12.3 L.9-10.4 L.11-12.4</p>	<p>E4-4.1</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies	Career and Employability Skills
<p>Session One: How Much? How Many?</p> <p>Students explore how price and production can affect business performance.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain how product price makes an impact on profits ▪ Describe how production can affect price, sales, and profit <p>Concepts: assembly line, break- even point, business management, fixed costs, law of diminishing returns, loss, price, product, production, profit, resources, variable costs</p> <p>Skills: data analysis, decision- making, mathematical skills, oral communication, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Economics</p> <p>E1.1.1-3 E1.2.1-2 E1.3.1-1.3.3 E1.4.1 E2.1.1</p>	<p>CES3.1-2 CES3.5 CES5.2-4 CES6.8-11 CES6.13-15 CES7.2-3</p>
<p>Session Two: How Much? How Many? – The Simulation</p> <p>Students make decisions about price and production levels using the JA Titan computer simulation.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Make informed business price and production decisions <p>Concepts: business management, fixed costs, law of diminishing returns, price, production, variable costs</p> <p>Skills: data analysis, decision- making, mathematical skills, oral communication, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Economics</p> <p>E1.1.1 E1.2.2 E1.3.1-1.3.3 E1.4.1 E2.1.1</p>	<p>CES5.2-4</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies	Career and Employability Skills
<p>Session Three: Cutting Edge Students design a marketing plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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 <p>Concepts: demographics, 4 P’s of marketing, market research, marketing, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, decision- making, mathematical skills, oral communication, planning, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Economics E1.1.1 E1.2.2 E1.3.1 E1.4.2 E2.1.1</p>	<p>CES3.1-5 CES5.10 CES5.14-19 CES6.1 CES6.12-15 CES7.1-4 CES7.9-14</p>
<p>Session Four: Cutting Edge – The Simulation Students make decisions about price, production, and research and development using the JA Titan computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Make informed research and development and marketing decisions <p>Concepts: demographics, 4 P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, decision- making, mathematical skills, oral communication, planning, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Economics E1.1.1 E1.2.2 E1.3.1 E1.4.2 E2.1.1</p>	<p>CES5.2-4 CES9.1-3</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies	Career and Employability Skills
<p>Session Five: Make an Investment</p> <p>Students solicit capital investment.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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 <p>Concepts: business management, capital investment, cash flow, charitable giving, investors</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Civics C5.4.1-2</p> <p>Economics E1.1.1 E1.2.2 E1.3.1 E2.1.1</p>	<p>CES3.1-3 CES3.6 CES8.1-4</p>
<p>Session Six: Make an Investment – The Simulation</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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 <p>Concepts: business management, capital investment, cash flow, charitable giving, demographics, four P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Civics C5.4.1-2</p> <p>Economics E1.1.1 E1.2.2 E1.3.1 E2.1.1</p>	<p>CES5.2-4 CES9.1-3</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies	Career and Employability Skills
<p>Session Seven: JA Titan of Industry</p> <p>– The Competition</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Demonstrate how business decisions affect business performance ▪ React appropriately to decisions made by other businesses <p>Concepts: business management, capital investment, cash flow, charitable giving, demographics, 4 P's of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Civics 5.4.2</p> <p>Economics E1.1.1-3 E1.2.2 E1.4.1 E2.1.1</p>	<p>CES5.2-4 CES9.1-3</p>