A Correlation:
South Carolina Academic Standards
and
Junior Achievement
High School Programs

Updated October 2018
Financial Literacy Standards
Career Connections Framework

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
www.ja.org
Overview

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

In this document, Junior Achievement programs are correlated to the South Carolina College and Career Ready Standards for English Language Arts (ELA), Mathematics and Social Studies as well as CATE standards and Financial Literacy standards where appropriate. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

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

High School Programs

JA Be Entrepreneurial® introduces students to the essential components of a practical business plan, and challenges them to start an entrepreneurial venture while still in high school.

JA Career Success® equips students with the tools and skills required to earn and keep a job in high-growth career industries.

JA Company Program® Blended Model unlocks the innate ability in students to fill a need or solve a problem in their community by launching a business venture and unleashing their entrepreneurial spirit. Each of the program’s 13 meetings allows students to work individually or in groups to take a closer look at business-related topics while continuing to run a business.

JA Economics® examines the fundamental concepts of micro-, macro-, and international economics.

JA Exploring Economics® fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics.

JA Job Shadow™ prepares students to be entrepreneurial thinkers in their approach to work. Students will acquire and apply the skills needed in demanding and ever-changing workplaces.

JA Personal Finance® Blended Model allows students to experience the interrelationship between today’s financial decisions and future financial freedom.

JA Titan® introduces critical economics and management decisions through an interactive simulation.
### JA Be Entrepreneurial

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
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</table>
| **Session One: Introduction to Entrepreneurship**  
Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture. | Objectives:  
The students will be able to:  
- Recognize the elements of a successful business startup  
- Evaluate myths and facts about entrepreneurship  
- Consider product-development options  
- Assess the relationships among multiple causes and multiple effects.  
- Evaluate the validity of multiple points of view or biases by using evidence and sound reasoning. | ECON-1  
ECON-2  
ECON-3 | English 1-2  
W.1.1  
W.2.1  
W.4.1  
C.1.1-6  
C.2.1  
C.3 | English 3-4  
C.1.1-6  
C.2.1-2  
C.3  
C.4.1-2 |
| **Session Two: What’s My Business?**  
Students select a product or service for a business venture. | Objectives:  
The students will be able to:  
- Recognize the importance of carefully selecting a product or service before starting a business  
- Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans  
- Analyze and evaluate evidence, arguments, claims, and beliefs.  
- Compare the ways that different economic systems answer the fundamental questions of what goods and services should be produced, how they should be produced, and who will consume them. | ECON-1  
ECON-2  
ECON-3 | English 1-2  
I.1.1  
RI.5.1  
RI.6.1  
RI.9.1  
W.1.1  
W.2.1  
W.4.1  
C.1.1-6  
C.2.1 | English 3-4  
C.2.1  
C.4.1-2 |
| **Session Three: Who’s My Customer?**  
Students analyze potential markets. | Objectives:  
The students will be able to:  
- Recognize the importance of analyzing markets  
- Apply a needs assessment of the market available to a specific product | ECON-1  
ECON-2  
ECON-3 | English 1-2  
I.1.1  
RI.5.1  
RI.6.1  
RI.9.1  
W.1.1  
W.2.1  
W.4.1  
C.1.1-6  
C.2.1 | English 3-4  
C.2.1  
C.4.1-2 |
| **Session Four: What’s My Advantage?**  
Students determine how to set a product apart from its competition. | Objectives:  
The students will be able to:  
- Define competitive advantages and recognize them in other businesses  
- Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market | ECON-1  
ECON-2  
ECON-3 | English 1-2  
RI.5.1  
RI.6.1  
RI.9.1  
C.1.1-6  
C.2.1  
C.3 | English 3-4  
C.2.1  
C.4.1-2 |
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<tr>
<td><strong>Session Five: Competitive Advantages</strong>&lt;br&gt;Students decide how to set a product or service apart from the competition.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Evaluate competitive advantages&lt;br&gt;• Select competitive advantages that will drive a developing business venture</td>
<td>▪ Analyze how a scarcity of productive resources affects economic choices.</td>
<td>ECON-1&lt;br&gt; ECON-2&lt;br&gt; ECON-3</td>
<td>English 1-2&lt;br&gt; RI.5.1&lt;br&gt; RI.6.1&lt;br&gt; RI.9.1&lt;br&gt; W.1.1&lt;br&gt; W.2.1&lt;br&gt; W.4.1&lt;br&gt; C.1.1-6&lt;br&gt; C.2.1</td>
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<tr>
<td><strong>Session Six: Ethics Are Good for Business</strong>&lt;br&gt;Students consider consequences in making ethical business decisions.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Evaluate short- and long-term consequences in making ethical decisions&lt;br&gt;• Express that being ethical can be good for business</td>
<td>ECON-1&lt;br&gt; ECON-2&lt;br&gt; ECON-3</td>
<td>English 1-2&lt;br&gt; RI.5.1&lt;br&gt; RI.6.1&lt;br&gt; RI.9.1&lt;br&gt; W.1.1&lt;br&gt; W.2.1&lt;br&gt; W.4.1&lt;br&gt; C.1.1-6&lt;br&gt; C.2.1</td>
<td>English 3-4&lt;br&gt; RI.5.1&lt;br&gt; RI.6.1&lt;br&gt; RI.9.1&lt;br&gt; W.2.1&lt;br&gt; W.4.1&lt;br&gt; C.1.1-6&lt;br&gt; C.2.1</td>
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<tr>
<td><strong>Session Seven: The Business Plan</strong>&lt;br&gt;Students compile a sample business plan.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Compile entrepreneurial elements into a sample business plan&lt;br&gt;• Analyze and evaluate ideas in order to improve and maximize creative efforts.&lt;br&gt;• Assume shared responsibility for collaborative work and value the contributions made by each team member.</td>
<td>ECON-1&lt;br&gt; ECON-2&lt;br&gt; ECON-3</td>
<td>English 1-2&lt;br&gt; L.1.1&lt;br&gt; RI.5.1&lt;br&gt; RI.6.1&lt;br&gt; RI.9.1&lt;br&gt; W.1.1&lt;br&gt; W.2.1&lt;br&gt; W.4.1&lt;br&gt; C.1.1-6&lt;br&gt; C.2.1&lt;br&gt; C.3</td>
<td>English 3-4&lt;br&gt; RI.5.1&lt;br&gt; RI.6.1&lt;br&gt; RI.9.1&lt;br&gt; W.2.1&lt;br&gt; W.4.1&lt;br&gt; C.1.1-6&lt;br&gt; C.2.1</td>
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## JA Career Success

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<th>Literacy Skills for Social Studies</th>
<th>Guidance Curriculum Standards</th>
</tr>
</thead>
</table>
| **Session One: Get Hired–Critical Thinking and Creativity** | **Objectives:**  
The students will be able to:  
- 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 | **English 1-2**  
RL.5.1  
RL.9.1  
W.2.1  
W.4.1  
C.1.1-6  
C.2.1  
C.3.1  
C.4.1  
**English 3-4**  
RL.5.1  
RL.9.1  
W.4.1  
C.1.1-6  
C.2.1 | **Evaluate the validity of multiple points of view or biases by using evidence and sound reasoning.**  
**Explain contemporary patterns of human behavior, culture, and political and economic systems.** | **Students will employ strategies to achieve school success.** |
| **Session Two: Get Hired–Communication and Conflict-Management Skills** | **Objectives:**  
The students will be able to:  
- Recognize common responses to conflict  
- Apply conflict-management skills to resolve work-based issues | **English 1-2**  
RL.9.1  
C.1.1-6  
C.2.1  
C.4.1  
**English 3-4**  
RL.9.1  
C.1.1-6  
C.2.1  
C.4.1 | **Communicate effectively in diverse environments by using media and technology.** | **Students will demonstrate decision making, goal-setting, problem solving, and communication skills.** |
| **Session Three: Get Hired–Collaboration and Creativity** | **Objectives:**  
The students will be able to:  
- Demonstrate collaboration with team members to accomplish work-based challenges  
- Recognize the components of a high-performance team | **English 1-2**  
C.1.1-6  
C.2.1 | | |
| **Session Four: Get Hired–Strong Soft Skills** | **Objectives:**  
The students will be able to:  
- Identify soft skills that are in demand by employers  
- Demonstrate personal soft skills in a mock interview | **English 1-2**  
RL.9.1  
C.1.1-6  
C.2.1  
C.4.1  
**English 3-4**  
C.1.1-6  
C.2.1  
C.4.1 | **Assume shared responsibility for collaborative work and value the contributions made by each team member.** | **Students will demonstrate a positive attitude toward work and the ability to work together.** |

**Students will:**  
- Be able to identify and develop the 4 C’s skills that employers want from people entering the workforce.  
- Apply critical-thinking skills and creativity to solve problems in real-life work scenarios.  
- Recognize that decisions made in the workplace have consequences.  
- Recognize common responses to conflict.  
- Apply conflict-management skills to resolve work-based issues.  
- Demonstrate collaboration with team members to accomplish work-based challenges.  
- Recognize the components of a high-performance team.  
- Identify soft skills that are in demand by employers.  
- Demonstrate personal soft skills in a mock interview.  
- Be work ready by developing the 4 C’s skills that employers want from people entering the workforce.  
- Be able to identify and apply critical-thinking skills and creativity to solve problems in real-life work scenarios.  
- Be able to recognize that decisions made in the workplace have consequences.  
- Be able to recognize common responses to conflict.  
- Be able to apply conflict-management skills to resolve work-based issues.  
- Be able to demonstrate collaboration with team members to accomplish work-based challenges.  
- Be able to recognize the components of a high-performance team.  
- Be able to identify soft skills that are in demand by employers.  
- Be able to demonstrate personal soft skills in a mock interview.
### Session Descriptions

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<tr>
<th>Session Five: Know Your Work Priorities</th>
<th>Key Learning Objectives</th>
<th>SCCCR ELA Standards</th>
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<th>Guidance Curriculum Standards</th>
</tr>
</thead>
</table>
| 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. | **Objectives:**  
- The students will be able to:  
  - Recognize the importance of being focused, proactive, and adaptable when exploring careers  
  - Rank work environment priorities as an anchor for making career planning decisions | **English 1-2**  
RI.9.1  
RI.6  
RI.11.1-2  
C.1.1-6  
C.2.1  
**English 3-4**  
RI.9.1  
RI.11.1-2  
C.1.1-6  
C.2.1 | ▪ Explain how an interdependent, specialized, and voluntary worldwide trade network affects a nation's standard of living and economic growth. | Students will understand the relationship between community and work. |

<table>
<thead>
<tr>
<th>Session Six: Know Who’s Hiring</th>
<th>Key Learning Objectives</th>
<th>SCCCR ELA Standards</th>
<th>Literacy Skills for Social Studies</th>
<th>Guidance Curriculum Standards</th>
</tr>
</thead>
</table>
| 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. | **Objectives:**  
- The students will be able to:  
  - 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 | **English 1-2**  
RI.6.1  
RI.9.1  
C.1.1-6  
C.2.1  
C.4.1  
**English 3-4**  
RI.6.1  
RI.9.1  
C.1.1-6  
C.2.1  
C.4.1 | ▪ Synthesize ideas and data to determine their validity and authenticity. | Students will explore careers and the connection of school to work. |

<table>
<thead>
<tr>
<th>Session Seven: Know Your Personal Brand</th>
<th>Key Learning Objectives</th>
<th>SCCCR ELA Standards</th>
<th>Literacy Skills for Social Studies</th>
<th>Guidance Curriculum Standards</th>
</tr>
</thead>
</table>
| 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. | **Objectives:**  
- The students will be able to:  
  - 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 | **English 1-2**  
RI.5.1  
RI.6.1  
RI.9.1  
RI.11.1  
W.1.1  
W.4.1  
C.1.1-6  
C.2.1  
C.3.1  
C.4.1  
**English 3-4**  
RI.5.1  
RI.6.1  
RI.9.1  
RI.11.1  
W.1.1  
W.4.1  
C.1.1-6  
C.2.1  
C.3.1  
C.4.1 | ▪ Analyze and evaluate ideas in order to improve and maximize creative efforts. | Students will acquire knowledge, skills, and attitudes that contribute to effective learning in school and across the life span. |
# JA Company Program – Blended Model

<table>
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<tr>
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<tbody>
<tr>
<td><strong>Meeting One: Start a Business</strong></td>
<td>CATE Entrepreneurship</td>
<td></td>
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</tr>
<tr>
<td>Students examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture.</td>
<td>D.1 Identify characteristics of entrepreneurs.</td>
<td>English I-4</td>
<td>English 1-4</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>D.2 Complete a self-analysis to identify potential entrepreneurial interests.</td>
<td>RI 5.1</td>
<td>Inquiry Based Standards</td>
</tr>
<tr>
<td>The students will:</td>
<td>Social Studies, Economics</td>
<td>RI 6.1</td>
<td>I 1.1</td>
</tr>
<tr>
<td>- Identify what they will be doing in JA Company Program.</td>
<td></td>
<td>RI 8.1</td>
<td>I 2.1</td>
</tr>
<tr>
<td>- Share important information about prior knowledge, beliefs, and attitudes.</td>
<td></td>
<td>RI 9.1</td>
<td>I 3.1</td>
</tr>
<tr>
<td>- Build relationships with others in their group.</td>
<td></td>
<td>RI 12.1</td>
<td>I 3.2</td>
</tr>
<tr>
<td>- Determine entrepreneurial traits and choose a business team</td>
<td></td>
<td>RI 12.2-3</td>
<td>I 3.3</td>
</tr>
<tr>
<td>- Explore potential ways to fund their venture.</td>
<td></td>
<td>W 5.2</td>
<td></td>
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<td></td>
<td>CATE Entrepreneurship</td>
<td>C.1-2</td>
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<tr>
<td></td>
<td>ECON-5.2 Explain that income for most people is determined by the market value of the productive resources they sell.</td>
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<tr>
<td><strong>Meeting Two: Fill a Need</strong></td>
<td>CATE Entrepreneurship</td>
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<tr>
<td>Students brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further.</td>
<td>E.1 List the advantages and disadvantages of different types of business ownership.</td>
<td>English I-4</td>
<td>English 1-4</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>E.2 Distinguish between four ways in which a business may be acquired and/or operated (purchase an existing business, enter the family business, purchase a franchise, or start a new business).</td>
<td>RI 1.1</td>
<td>Inquiry Based Standards</td>
</tr>
<tr>
<td>The students will:</td>
<td>Social Studies, Economics</td>
<td>RI 1.2</td>
<td>I 1.1</td>
</tr>
<tr>
<td>- Collaborate as a group to decide on the product or service that the Company will sell.</td>
<td></td>
<td>RI 1.3</td>
<td>I 2.1</td>
</tr>
<tr>
<td>- Narrow the list of potential business ideas by answering critical questions about each one.</td>
<td></td>
<td>RI 1.4</td>
<td>I 3.1</td>
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<td></td>
<td>CATE Entrepreneurship</td>
<td>RI 2.1</td>
<td>I 3.2</td>
</tr>
<tr>
<td></td>
<td>Social Studies, Economics</td>
<td>RI 2.3</td>
<td>I 3.3</td>
</tr>
<tr>
<td></td>
<td>CATE Entrepreneurship</td>
<td>RI 5.1</td>
<td>I 3.4</td>
</tr>
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<td></td>
<td>ECON 1.1 Explain that the practice of economic decision making is an evaluation process that measures additional benefits versus additional costs.</td>
<td>RI 8.1</td>
<td>I 5.1</td>
</tr>
<tr>
<td></td>
<td>ECON 1.3 Apply the concept that people respond to positive and negative incentives to past and current economic decisions.</td>
<td>RI 9.1</td>
<td></td>
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<tr>
<td></td>
<td>CATE Entrepreneurship</td>
<td>RI 12.1</td>
<td></td>
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<tr>
<td></td>
<td>Social Studies, Economics</td>
<td>RI 12.2</td>
<td></td>
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<td></td>
<td>CATE Entrepreneurship</td>
<td>W 5.2</td>
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<td></td>
<td>Social Studies, Economics</td>
<td>C.1-2</td>
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<tr>
<td><strong>Meeting Three: Vet the Venture</strong></td>
<td>Students conduct research on their top product or service ideas and decide on which idea to move forward with based on a series of factors.</td>
<td><strong>CATE Entrepreneurship</strong>&lt;br&gt;E.3 Identify opportunities of traditional and non-traditional business ventures.&lt;br&gt;H.3 Select a business opportunity based on research</td>
<td><strong>English 1-4</strong>&lt;br&gt;RI 1-4&lt;br&gt;RI 5.1&lt;br&gt;RI 5.2&lt;br&gt;RI 8.1&lt;br&gt;RI 9.1&lt;br&gt;RI 12.1&lt;br&gt;RI 12.3&lt;br&gt;C.1-2</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:</td>
<td><strong>Social Studies, Economics</strong>&lt;br&gt;ECON 2.1 Illustrate how markets are created when voluntary exchanges occur between buyers and sellers.&lt;br&gt;ECON 2.2 Explain how efficient markets allocate goods, services, and the factors of production in a market-based economy.&lt;br&gt;ECON 3.1 Explain that institutions in a market economy help individuals and groups accomplish their goals.</td>
<td><strong>CATE Entrepreneurship</strong>&lt;br&gt;E.5 Identify and define the growth stages of traditional and non-traditional businesses.&lt;br&gt;H.1 Discuss the purposes for creating a business plan.&lt;br&gt;H.2 Describe the parts of a business plan</td>
<td></td>
</tr>
<tr>
<td>- Conduct research on top business ideas.&lt;br&gt;- Decide which product or service idea to move forward with.&lt;br&gt;- Submit the product idea for approval.</td>
<td><strong>Social Studies, Economics</strong>&lt;br&gt;ECON 2.3 Explain how business cycles, market conditions, government policies, and inequalities affect the living standards of individuals and other economic entities.&lt;br&gt;ECON-3.2 Illustrate how money and the consequent banking system facilitate trade, historically and currently.</td>
<td></td>
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<tr>
<td><strong>Meeting Four: Create a Structure</strong></td>
<td>Students form business teams and begin to develop their business plan through a series of specialized tasks.</td>
<td><strong>CATE Entrepreneurship</strong>&lt;br&gt;E.1-4&lt;br&gt;RI 1-2&lt;br&gt;RI 5.1&lt;br&gt;RI 8.1&lt;br&gt;RI 9.1&lt;br&gt;RI 12.1&lt;br&gt;RI 12.3&lt;br&gt;W 1.1&lt;br&gt;W 2.1&lt;br&gt;W 4.1&lt;br&gt;W 5.2&lt;br&gt;C.1-2</td>
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<tr>
<td>Business teams report on their tasks and findings to the entire Company and come to a consensus on major decisions as they launch the business and finalize their business plan.</td>
<td>CATE Entrepreneurship</td>
<td>H.8 Design a physical layout to meet the needs of the business medium.</td>
<td>English I-4</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>H.10 Develop an organizational chart.</td>
<td>RI 1-4</td>
</tr>
<tr>
<td>The students will:</td>
<td></td>
<td>H.11 Prepare a management plan (incorporate legal requirements, business protection, and operations).</td>
<td>RI 5.1</td>
</tr>
<tr>
<td>• Engage in business communication and implementation.</td>
<td>Social Studies, Economics</td>
<td>ECON 1.2 Explain why the productive resources of land, labor, and capital are limited.</td>
<td>RI 6.1</td>
</tr>
<tr>
<td>• Research business processes, and integrate information across all teams.</td>
<td></td>
<td>ECON 4.1 Summarize how differing factor endowments—such as geography, the development of technology, and the abundance of labor—affect the goods and services in which a nation specializes.</td>
<td>RI 8.1</td>
</tr>
<tr>
<td>• Apply the concept of accountability to practices in the Company.</td>
<td></td>
<td></td>
<td>RI 9.1</td>
</tr>
<tr>
<td>• Complete a business plan.</td>
<td></td>
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<td>RI 12.1</td>
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<td></td>
<td></td>
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<td>RL12.3</td>
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<tr>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Meeting Six through Eleven: Run the Business</strong></td>
<td>CATE Entrepreneurship</td>
<td>B.1 Identify positive work practices</td>
<td>English I-4</td>
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<tr>
<td>Each week, business teams meet to provide status updates to the entire Company, review priorities, and accomplish tasks to meet Company goals and objectives.</td>
<td>B.2 Demonstrate positive interpersonal skills</td>
<td>RI 1-4</td>
<td>RI 1-4</td>
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<td><strong>Objectives:</strong></td>
<td>Social Studies Literacy</td>
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<td>Inquiry Based Standards</td>
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<tr>
<td>The students will:</td>
<td>• Communicate effectively in diverse environments by using media and technology.</td>
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<tr>
<td>• Practice business communication and implementation.</td>
<td>• Assume shared responsibility for collaborative work and value the contributions made by each team member.</td>
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<td>• Practice task prioritization.</td>
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<td>• Practice follow-through.</td>
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<td>• Submit important information.</td>
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<td>I 3.3</td>
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<td>• Practice problem solving</td>
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<tr>
<td><strong>Topic: Capitalization</strong></td>
<td>CATE Entrepreneurship</td>
<td>F.3 Describe other sources that can provide debt capital (e.g., partnerships, venture capitalists, friends, family, etc.).</td>
<td>English I-4</td>
</tr>
<tr>
<td>Independently or in groups, members examine types of capitalization and practice the art of the pitch for future start-up capital.</td>
<td>H.12 Prepare a pro forma budget.</td>
<td>RI 1-3</td>
<td>RI 1-4</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td>H.13 Interpret financial statements (balance sheet, income statement, cash flow projections, and summary of sales and cash receipts).</td>
<td>RI 5.1</td>
<td>RI 5.1</td>
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<td>The students will:</td>
<td>Social Studies, Economics</td>
<td>ECON-5.3 Explain how wage rates for most workers depend upon the market value of what the workers produce for the marketplace.</td>
<td>RI 8.1</td>
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<td>• Explore sources of capital.</td>
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<td>• Consider which sources of capital might be used for the Company.</td>
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<td>RI 12.1</td>
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<td>• Learn pitch ideas for building capital or obtaining funding.</td>
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<td>RI 12.3</td>
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<td>• Present a pitch.</td>
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### JA Company Program – Blended Model

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| **Topic: Finance**<br>Independently or in groups, members practice using the company’s financial tools for their own future business idea. | CATE Entrepreneurship<br>H. 12 Prepare a pro forma budget.<br>H.13 Interpret financial statements (balance sheet, income statement, cash flow projections, and summary of sales and cash receipts).<br>H.14 Complete a pro forma income statement and balance sheet.<br>Social Studies, Economics<br>ECON 5.1 Explain how individuals make personal economic decisions and how current spending and acquisition of debt can impact future income. | English 1-4<br>RI 1-3<br>RI 5.1<br>RI 6.1<br>RI 8.1<br>RI 9.1<br>RI 12.1<br>RI 12.3<br>W 1.1<br>W 2.1<br>W 4.1<br>W 5.2 | English 1-4 Inquiry Based Standards<br>1.1<br>1.2<br>1.3<br>1.3<br>1.4<br>1.4<br>1.5<br>1.5<br>1.5<br>1.5<br>1.5

**Objectives:**<br>The students will:<br>  * Examine the most important financial elements of a startup.<br>  * Practicing using the Business Finance Tool.<br>

| **Topic: Management and Leadership**<br>Independently or in groups, members explore aspects of leadership. | CATE Entrepreneurship<br>B.1 Identify positive work practices<br>B.2 Demonstrate positive interpersonal skills<br>Social Studies Literacy<br>• Explain how investment in human capital such as health, education, and training leads to economic growth. | English 1-4<br>RI 1-3<br>RI 5.1<br>RI 6.1<br>RI 8.1<br>RI 9.1<br>RI 12.1<br>RI 12.3<br>W 1.1<br>W 2.1<br>W 4.1<br>W 5.2 | English 1-4 Inquiry Based Standards<br>1.1<br>1.2<br>1.3<br>1.3<br>1.4<br>1.4<br>1.5<br>1.5<br>1.5

**Objectives:**<br>The students will:<br>  * Research how leaders make decisions.<br>  * Investigate how leaders influence a company, beyond giving direction.<br>  * Provide evidence of a leader’s specific leadership style.<br>  * Develop a TED-style talk on leadership.<br>

| **Topic: Marketing**<br>Independently or in groups, members explore aspects of leadership. | CATE Entrepreneurship<br>H.5 Define the industry characteristics, major competitors, and market segment.<br>H.6 Determine the marketing mix (product, price, place, and promotion).<br>H.7 Select appropriate medium (e.g., physical location, web, mobile transport, etc.).<br>Social Studies, Literacy<br>• Compare the ways that different economic systems answer the fundamental questions of what goods and services should be produced, how they should be produced, and who will consume them. | English 1-4<br>RI 1-2<br>RI 5.1<br>RI 6.1<br>RI 8.1<br>RI 9.1<br>RI 12.1<br>RI 12.3 | English 1-4 Inquiry Based Standards<br>1.1<br>1.2<br>1.3<br>1.3<br>1.4<br>1.4<br>1.5<br>1.5
## JA Company Program – Blended Model

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<tr>
<td><strong>Topic: Sales</strong></td>
<td>CATE Entrepreneurship &lt;br&gt;H.13 Interpret financial statements. &lt;br&gt;J.1 Discuss selling products and services through traditional and non-traditional systems &lt;br&gt;J.2 Explain the kinds of ordering, payment, and delivery services required for traditional and non-traditional types of business purchases. &lt;br&gt;K.4 Describe cost-effective advertising and sales techniques that promote your company. &lt;br&gt;K.5 Describe the steps of the sales process. &lt;br&gt;<strong>Social Studies, Economics</strong> &lt;br&gt;ECON 2.4 Illustrate how an economically efficient market allocates goods and services to the buyers who are willing to pay for them.</td>
<td>English I-4 &lt;br&gt;RI 5.1 &lt;br&gt;RI 6.1 &lt;br&gt;RI 8.1 &lt;br&gt;RI 9.1 &lt;br&gt;RI 12.1 &lt;br&gt;RI.12.3 &lt;br&gt;W 1.1 &lt;br&gt;W 2.1</td>
<td>English 1-4 Inquiry Based Standards &lt;br&gt;I 1.1 &lt;br&gt;I 2.1 &lt;br&gt;I 3.1 &lt;br&gt;I 3.2 &lt;br&gt;I 3.3 &lt;br&gt;I 3.4 &lt;br&gt;I 4.1 &lt;br&gt;I 4.2 &lt;br&gt;I 4.3 &lt;br&gt;I 5.1 &lt;br&gt;I 5.2 &lt;br&gt;I 5.3</td>
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<td><strong>Topic: Supply Chain</strong></td>
<td>CATE Entrepreneurship &lt;br&gt;H. 9 Estimate the cost of equipment, supplies, and inventory. &lt;br&gt;K.2 Identify the role of business to promote goodwill and customer loyalty. &lt;br&gt;J.3 Describe tracking, confirmation and delivery of products and services. &lt;br&gt;J. 6 Illustrate the process of placing a secure order and payment using online services from a customer and company perspective. &lt;br&gt;<strong>Social Studies, Economics</strong> &lt;br&gt;ECON 4.2 Explain how the United States specializes in the production of those goods and services in which it has a comparative advantage.</td>
<td>English I-4 &lt;br&gt;RI.1.1-4 &lt;br&gt;RI 5.1 &lt;br&gt;RI 12.1 &lt;br&gt;RI.12.3</td>
<td>English 1-4 Inquiry Based Standards &lt;br&gt;I 1.1 &lt;br&gt;I 2.1 &lt;br&gt;I 3.1 &lt;br&gt;I 3.2 &lt;br&gt;I 3.3 &lt;br&gt;I 3.4 &lt;br&gt;I 4.1 &lt;br&gt;I 4.2 &lt;br&gt;I 4.3 &lt;br&gt;I 5.1 &lt;br&gt;I 5.2 &lt;br&gt;I 5.3</td>
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<td><strong>Meeting Twelve: Liquidate the Company</strong>&lt;br&gt;Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.</td>
<td><strong>CATE Entrepreneurship</strong>&lt;br&gt;H. 12 Prepare a pro forma budget.&lt;br&gt;H.13 Interpret financial statements (balance sheet, income statement, cash flow projections, and summary of sales and cash receipts).&lt;br&gt;H.14 Complete a pro forma income statement and balance sheet.</td>
<td><strong>English I-4</strong>&lt;br&gt;RI 1.1&lt;br&gt;RI 5.1&lt;br&gt;RI 12.1&lt;br&gt;RI 12.3&lt;br&gt;RI 1.1&lt;br&gt;RI 2.1&lt;br&gt;W 4.1&lt;br&gt;W 5.2</td>
<td><strong>English 1-4 Inquiry Based Standards</strong>&lt;br&gt;1.1&lt;br&gt;1.2.1&lt;br&gt;1.3.1&lt;br&gt;1.3.2&lt;br&gt;1.3.3&lt;br&gt;1.3.4&lt;br&gt;1.4.1&lt;br&gt;1.4.2&lt;br&gt;1.4.3&lt;br&gt;1.5.1&lt;br&gt;1.5.2&lt;br&gt;1.5.3</td>
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<td><strong>Objectives:</strong>&lt;br&gt;The students will:</td>
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<td>• Explain and follow the liquidation process.</td>
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<td>• Complete business closing and liquidation tasks, including recordkeeping.</td>
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<td>• Create an annual report.</td>
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<td><strong>Social Studies Literacy</strong>&lt;br&gt;▪ Model informed participatory citizenship.</td>
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<td>▪ Analyze and evaluate ideas in order to improve and maximize creative efforts.</td>
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<td><strong>Meeting Thirteen: Create a Personal Action Plan</strong>&lt;br&gt;Students create their own personal action plan using the knowledge and experience gained throughout the program.</td>
<td><strong>CATE Entrepreneurship</strong>&lt;br&gt;C. 3 List opportunities available to students through participation in related student organization conferences/competitions, community service, philanthropy, and other activities.&lt;br&gt;C.4 Explain how participation in career and technology education student organizations can promote lifelong responsibility for community service and professional development.</td>
<td><strong>English I-4</strong>&lt;br&gt;RI 1-2&lt;br&gt;RI 5.1&lt;br&gt;RI 12.1&lt;br&gt;RI 12.3&lt;br&gt;W 1.1&lt;br&gt;W 2.1&lt;br&gt;W 4.1&lt;br&gt;W 5.2</td>
<td><strong>English 1-4 Inquiry Based Standards</strong>&lt;br&gt;1.1&lt;br&gt;1.2.1&lt;br&gt;1.3.1&lt;br&gt;1.3.2&lt;br&gt;1.3.3&lt;br&gt;1.3.4&lt;br&gt;1.4.1&lt;br&gt;1.4.2&lt;br&gt;1.4.3&lt;br&gt;1.5.1&lt;br&gt;1.5.2&lt;br&gt;1.5.3</td>
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<td><strong>Objectives:</strong>&lt;br&gt;The students will:</td>
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<td>• Understand the importance of networking.</td>
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<td>• Complete a personal action plan.</td>
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<td>• Explore potential career options.</td>
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<td><strong>Social Studies Literacy</strong>&lt;br&gt;▪ Communicate effectively in diverse environments by using media and technology.</td>
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<td>▪ Assume shared responsibility for collaborative work and value the contributions made by each team member.</td>
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## JA Economics

### Topic Descriptions

**Topic One: Introduction to Economics**

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.

### Key Learning Objectives

**Objectives:**
The students will be able to:
- 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

### SCCC ELA Standards

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<tr>
<th>English 1-4</th>
<th>Math</th>
<th>Social Studies Standards</th>
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### Topic Two: Supply, Demand, Market Prices, and the Consumer

Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course. Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.

**Objectives:**

The students will be able to:
- Explain the role prices play in a market economy
- Define demand and describe how it illustrates the price effect
- Explain why people buy more of something at lower prices and less at higher prices
- Describe the relationship between individuals' demands and market demand
- Define the price elasticity of demand and explain what determines it
- Describe the difference between the price effect and a change in demand
- Describe how supply is related to opportunity cost
- Define supply and explain the price effect related to supply
- Explain why producers want to sell more of something at higher prices and less at lower prices
- Describe the relationship between market supply and the supplies of individual sellers
- Explain the price elasticity of supply and what determines it
- Describe the difference between the price effect and a change in supply
- Describe how competitive markets "clear" the amount buyers want to purchase with the amount sellers want to sell
- Explain the nature of shortages and surpluses and how market competition eliminates them
- Describe how market-clearing prices motivate people to produce goods and services
- Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices
- Identify the two main sources of household income
- Describe the factors that influence wealth accumulation
- Explain how personal budgets help people make good choices as consumers and savers
- Identify options to consider when making saving and investment decisions
- Describe advantages and disadvantages of using credit
- Explain how consumer interests are protected in our economy

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<tr>
<th>Topic Descriptions</th>
<th>Key Learning Objectives</th>
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### Topic Three: Businesses and Their Resources

Chapters 7 through 11 discuss the business and economic principles that guide decision making in business firms. The roles of profit, business organization, business finance, productivity, market structure, and other related topics are addressed.

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<tr>
<th>Objectives:</th>
<th>Key Learning Objectives</th>
<th>SCCCR ELA Standards</th>
<th>Math</th>
<th>Social Studies Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>The students will be able to:</td>
<td>I.1.1</td>
<td>A1.ASE.3</td>
<td>GS-4.4</td>
<td></td>
</tr>
<tr>
<td>• Identify the characteristics of entrepreneurs</td>
<td>I.2.1</td>
<td>A1.AREL.1</td>
<td>GS-5.3</td>
<td></td>
</tr>
<tr>
<td>• Explain the role of small business in the U.S. economy</td>
<td>I.5.1-3</td>
<td>A1.AREL.3</td>
<td>USHC-3.3</td>
<td></td>
</tr>
<tr>
<td>• Identify information that can be helpful in starting a small business</td>
<td>RL.5.1</td>
<td>PS.SPCR.5</td>
<td>USHC-5.1-2</td>
<td></td>
</tr>
<tr>
<td>• Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations</td>
<td>RL.6.1</td>
<td>PS.SPMJ.1</td>
<td>USHC 5.3-4</td>
<td></td>
</tr>
<tr>
<td>• Describe how large corporations are organized</td>
<td>RL.7.1</td>
<td></td>
<td>USHC 7.1</td>
<td></td>
</tr>
<tr>
<td>• Describe how financial markets help businesses obtain capital resources</td>
<td>RL.8.1-2</td>
<td></td>
<td>USHC 7.5</td>
<td></td>
</tr>
<tr>
<td>• Define equity and explain how it is used to finance business growth</td>
<td>RL.9.1</td>
<td></td>
<td>USHC-8.5</td>
<td></td>
</tr>
<tr>
<td>• Identify the ways businesses save</td>
<td>RL.10.1</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>• Define what a stock market is and describe why it is important</td>
<td>RL.11.1-2</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>• Distinguish between a balance and an income statement</td>
<td>RL.12.1</td>
<td></td>
<td></td>
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<tr>
<td>• Define gross domestic product (GDP) and how it is measured</td>
<td>W.1.1</td>
<td></td>
<td></td>
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<tr>
<td>• Explain how real GDP is calculated and how changes in real GDP affect living standards</td>
<td>W.2.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Define real per capita GDP</td>
<td>W.4.1</td>
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<tr>
<td>• Define the meaning of productivity</td>
<td>C.1.1-5</td>
<td></td>
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<tr>
<td>• Identify ways in which businesses have improved productivity</td>
<td>C.2.1</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>• Explain why production costs change as output changes</td>
<td>C.2.3</td>
<td></td>
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<tr>
<td>• Define the law of diminishing marginal returns and how this law affects production costs</td>
<td>C.2.4</td>
<td></td>
<td></td>
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<tr>
<td>• Explain economies of scale</td>
<td>C.3.1-2</td>
<td></td>
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<tr>
<td>• Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products</td>
<td>C.4.1-2</td>
<td></td>
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<tr>
<td>• Describe major changes in the U.S. labor force over the past 100 years</td>
<td>C.5.1-3</td>
<td></td>
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<tr>
<td>• Identify what accounts for differences in wages and salaries</td>
<td></td>
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<tr>
<td>• Identify non-market forces that affect the labor force</td>
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<tr>
<td>• Describe how unions arose in the</td>
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<tr>
<td>• U.S. and how their growth was influenced by legislation</td>
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<tr>
<td>• Identify aspects of current labor-management relations</td>
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<tr>
<td>• Explain how firms in the four types of market structure make production and pricing decisions</td>
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<tr>
<td>• Describe the types of business mergers</td>
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<tr>
<td>• Explain how marketing helps businesses compete</td>
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<tr>
<td>• Identify the 4 P’s of marketing</td>
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</table>
# JA Economics

<table>
<thead>
<tr>
<th>Topic Description</th>
<th>Key Learning Objectives</th>
<th>SCCCR ELA Standards</th>
<th>Math</th>
<th>Social Studies Standards</th>
</tr>
</thead>
</table>
| **Topic Four: Government, Banking, and Economic Stability** | **Objectives:**  
  The students will be able to:  
  - Describe the four referee roles the federal government fulfills in the economy  
  - Explain how the federal government manages the economy  
  - Describe how the federal government spends and raises its money  
  - Identify and define the two principles of taxation  
  - Explain how proportional, progressive, and regressive taxes differ  
  - Describe the justifications for and the criticisms of federal deficits and the national debt  
  - Define money and describe its functions  
  - Describe the kind of money in use in the United States  
  - Explain the services banks and other financial institutions offer  
  - Describe how banks create money  
  - Explain what the federal reserve system is and what it does  
  - Explain why the value of money changes  
  - Identify the nature of inflation and describe how people are affected by it  
  - Identify and describe the major indicators economists use to measure the health of the economy  
  - Explain the components of the gross domestic product  
  - Define unemployment and describe the types of unemployment  
  - Explain the tools of fiscal policy  
  - Explain the tools of monetary policy  
  - Describe the advantages and disadvantages of fiscal and monetary policies | I.1.1  
I.2.1  
I.5.1-3  
RI.5.1  
RI.6.1  
RI.7.1  
RI.8.1-2  
RI.9.1  
RI.10.1  
RI.11.1-2  
RI.12.1  
W.1.1  
W.2.1  
W.4.1  
C.1.1-4  
C.2.1  
C.2.3  
C.2.4  
C.3.1-2  
C.4.1-2  
C.5.1-3 | **Mathematical Process Standards**  
1.a,d  
2.a-b,d  
6.a-c  
7.c | **GS**-5.3  
**USHC**-7.4, 7.5  
**ECON**-1.1-2  
**ECON**-2.2-4  
**ECON**-3.3  
**ECON**-4.2  
**ECON**-5.1-2  
**ECON**-6.1-2  
**ECON**-7.1-2  
**ECON**-7.3  
**ECON**-7.4  
**ECON**-7.5  
**USG**-1.1, 1.2  
**USG**-3.3-4  
**USG**-5.2 |
## JA Economics

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<tbody>
<tr>
<td><strong>Topic Five: The Global Economy</strong></td>
<td><strong>Objectives:</strong> The students will be able to:  - Explain why international trade is considered a two-way street  - Describe how imports and exports depend on each other  - Explain how absolute and comparative advantage differ  - Explain why productivity is important in international trade  - Identify the arguments for and against trade barriers  - Describe the purpose of international trade organizations  - Explain the nature of exchange rates and why they change  - Explain why a nation’s balance of payments always balances  - Define and describe globalization  - Identify the worldwide changes that have occurred as a result of globalization  - Explain the relationship between economic development and population growth  - Describe how China has changed its economy to achieve greater prosperity  - Identify the concerns about income growth in less-developed countries  - Explain the role property rights and markets can play in the protection of environmental resources  - Describe how governments can use market incentives to protect the environment</td>
<td>I.1.1 I.2.1 I.5.1-3 RI.5.1 RI.6.1 RI.7.1 RI.8.1-2 RI.9.1 RI.10.1 RI.11.1-2 RI.12.1 W.1.1 W.2.1 W.4.1 C.1.1-6 C.2.1 C.2.2 C.2.3 C.2.4 C.3.1-2 C.4.1-2 C.5.1-3</td>
<td>PS.SPCR.5 Mathematical Process Standards 1.a.d 2.a-b.d 6.a-c 7.c</td>
<td>GS-6.1 GS 5.2 GS 6.4 USHC-8.5 ECON-1.1-3 ECON-2.2-3 ECON-3.3 ECON-5.1 ECON-8.1-2 ECON-8.3-4 ECON 8.5 USG-1.3 USG-4.1-2</td>
</tr>
</tbody>
</table>
## JA Exploring Economics

<table>
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<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>SCCCR ELA Standards</th>
<th>Math</th>
<th>Social Studies Standards</th>
</tr>
</thead>
</table>
| **Session One: Economic Systems—Who Makes the Big Decisions?** | **Objectives:** The students will be able to:  
- 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 | I.1.1  
I.2.1  
I.5.1-3  
RI.5.1  
RI.6.1  
RI.9.1  
RI.11.1  
RI.12.1  
W.1.1  
W.2.1  
W.4.1  
C.1.1-6  
C.2.1  
C.2.3  
C.2.4  
C.3.1-2  
C.4.1-2  
C.5.1-3 | Mathematical Process Standards  
1.a,d  
2.a-b.d  
3.a,d  
4.a-d  
5.a  
6.a-c  
7.c | ECON-1.1-2  
ECON-2.2,6 |
| **Literacy Skills for Social Studies** |  
- Analyze, interpret, and synthesize social studies information to make inferences and draw conclusions.  
- Explain contemporary patterns of human behavior, culture, and political and economic systems.  
- Compare the ways that different economic systems answer the fundamental questions of what goods and services should be produced, how they should be produced, and who will consume them. |  
| **Session Two: Supply and Demand—What’s It Worth to You?** | **Objectives:** The students will be able to:  
- 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 | I.1.1  
I.2.1  
I.5.1-3  
W.1.1  
W.2.1  
W.4.1  
C.1.1-6  
C.2.1  
C.2.3  
C.2.4  
C.4.1-2 | PS.SPCR.1  
PS.SPCR.5  
Mathematical Process Standards  
1.a,d  
2.a-b.d  
3.a,d  
4.a-d  
5.a  
6.a-c  
7.c | ECON-2.1  
ECON-2.5-6 |
| **Literacy Skills for Social Studies** |  
- Model informed participatory citizenship.  
- Assess the relationships among multiple causes and multiple effects. |
## Session Three: Supply and Demand—The JA Market Game

**Objectives:**
- 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.

**Key Learning Objectives**
- I.1.1
- I.2.1
- I.5.1-3
- RI.5.1
- RI.6.1
- RI.9.1
- RI.12.1
- W.1.1
- W.2.1
- W.4.1
- C.1.1-6
- C.2.1
- C.2.3
- C.2.4
- C.3.1-2
- C.4.1-2
- C.5.1-3

**SCCCR ELA Standards**
- PS.SPCR.1
- Mathematical Process Standards
  - 1.a,d
  - 2.a-b,d
  - 3.a,d
  - 4.a-d
  - 5.a
  - 6.a-c
  - 7.c

**Math**
- ECON-1
- ECON-2.6

**Social Studies Standards**
- Literacy Skills for Social Studies
  - Analyze and evaluate evidence, arguments, claims, and beliefs.

## Session Four: Saving, Spending, and Investing

**Objectives:**
- 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.

**Key Learning Objectives**
- I.1.1
- I.2.1
- I.5.1-3
- RI.5.1
- RI.6.1
- RI.9.1
- RI.11.1
- RI.12.1
- C.1.1-6
- C.2.1-4
- C.3.1-2
- C.4.1-2
- C.5.1-3

**SCCCR ELA Standards**
- PS.SPCR.1
- PS.SPCR.5
- Mathematical Process Standards
  - 1.a,d
  - 2.a-b,d
  - 4.a-d
  - 5.a
  - 6.a-c
  - 7.c

**Math**
- ECON-3.1.3
- ECON-3.5
- ECON-5.1

**Social Studies Standards**
- Literacy Skills for Social Studies
  - Analyze and evaluate ideas in order to improve and maximize creative efforts.
  - Assume shared responsibility for collaborative work and value the contributions made by each team member.
<table>
<thead>
<tr>
<th>Session Descriptions</th>
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<th>Math</th>
<th>Social Studies Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Five:</strong> Government’s Role in the Market</td>
<td>Objectives: The students will be able to: • 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</td>
<td>I.1.1 I.2.1 I.5.1-3 RL.5.1 RL.6.1 RL.9.1 RL.12.1 W.1.1 W.2.1 W.4.1 C.1.1-6 C.4.1-2</td>
<td>PS.SPCR.1</td>
<td>ECON-3.5 ECON-3.6 ECON-3.8</td>
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<tr>
<td></td>
<td><strong>Literacy Skills for Social Studies</strong> Explain how the United States government provides public services, redistributes income, regulates economic activity, and promotes economic growth.</td>
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<tr>
<td><strong>Session Six:</strong> Money, Inflation, and the CPI</td>
<td>Objectives: The students will be able to: • 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</td>
<td>I.1.1 RL.5.1 RL.6.1 RL.9.1 RL.12.1 W.1.1 W.2.1 W.4.1 C.1.1-6 C.4.1-2</td>
<td>PS.SPCR.1 PS.SPCR.5 Mathematical Process Standards 1.a,d 2.a-b,d 3.a,d 4.a-d 5.a 6.a-c 7.c</td>
<td>ECON-3.6</td>
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<td></td>
<td><strong>Literacy Skills for Social Studies</strong> Explain how an interdependent, specialized, and voluntary worldwide trade network affects a nation’s standard of living and economic growth.</td>
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<tr>
<td><strong>Session Seven:</strong> International Trade</td>
<td>Objectives: The students will be able to: • Describe the significance of international trade • Analyze the impact of trade on national and international utility</td>
<td>I.1.1 I.2.1 I.5.1-3 RL.5.1 RL.6.1 RL.9.1 W.1.1 W.2.1 W.4.1 C.1.1-6 C.2.1 C.2.3 C.2.4 C.3.1-2 C.4.1-2 C.5.1-3</td>
<td>NA</td>
<td>ECON-4.1-4</td>
</tr>
<tr>
<td>Session Descriptions</td>
<td>Key Learning Objectives</td>
<td>SCCCR ELA Standards</td>
<td>Math</td>
<td>Social Studies Standards</td>
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</table>
| Session Seven: International Trade | **Objectives:** The students will be able to:  
• Describe the significance of international trade  
• Analyze the impact of trade on national and international utility | I.1.1  
I.2.1  
I.5.1-3  
RI.5.1  
RI.6.1  
RI.9.1  
W.1.1  
W.2.1  
W.4.1  
C.1.1-6  
C.2.1  
C.2.3  
C.2.4  
C.3.1-2  
C.4.1-2  
C.5.1-3 | NA | ECON-4.1-4  
**Literacy Skills for Social Studies**  
Explain how an interdependent, specialized, and voluntary worldwide trade network affects a nation’s standard of living and economic growth. |
## JA Job Shadow

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>SCCCR ELA Standards</th>
<th>Guidance Curriculum Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: Before the Hunt</strong>&lt;br&gt;Students are introduced to the JA Job Shadow 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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;▪ Recognize career clusters that match their skills and interests&lt;br&gt;▪ Demonstrate self-awareness of their soft skills in work scenarios</td>
<td>RI.5.1&lt;br&gt;RI.6.1&lt;br&gt;RI.9.1&lt;br&gt;C.1.1-6&lt;br&gt;C.3.1-2&lt;br&gt;C.4.1-2&lt;br&gt;C.5.1-3</td>
<td>▪ Students will understand the relationships among personal qualities, education and training, and the world of work&lt;br&gt;▪ Students will explore careers and the connection of school to work.</td>
</tr>
<tr>
<td><strong>Session Two: Perfect Match</strong>&lt;br&gt;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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;▪ Review methods of identifying job openings&lt;br&gt;▪ Demonstrate professional interviewing skills&lt;br&gt;▪ Express expectations for the upcoming site visit</td>
<td>W.1.1&lt;br&gt;W.2.1&lt;br&gt;W.4.1&lt;br&gt;C.1.1-6&lt;br&gt;C.2.1&lt;br&gt;C.2.3&lt;br&gt;C.2.4&lt;br&gt;C.3.1-2&lt;br&gt;C.4.1-2&lt;br&gt;C.5.1-3</td>
<td>▪ Students will demonstrate decision making, goal-setting, problem solving, and communication skills.&lt;br&gt;▪ Students will demonstrate a positive attitude toward work and the ability to work together.</td>
</tr>
<tr>
<td><strong>Session Three: Get Hired—Collaboration and Creativity</strong>&lt;br&gt;Students reflect on what they learned before and during the site visit, and practice business communication by composing a thank-you note. They create one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;▪ Evaluate personal priorities based on their site visit experience&lt;br&gt;▪ Showcase identified skills&lt;br&gt;▪ Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile</td>
<td>W.1.1&lt;br&gt;W.2.1&lt;br&gt;W.4.1&lt;br&gt;C.1.1-6&lt;br&gt;C.2.1&lt;br&gt;C.2.3&lt;br&gt;C.2.4&lt;br&gt;C.3.1-2</td>
<td>▪ Students will understand the relationship between community and work.</td>
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</table>
# JA Personal Finance – 18-19 Blended Model

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>South Carolina Financial Literacy</th>
<th>SCCCR ELA Standards</th>
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</thead>
</table>
| **Session One: Earning, Employment, and Income**  
Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.  
**Objectives:**  
The students will be able to:  
- Define a relationship between educational choices, career prospects, and job satisfaction.  
- Cite evidence to support the relationship between educational choices and earning potential.  
- Recognize that education and training affect lifetime income.  
- **G. Careers and Income**  
  1. Complete and analyze the results of a career inventory.  
  2. Analyze the relationship between education and earning power.  
  3. Demonstrate and understanding of different sources of income.  
- **H. Higher Education And Career Training**  
  3. Compare the impact of various education funding options, e.g. scholarships, grants, loans, work-study, etc. ELO  
- **I. Budgeting And Financial Planning**  
  6. Explain the importance of financial planning to meet personal financial goals.  
  | English 1-2  
  RI.9.1  
  C.1.1-5  
  C.2.3-4 | English 3-4  
  RI.9.1  
  C.1.1-5 |
| **Session Two: Budgeting**  
Students investigate the importance of budgeting and how to plan for staying within a budget.  
**Objectives:**  
The students will be able to:  
- Recognize the importance of making and keeping a budget or spending plan.  
- Consider the wide range of expenditures that might make up a monthly budget.  
- **I. Budgeting And Financial Planning**  
  1. Identify various types of income and expenses.  
  4. Explain the major purposes of budgets.  
  5. Develop a personal budget based on expected earnings from a chosen career and lifestyle.  
  | English 1-2  
  RI.9.1  
  C.1.1-5  
  C.2.3-4 | English 3-4  
  RI.9.1  
  C.1.1-5 |

* ELO- Standard is best supported by an Additional or Extended Learning Opportunity
<table>
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<tr>
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<tbody>
<tr>
<td><strong>Session Three: Savings</strong>&lt;br&gt;Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.&lt;br&gt;&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Recognize high-dollar items and unexpected costs that require savings.&lt;br&gt;• Review key concepts related to successfully saving money.</td>
<td>F. Goal Setting&lt;br&gt;2. Analyze the difference between short and long-term goals.&lt;br&gt;4. Apply SMART goals to a life situation, e.g. decisions about college, career, and family.</td>
<td>English 1-2&lt;br&gt;R1.9.1&lt;br&gt;C.1.1-5&lt;br&gt;C.2.3-4</td>
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<td><strong>Session Four: Credit and Debt</strong>&lt;br&gt;Students explore the importance of credit and identify the outcomes of wise and poor uses of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.&lt;br&gt;&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Differentiate between credit and debt&lt;br&gt;• Recognize factors that affect and individual’s credit score and credit history&lt;br&gt;• Recognize the consequences of a low credit score.</td>
<td>L. Credit And Borrowing&lt;br&gt;1. Identify the costs and benefits of using credit and loans.&lt;br&gt;2. Describe types and sources of credit and loans.&lt;br&gt;5. Analyze the role of credit bureaus in determining credit scores.</td>
<td>English 1-2&lt;br&gt;R1.5.1&lt;br&gt;R1.6.1&lt;br&gt;R1.9.1&lt;br&gt;C.1.1-6</td>
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<td><strong>Session Five: Consumer Protection</strong>&lt;br&gt;Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.&lt;br&gt;&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Identify behaviors that may harm personal finances.&lt;br&gt;• Recognize ways to protect their finances&lt;br&gt;• Define credit report. Summarize the rights people have to examine their credit reports.&lt;br&gt;• Define identity theft and propose solutions to identity theft.&lt;br&gt;</td>
<td>K. Banking Services&lt;br&gt;5. Describe common ways that I.D. theft happens.&lt;br&gt;6. Describe methods of protecting yourself from identify theft and other suspicious account activity.&lt;br&gt;L. Credit And Borrowing&lt;br&gt;5. Analyze the role of credit bureaus in determining credit scores.&lt;br&gt;6. Analyze the impact of credit scores on loan terms and interest rates.&lt;br&gt;8. Explain consumers’ rights and responsibilities using various consumer protection laws, e.g. Fair Credit Reporting Act, bankruptcy, Equal Credit Opportunity Act, etc.</td>
<td>English 1-2&lt;br&gt;R1.5.1&lt;br&gt;R1.6.1&lt;br&gt;R1.9.1&lt;br&gt;C.1.1-6</td>
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</tbody>
</table>
# JA Personal Finance – 18-19 Blended Model

<table>
<thead>
<tr>
<th>Session Details</th>
<th>South Carolina Financial Literacy</th>
<th>SCCCR ELA Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Six: Smart Shopping</strong></td>
<td>E. Professional Knowledge</td>
<td>English 1-2</td>
</tr>
<tr>
<td>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</td>
<td>4. Demonstrate job-specific mathematics skills.</td>
<td>English 3-4</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>RI.9.1</td>
</tr>
<tr>
<td></td>
<td>The students will be able to:</td>
<td>C.1.1-5</td>
</tr>
<tr>
<td></td>
<td>• Identify the factors necessary for making an informed purchase</td>
<td>C.2.3-4</td>
</tr>
<tr>
<td></td>
<td>• Compare and contrast prices and data when making a purchase decision</td>
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<tr>
<td></td>
<td>• Calculate savings gained through smart shopping</td>
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<tr>
<td><strong>Session Seven: Risk Management</strong></td>
<td>N. Insurance</td>
<td>English 1-2</td>
</tr>
<tr>
<td>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</td>
<td>1. Examine the concept of risk and probability.</td>
<td>English 3-4</td>
</tr>
<tr>
<td></td>
<td><strong>Objectives:</strong></td>
<td>RI.9.1</td>
</tr>
<tr>
<td></td>
<td>The students will be able to:</td>
<td>C.1.1-5</td>
</tr>
<tr>
<td></td>
<td>• Recognize risk of financial loss as an everyday reality for everyone.</td>
<td>C.2.3-4</td>
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<td></td>
<td>• Recognize risk management strategies and apply them appropriately.</td>
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<td></td>
<td>• Understand the role of personal responsibility in preventing financial loss.</td>
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<tr>
<td><strong>Session Eight: Investing</strong></td>
<td>J. Investing for the Future</td>
<td>English 1-2</td>
</tr>
<tr>
<td>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</td>
<td>1. Define basic investment concepts</td>
<td>English 3-4</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>RI.9.1</td>
</tr>
<tr>
<td></td>
<td>The students will be able to:</td>
<td>C.1.1-5</td>
</tr>
<tr>
<td></td>
<td>• Understand the role of compound interest in the growth of wealth over time.</td>
<td>C.2.3-4</td>
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<td>• Recognize that investment options carry different levels of risk and reward.</td>
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<td></td>
<td>• Analyze the risk tolerances for different investment strategies.</td>
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</tbody>
</table>
# JA Titan

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>SCCCR ELA Standards</th>
<th>Social Studies Standards</th>
</tr>
</thead>
</table>
| **Session One: How Much? How Many?**  
Students explore how price and production can affect business performance. | Objectives:  
The students will be able to:  
- Explain how product price makes an impact on profits  
- Describe how production can affect price, sales, and profit | RI.5.1  
RI.6.1  
RI.9.1  
C.1.1-6  
C.2.1  
C.2.3  
C.2.4  
C.3.1-2 | ECON-1.1, 1.2, 1.3  
ECON-2.1, 2.2, 2.3  
ECON-3.2 |
| **Session Two: How Much? How Many?–The Simulation**  
Students make decisions about price and production levels using the JA Titan computer simulation. | Objectives:  
The students will be able to:  
- Make informed business price and production decisions | RI.9.1  
C.1.1-2 | ECON-1.1, 1.2, 1.3  
ECON-2.1, 2.2, 2.3  
ECON-3.2 |
| **Session Three: Cutting Edge**  
Students design a marketing plan. | Objectives:  
The students will be able to:  
- Explore why a business conducts research and development  
- Explain how businesses determine their target markets and conduct market research  
- Explain how marketing affects sales  
- Identify key marketing strategies | RI.5.1  
RI.9.1  
W.1.1  
W.4.1  
C.1.1-6  
C.2.1  
C.2.3  
C.2.4  
C.3.1-2  
C.4.1-2  
C.5.1-3 | ECON-1.1, 1.2, 1.3  
ECON-2.1, 2.2, 2.3  
ECON-3.2 |
| **Session Four: Cutting Edge–The Simulation**  
Students make decisions about price, production, and research and development using the JA Titan computer simulation. | Objectives:  
The students will be able to:  
- Make informed research and development and marketing decisions | RI.9.1  
C.1.1-2 |  |
# JA Titan

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<td><strong>Session Five: Make an Investment</strong>&lt;br&gt;Students solicit capital investment.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Discuss reasons that businesses use different capital investment strategies&lt;br&gt;• Make recommendations for capital investment based on set parameters&lt;br&gt;• Define charitable giving and explain why businesses make decisions to share their resources</td>
<td>RI.5.1&lt;br&gt;RI.6.1&lt;br&gt;RI.9.1&lt;br&gt;W.1.1&lt;br&gt;W.2.1&lt;br&gt;W.4.1&lt;br&gt;C.1.1-6&lt;br&gt;C.2.1&lt;br&gt;C.2.3&lt;br&gt;C.2.4&lt;br&gt;C.3.1-2&lt;br&gt;C.4.1-2&lt;br&gt;C.5.1-3</td>
<td>ECON-1.1, 1.2, 1.3&lt;br&gt;ECON-2.1, 2.2, 2.3&lt;br&gt;ECON-3.2&lt;br&gt;ECON-5.2&lt;br&gt;USG-5.5</td>
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<tr>
<td><strong>Session Six: Make an Investment – The Simulation</strong>&lt;br&gt;Students make decisions about capital investment, price, production, research and development, and charitable giving using the <em>JA Titan</em> computer simulation.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Make business decisions by applying their knowledge to a business simulation&lt;br&gt;• Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the <em>JA Titan</em> computer simulation</td>
<td>RI.5.1&lt;br&gt;RI.6.1&lt;br&gt;RI.9.1&lt;br&gt;W.1.1&lt;br&gt;W.2.1&lt;br&gt;W.4.1&lt;br&gt;C.1.1-6&lt;br&gt;C.2.1&lt;br&gt;C.2.3&lt;br&gt;C.2.4&lt;br&gt;C.3.1-2&lt;br&gt;C.4.1-2&lt;br&gt;C.5.1-3</td>
<td>ECON-1.1, 1.2, 1.3&lt;br&gt;ECON-2.1, 2.2, 2.3&lt;br&gt;ECON-3.2</td>
</tr>
<tr>
<td><strong>Session Seven: JA Titan of Industry – The Competition</strong>&lt;br&gt;Students make decisions about capital investment, price, production, research and development, and charitable giving using the <em>JA Titan</em> computer simulation.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Demonstrate how business decisions affect business performance&lt;br&gt;• React appropriately to decisions made by other businesses</td>
<td>RI.5.1&lt;br&gt;RI.9.1&lt;br&gt;W.4.1</td>
<td>ECON-1.1, 1.2, 1.3&lt;br&gt;ECON-2.1, 2.2, 2.3&lt;br&gt;ECON-3.2</td>
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