A Correlation: 
Colorado Academic Standards and 
Junior Achievement 
High School Programs

Updated October 2019 
Colorado Social Studies 
Colorado Personal Financial Literacy Expectations 
Colorado Essential Skills 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 2020 Colorado Social Studies Standards, the Colorado Essential Skills, Readiness Core Skills, along with the Common Core Standards for English Language Arts (ELA) and Mathematics. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed. Often,Extended Learning Opportunities within the curriculum directly support an academic standard. When indicated, the letters ELO will appear superscripted next to the standard.

**JA 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 13 meetings allows students to take a closer look at business-related topics while continuing to run a business.

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

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

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

**JA Personal Finance®** focuses on: earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one's personal finances.

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

**JA Titan®** introduces critical economics and management decisions through an interactive simulation.

**JA Career Exploration Fair™** is an event where students learn about a range of career options across multiple career clusters. (Grades K-12)

**JA Career Speakers Series™** In JA Career Speakers Series, a volunteer guest speaker visits the classroom and shares information about his or her career, work, and education experience. (Grades K-12)

**JA Excellence through Ethics™** Through JA Excellence through Ethics, students will learn the importance of ethics and ethical decision-making and how ethical and unethical choices affect everyone in a community. (Grades 6-12)

**JA It's My Job™** (Soft Skills) will help students understand the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters. (Grades 6-12)

**JA High School Heroes** provides leadership development opportunities to high school students who deliver JA programs in elementary schools. Recommended for high school students.
# JA Be Entrepreneurial

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<th>Session Descriptions</th>
<th>Colorado Social Studies Standards</th>
<th>Common Core ELA</th>
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<tr>
<td><strong>Session One: Introduction to Entrepreneurship</strong></td>
<td>SS Economics &lt;br&gt; HS.3.6.5.a. Predict the potential impact of education and skill development choices on future earning capability and financial well-being. &lt;br&gt; CO Essential Skills &lt;br&gt; HS 3.5.1.2. Identify the incentives that influence individuals, businesses, government, and nonprofits and draw conclusions based on cost-benefit analysis. (Entrepreneurial Skills: Inquiry/Analysis)</td>
<td>Grades 9–10 &lt;br&gt; RI.9-10.2,4,8 &lt;br&gt; W.9-10.2,4,7,8 &lt;br&gt; SL.9-10.1,2,4,6 &lt;br&gt; L.9-10.1,2,4,6</td>
<td>NA</td>
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<tr>
<td><strong>Session Two: What's My Business?</strong></td>
<td>SS Economics &lt;br&gt; HS 3.6.5.f. Develop income earning potential with intentional choices. &lt;br&gt; CO Essential Skills: &lt;br&gt; HS.3.5.1.1. Apply knowledge and skills to analyze how individuals, businesses, governments, and nonprofits deal with the challenges of scarcity. &lt;br&gt; HS.3.5.2.3 Interpret information and draw conclusions based upon information gathered to formulate a new problem.”</td>
<td>Grades 9–10 &lt;br&gt; RI.9-10.2,4,8 &lt;br&gt; W.9-10.2,4,7,8 &lt;br&gt; SL.9-10.1,2,3,4,6 &lt;br&gt; L.9-10.1,2,4,6</td>
<td>Mathematical Practices &lt;br&gt; 2. &lt;br&gt; 3. &lt;br&gt; 5.</td>
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<td><strong>Session Three: Who's My Customer?</strong></td>
<td>CO Essential Skills: &lt;br&gt; HS.3.5.1.2. Identify the incentives that influence individuals, businesses, government, and nonprofits and draw conclusions based on cost-benefit analysis. &lt;br&gt; (Entrepreneurial Skills: Inquiry/Analysis) &lt;br&gt; HS.3.5.3.1 Make predictions and design data/information collection and analysis strategies</td>
<td>Grades 9–10 &lt;br&gt; RI.9-10.2,4,8 &lt;br&gt; W.9-10.2,4,7,8 &lt;br&gt; SL.9-10.1,2,3,4,6 &lt;br&gt; L.9-10.1,2,4,6</td>
<td>NA</td>
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<tr>
<td>Session Four: What’s My Advantage?</td>
<td>Students learn the importance of intentionally selecting and applying competitive advantages to an entrepreneurial venture.</td>
<td></td>
<td>NA</td>
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<tr>
<td><strong>Objectives:</strong></td>
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<tr>
<td>The students will be able to:</td>
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<tr>
<td>• Define competitive advantages and recognize them in other businesses</td>
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<td>• Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market</td>
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<td>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6 Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</td>
<td>NA</td>
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<tr>
<td>Session Five: Competitive Advantages</td>
<td>Students apply competitive advantages to entrepreneurial ventures.</td>
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<td><strong>Objectives:</strong></td>
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<tr>
<td>The students will be able to:</td>
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<tr>
<td>• Evaluate competitive advantages</td>
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<td>• Select competitive advantages that will drive a developing business venture</td>
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<td>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6 Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</td>
<td>NA</td>
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<tr>
<td>Session Six: Ethics Are Good for Business</td>
<td>Students learn to anticipate ethical dilemmas and consider consequences in making ethical business decisions.</td>
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<td><strong>Objectives:</strong></td>
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<tr>
<td>The students will be able to:</td>
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<tr>
<td>• Evaluate short- and long-term consequences in making ethical decisions</td>
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<td>• Express that being ethical can be good for business</td>
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<td>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6 Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</td>
<td>NA</td>
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<td>Session Seven: The Business Plan</td>
<td>Students apply the six elements of successful start-ups for their products and services.</td>
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<td><strong>Objectives:</strong></td>
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<td>The students will be able to:</td>
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<tr>
<td>• Compile entrepreneurial elements into a sample business plan</td>
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<td>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6 Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</td>
<td>Mathematical Practices 1-7</td>
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<td><strong>Session One: Get Hired– Critical Thinking and Creativity</strong></td>
<td><strong>CO Essential Skills:</strong> &lt;br&gt;<strong>Self-Awareness</strong>- Adapt to environments with appropriate emotions and behaviors, demonstrate personal awareness through the development of positive relationships</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RI.9-10.4&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1</td>
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<td>Students are introduced to the need to be work ready by developing the 4 C’s skills that employers want from people entering the workforce.</td>
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<td><strong>Grades 11–12</strong>&lt;br&gt;RI.11-12.4&lt;br&gt;SL.11-12.1&lt;br&gt;L.11-12.1</td>
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<tr>
<td><strong>Objectives:</strong></td>
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<tr>
<td>The students will be able to:</td>
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<tr>
<td>- Use a problem-solving technique to solve personal and professional problems</td>
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<td>- Apply critical-thinking skills to work-based problems</td>
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<td>- Recognize that decisions made in the workplace have consequences</td>
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<td><strong>Session Two: Get Hired– Communication and Conflict-Management Skills</strong></td>
<td><strong>CO Essential Skills:</strong> &lt;br&gt;<strong>Self-Awareness</strong>- Adapt to environments with appropriate emotions and behaviors, demonstrate personal awareness through the development of positive relationships &lt;br&gt;<strong>Communication</strong>- Articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RI.9-10.4&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1</td>
<td><strong>HS.4.3.a</strong></td>
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<td>Students apply communication skills to resolve conflicts in work-based scenarios. They role-play conflicts and conflict management, and explore behaviors that inflame conflict and behaviors that lead to resolution.</td>
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<td><strong>Grades 11–12</strong>&lt;br&gt;RI.11-12.4&lt;br&gt;SL.11-12.1&lt;br&gt;L.11-12.1</td>
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<td><strong>Objectives:</strong></td>
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<td>The students will be able to:</td>
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<tr>
<td>- Recognize common responses to conflict</td>
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<td>- Apply conflict-management skills to resolve work-based issues</td>
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<td><strong>Session Three: Get Hired– Collaboration and Creativity</strong></td>
<td><strong>CO Essential Skills:</strong> &lt;br&gt;<strong>Adaptability/Flexibility</strong>- Demonstrate ways to adapt and reach workable solutions&lt;br&gt;<strong>Creativity/Innovation</strong>- Synthesize ideas in original and surprising ways&lt;br&gt;<strong>Informed Risk Taking</strong>- Act on creative ideas to make a tangible and useful contribution</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RI.9-10.4&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.1&lt;br&gt;L.9-10.1</td>
<td>NA</td>
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<td>Students practice collaboration, a 4 C’s skill, by using a teambuilding model referred to as the GRPI (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills).</td>
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<td><strong>Grades 11–12</strong>&lt;br&gt;RI.11-12.4&lt;br&gt;SL.11-12.1&lt;br&gt;L.11-12.1</td>
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<td><strong>Objectives:</strong></td>
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<td>The students will be able to:</td>
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<tr>
<td>- Demonstrate collaboration with team members to accomplish work-based challenges</td>
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<td>- Recognize the components of a high-performance team</td>
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<tr>
<td>Session Descriptions</td>
<td>Social Studies Standards</td>
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</table>
| **Session Four: Get Hired– Strong Soft Skills** | CO Essential Skills:  
**Communication**—Articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts. | Grades 9–10  
RI.9-10.4  
W.9-10.2  
SL.9-10.1  
L.9-10.1  
Grades 11–12  
RL.11-12.4  
SL.11-12.1  
L.11-12.1 | HS.4.3.a |
| Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer. | **Objectives:**  
The students will be able to:  
- Identify soft skills that are in demand by employers  
- Demonstrate personal soft skills in a mock interview | **CO Essential Skills:**  
**Self-Advocacy**—Demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them | **Grades 9–10**  
RI.9-10.4  
W.9-10.2  
SL.9-10.1  
L.9-10.1  
**Grades 11–12**  
RL.11-12.4  
SL.11-12.1  
L.11-12.1 | NA |
| **Session Five: Know Your Work Priorities** | 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 further career planning decisions. | **Grades 9–10**  
RI.9-10.4  
W.9-10.2  
SL.9-10.1  
L.9-10.1  
**Grades 11–12**  
RL.11-12.4  
SL.11-12.1  
L.11-12.1 | NA |
| Students in groups 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 | **SS Economics**  
HS.3.6.5. a. Predict the potential impact of education and skill development choices on future earning capability and financial well-being. | Grades 9–10  
W.9-10.1  
L.9-10.1  
**Grades 11–12**  
L.11-12.1 | NA |
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<tr>
<th>Session Seven: Know Your Personal Brand</th>
<th>SS Economics</th>
<th>Grades 9–10</th>
<th>Grades 11–12</th>
<th>NA</th>
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<tbody>
<tr>
<td>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</td>
<td>HS.3.6.5. f. Develop income earning potential with intentional choices.</td>
<td>RI.9-10.4,5</td>
<td>RL.11-12.4,5</td>
<td>NA</td>
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<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>W.9-10.2</td>
<td>W.11-12.1,3,9</td>
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<tr>
<td>The students will be able to:</td>
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<td>SL.9-10.1,2</td>
<td>SL.11-12.1,2</td>
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<td>• Explore how to hunt for a job and the tools needed</td>
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<td>L.9-10.1</td>
<td>L.11-12.1</td>
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<td>• Determine choices they can make to create a positive personal brand as they build their careers</td>
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### Meeting One: Start a Business

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

**Objectives:**

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

**Colorado Academic Standards**

**Business, Management and Administration**

CTEMAGM.07.07 Determine staffing needs to minimize costs while maximizing business contribution.

**CO Essential Skills:**

- **Self Awareness:** assess personal strengths and limitations, with a well-grounded sense of confidence, optimism and a ‘growth mindset

**Common Core English Language Arts**

- Grades 9-10
  - RI.9-10.1
  - RI.9-10.2
  - RI.9-10.4
  - W.9-10.4
  - W.9-10.6
  - SL.9-10.1-2
  - L.9-10.1-2
  - L.9-10.4

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

**Literacy in History/Social Studies**

- NA

### Meeting Two: Fill a Need

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

**Objectives:**

- Collaborate as a group to decide on the product or service that the Company will sell.
- Narrow the list of potential business ideas by answering critical questions about each one.

**Colorado Academic Standards**

**Social Studies**

HS.3.5.1.a Explain the economic way of thinking: the condition of scarcity requires choice and choice has a cost.

HS.3.5.1.c Understand that effective decision-making requires comparing the additional (marginal) costs of alternatives with the additional (marginal) benefits.

**Business, Management and Administration**

MANC.03.01 Employ entrepreneurial discovery strategies to generate feasible ideas for business ventures.

**CO Essential Skills:**

- **Initiative:** make responsibility for and pursue opportunities
- **Perseverance/Resilience:** work effectively in a climate of ambiguity and changing priorities

**Common Core English Language Arts**

- Grades 9-10
  - RI.9-10.1
  - RI.9-10.2
  - RI.9-10.4
  - W.9-10.4
  - W.9-10.6
  - SL.9-10.6-7
  - SL.9-10.1-2
  - SL.9-10.4-5
  - L.9-10.1-2
  - L.9-10.4

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

**Literacy in History/Social Studies**

- Grades 9-10
  - RH.1
  - RH.4
  - RH.6

- Grades 11-12
  - RH.1
  - RH.4
  - RH.6
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<th>Literacy</th>
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<tr>
<td><strong>Meeting Three: Vet the Venture</strong></td>
<td><strong>Social Studies</strong>&lt;br&gt;HS.3..5.1.b Analyze how positive and negative incentives influence the economic choices made by individuals, households, businesses, governments, and societies.</td>
<td>Grades 9-10&lt;br&gt;RL9-10.1&lt;br&gt;W.9-10.4&lt;br&gt;W.9-10.6-7&lt;br&gt;SL.9-10.1-3&lt;br&gt;L.9-10.1-2</td>
<td>Grades 9-10&lt;br&gt;RL.1&lt;br&gt;RH.4</td>
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<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>Business, Management and Administration</strong>&lt;br&gt;MANC.03.02 Develop a concept for a new business venture.</td>
<td>Grades 11-12&lt;br&gt;RL11-12.1&lt;br&gt;RL11-12.4&lt;br&gt;W.11-12.4&lt;br&gt;W.11-12.6-7&lt;br&gt;SL.11-12.1-2&lt;br&gt;L.11-12.1-2&lt;br&gt;L.11-12.6</td>
<td>Grades 11-12&lt;br&gt;RL.1&lt;br&gt;RH.4</td>
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<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• 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>Adaptability</strong>-demonstrate ways to adapt and reach workable solutions</td>
<td><strong>Critical Thinking</strong>- interpret information and draw conclusions based upon information gathered to formulate a new problem.</td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RL9-10.1-2&lt;br&gt;W.9-10.2,4&lt;br&gt;W.9-10.6-7&lt;br&gt;SL.9-10.1-2&lt;br&gt;L.9-10.4</td>
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<td><strong>Meeting Four: Create a Structure</strong></td>
<td><strong>Business, Management and Administration</strong>&lt;br&gt;MAAS.01.03 Coordinate people and resources for meetings and seminars.&lt;br&gt;MAGM.07.06 Design organizational structure to facilitate business activities.&lt;br&gt;MAGM.07.08 Control organization/department activities to monitor business activities and to make business decisions.&lt;br&gt;MANC.08.08 Select business structure for immediate and long-term operations.</td>
<td>Grades 11-12&lt;br&gt;RL11-12.1&lt;br&gt;RL11-12.4&lt;br&gt;W.11-12.4&lt;br&gt;W.11-12.6-7&lt;br&gt;SL.11-12.1-2&lt;br&gt;L.11-12.1-2&lt;br&gt;L.11-12.6</td>
<td>Grades 11-12&lt;br&gt;RL.1&lt;br&gt;RH.2&lt;br&gt;RH.4&lt;br&gt;whST.2.&lt;br&gt;whST.4&lt;br&gt;whST.5&lt;br&gt;whST.6</td>
</tr>
<tr>
<td>Students form business teams and begin to develop their business plan through a series of specialized tasks.</td>
<td><strong>CO Essential Skills:</strong>&lt;br&gt;<strong>Task/Time Management</strong>- set personal goals and take responsibility for those goals through reflection upon prior outcomes&lt;br&gt;<strong>Collaboration/ Teamwork</strong>-use interpersonal skills to learn and work with individuals from diverse backgrounds&lt;br&gt;<strong>Personal Responsibility</strong>- develop, plan and organize self-behavior&lt;br&gt;<strong>Informed Risk Taking</strong>- act on creative ideas to make a tangible and useful contribution&lt;br&gt;<strong>Creativity/Innovation</strong>- synthesize ideas in original and surprising ways&lt;br&gt;<strong>Inquiry/Analysis</strong>- make predictions and design data/information collection and analysis strategies</td>
<td></td>
<td><strong>Grades 9-10</strong>&lt;br&gt;RL9-10.1-2&lt;br&gt;W.9-10.2,4&lt;br&gt;W.9-10.6-7&lt;br&gt;SL.9-10.1-2&lt;br&gt;L.9-10.4</td>
</tr>
</tbody>
</table>
### Session Details

#### Meeting Five: Launch the Business

Business teams report on their tasks and findings to the entire Company and come to a consensus on major decisions as they launch the business and finalize their business plan.

**Objectives:**

The students will:
- Engage in business communication and implementation.
- Research business processes, and integrate information across all teams.
- Apply the concept of accountability to practices in the Company.
- Complete a business plan.

**Colorado Academic Standards**

**Social Studies**

- HS.3.6.6.b Explore long-range comprehensive financial planning strategies.

**Business, Management and Administration**

- MAAS.03.09 Select format and procedure to produce memoranda appropriate for a given purpose.
- MAGM.07.02 Plan organization's/department's activities to guide and support decisions and to ensure that staff focus on priorities.
- MAGM.07.03 Develop business plans to meet company needs.
- MANC.03.04 Plan for future company growth to guide company operations.
- MANC.06.01 Adhere to regulations for business expansion to meet government requirements and industry standards.
- MANC.08.01 Describe the role and function of human resources management.
- MANC.08.02 Demonstrate ethical behaviors in the workplace.
- MANC.08.03 Manage internal and external business relationships to foster positive interactions.

**CO Essential Skills:**

- **Character** - apply a fundamental understanding of the ethical/legal issues in many context including the access and use of information.”

**Common Core ELA**

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<thead>
<tr>
<th>Grades 9-10</th>
<th>Grades 11-12</th>
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<tbody>
<tr>
<td>RI.9-10.1</td>
<td>RL.11-12.1</td>
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<td>W.9-10.2</td>
<td>RL.11-12.4</td>
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<td>W.9-10.4-7</td>
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<td>SL.9-10.1-6</td>
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**Literacy**

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<td>RH.9</td>
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#### Meeting Six through Eleven: Run the Business

Each week, business teams meet to provide status updates to the entire Company, review priorities, and accomplish tasks to meet Company goals and objectives.

**Objectives:**

The students will:
- Practice business communication and implementation.
- Practice task prioritization.
- Practice follow-through.
- Submit important information.
- Practice problem solving

**Business, Management and Administration**

- MAAS.02.01 Assist with staff growth and development.
- MAAS.02.02 Implement methods for improving employee satisfaction.
- MAAS.03.01 Perform scheduling functions to facilitate on-time, prompt completion of work activities.
- MAGM.01.01 Adhere to regulations for business expansion to meet government requirements and industry standards.
- MANC.06.01 Describe the role and function of human resources management.
- MANC.08.02 Demonstrate ethical behaviors in the workplace.
- MANC.08.03 Manage internal and external business relationships to foster positive interactions.

**CO Essential Skills:**

- **Communication** - articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual)

**Common Core ELA**

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<th>Grades 9-10</th>
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<tr>
<td>RI.9-10.1</td>
<td>RL.11-12.1</td>
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<td>W.9-10.4-7</td>
<td>RL.11-12.4</td>
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<td>SL.9-10.1-6</td>
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<td>L.9-10.1-2</td>
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**Literacy**

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© Junior Achievement USA®
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<tr>
<th>Session Details</th>
<th>Colorado Academic Standards</th>
<th>Common Core ELA</th>
<th>Literacy</th>
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<td><strong>Topic: Capitalization</strong></td>
<td>Social Studies</td>
<td>Grades 9-10</td>
<td>Grades 9-10</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>HS.3.6.6.a Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</td>
<td>RL9-10.1-2</td>
<td>RH.1</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>Business, Management and Administration</td>
<td>RL9-10.4</td>
<td>RH.2</td>
</tr>
<tr>
<td>The students will:</td>
<td>MAHC.03.03 Determine the resources needed for start-up viability of a business venture.</td>
<td>W.9-10.2</td>
<td>RH.4</td>
</tr>
<tr>
<td>• Explore sources of capital.</td>
<td></td>
<td>W.9-10.4-7</td>
<td>whST.2</td>
</tr>
<tr>
<td>• Consider which sources of capital might be used for the Company.</td>
<td></td>
<td>SL.9-10.1-6</td>
<td>whST.4-9</td>
</tr>
<tr>
<td>• Learn pitch ideas for building capital or obtaining funding.</td>
<td></td>
<td>L.9-10.1-2</td>
<td>Grades 11-12</td>
</tr>
<tr>
<td>• Present a pitch.</td>
<td></td>
<td>L.9-10.4</td>
<td>RH.1</td>
</tr>
<tr>
<td><strong>CO Essential Skills:</strong></td>
<td></td>
<td>Grades 11-12</td>
<td>RH.2</td>
</tr>
<tr>
<td>Initiative/Self Direction- take responsibility for and pursue opportunities</td>
<td></td>
<td>RL11-12.1</td>
<td>RH.4</td>
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<td>RL11-12.4</td>
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<th>Social Studies</th>
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<th>Grades 9-10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independently or in groups, members practice using the company’s financial tools for their own future business idea.</td>
<td>HS.3.6.6.a Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</td>
<td>RL9-10.1-2</td>
<td>RH.1</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>Business, Management and Administration</td>
<td>RL9-10.4</td>
<td>RH.2</td>
</tr>
<tr>
<td>The students will:</td>
<td>MAAS.03.02 Manage business records to maintain needed documentation.</td>
<td>W.9-10.2</td>
<td>RH.4</td>
</tr>
<tr>
<td>• Examine the most important financial elements of a startup.</td>
<td>MAAS.03.06 Use spreadsheet software to create business-related spreadsheets.</td>
<td>W.9-10.4-7</td>
<td>whST.2</td>
</tr>
<tr>
<td>• Practicing using the Business Finance Tool.</td>
<td>MAAS.03.07 Enter formulas and functions in a spreadsheet.</td>
<td>SL.9-10.1-6</td>
<td>whST.4-6</td>
</tr>
<tr>
<td></td>
<td>MAAS.03.13 Tally receipts and proof work to prepare bank deposits.</td>
<td>L.9-10.1-2</td>
<td>whST.7-9</td>
</tr>
<tr>
<td></td>
<td>MAAS.03.14 Practice good bookkeeping guidelines to reconcile bank statements.</td>
<td>L.9-10.4</td>
<td>Grades 11-12</td>
</tr>
<tr>
<td></td>
<td>MAGM.05.02 Manage financial resources to ensure solvency.</td>
<td>Grades 11-12</td>
<td>RH.1</td>
</tr>
<tr>
<td></td>
<td>MANC.04.02 Demonstrate accounting procedures used to track money flow and to determine financial status.</td>
<td>RL11-12.1</td>
<td>RH.2</td>
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<td></td>
<td></td>
<td>RL11-12.4</td>
<td>RH.4</td>
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<td>W.11-12.4-7</td>
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<tr>
<th>Topic: Management and Leadership</th>
<th>Business, Management and Administration</th>
<th>Grades 9-10</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Independently or in groups, members explore aspects of leadership.</td>
<td>MAAS.03.03 Prepare documentation of business activities to communicate with internal/external clients</td>
<td>RL9-10.1-2</td>
<td>RH.1</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>MAAS.03.04 Utilize information technology tools to manage and perform work responsibilities.</td>
<td>RL9-10.4</td>
<td>RH.2</td>
</tr>
<tr>
<td>The students will:</td>
<td>MAHR.03.01 Exhibit behaviors and actions to effectively motivate and lead people.</td>
<td>SL.9-10.1-4</td>
<td>RH.4</td>
</tr>
<tr>
<td>• Research how leaders make decisions.</td>
<td>MAHR.03.02 Exhibit behaviors and actions to effectively motivate and lead change.</td>
<td>L.9-10.1-2</td>
<td>RH.8</td>
</tr>
<tr>
<td>• Investigate how leaders influence a company, beyond giving direction.</td>
<td>MANC.06.01 Describe the role and function of human resources management.</td>
<td>Grades 11-12</td>
<td>Grades 11-12</td>
</tr>
<tr>
<td>• Provide evidence of a leader’s specific leadership style.</td>
<td></td>
<td>RL11-12.1</td>
<td>RH.1</td>
</tr>
<tr>
<td>• Develop a TED-style talk on leadership.</td>
<td></td>
<td>RL11-12.4</td>
<td>RH.2</td>
</tr>
<tr>
<td><strong>CO Essential Skills:</strong></td>
<td></td>
<td>SL.11-12.1-2</td>
<td>RH.4</td>
</tr>
<tr>
<td>Leadership- educate and inspire others to realize their potential</td>
<td></td>
<td>L.11-12.6</td>
<td>RH.8</td>
</tr>
</tbody>
</table>
# JA Company Program

## Session Details

<table>
<thead>
<tr>
<th>Topic: Finance</th>
<th>Social Studies</th>
<th>Grades 9-10</th>
<th>Literacy</th>
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</thead>
</table>
| Independently or in groups, members practice using the company’s financial tools for their own future business idea. | **Objectives:** /n
- Explore aspects of leadership. /n
- Independently or in groups, members work on a startup idea. | RI.9-10.1-2  
RI.9-10.4  
W.9-10.2  
W.9-10.4-7  
SL.9-10.1-6  
L.9-10.1-2  
L.9-10.4 | Grades 9-10  
RH.1  
RH.2  
RH.4  
whST.2  
whST.4-6  
whST.7-9 |

## Topic: Management and Leadership

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<th>Grades 9-10</th>
<th>Literacy</th>
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</thead>
</table>
| Independently or in groups, members explore aspects of leadership. | **Objectives:** /n
- Research how leaders make decisions. /n
- Investigate how leaders influence a company, beyond giving direction. /n
- Provide evidence of a leader’s specific leadership style. /n
- Develop a TED-style talk on leadership. | RI.9-10.1-2  
RI.9-10.4  
SL.9-10.1-4  
L.9-10.1-2 | Grades 9-10  
RH.1  
RH.2  
RH.4  
RH.8 |

## Topic: Marketing

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<th>Grades 9-10</th>
<th>Literacy</th>
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</thead>
</table>
| Independently or in groups, members explore aspects of leadership. | **Objectives:** /n
- Learn about the 4 P’s of marketing—Product, Price, and Promotion—and how they are related. /n
- Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s. | RI.9-10.1-4  
SL.9-10.1  
L.9-10.1  
L.9-10.4 | Grades 9-10  
RH.1  
RH.3  
RH.4  
RH.9 |
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<tbody>
<tr>
<td><strong>Topic: Sales</strong></td>
<td>Business, Management and Administration</td>
<td>Grades 9-10</td>
<td>Grades 9-10</td>
</tr>
<tr>
<td>Independently or in groups, members practice sales techniques through a video blog.</td>
<td>MAAS.03.02 Manage business records to maintain needed documentation.</td>
<td>RL.9-10.1</td>
<td>RH.1</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>MAAS.03.12 Record transactions to manage cash fund accounts.</td>
<td>RL.9-10.4</td>
<td>RH.4</td>
</tr>
<tr>
<td>The students will:</td>
<td>MKTC.05.07 Communicate effectively with customers to foster positive relationships that enhance company image.</td>
<td>W.9-10.4-5</td>
<td>rhST.4-6</td>
</tr>
<tr>
<td>• Understand tips for sales success.</td>
<td>MKTC.11.02 Acquire foundational knowledge of customer/client/business behavior to understand what motivates decision-making.</td>
<td>SL.9-10.1</td>
<td></td>
</tr>
<tr>
<td>• Create a video blog entry about a product or service to practice these tips.</td>
<td>L.9-10.1-2</td>
<td>L.9-10.4</td>
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<td><strong>Grades 11-12</strong></td>
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<td>L.11-12.6</td>
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</table>

| **Topic: Supply Chain** | Business, Management and Administration | Grades 9-10 | NA |
| Independently or in groups, members explore the basic supply chain and examine quality control techniques. | MAAS.03.02 Manage business records to maintain needed documentation. | RL.9-10.1 | |
| **Objectives:** | MAAS.03.12 Record transactions to manage cash fund accounts. | RL.9-10.4 | |
| The students will: | MKTC.05.07 Communicate effectively with customers to foster positive relationships that enhance company image. | W.9-10.4-5 | |
| • Explore the interconnected links in a supply chain. | MKTC.11.02 Acquire foundational knowledge of customer/client/business behavior to understand what motivates decision-making. | SL.9-10.1 | |
| • Define standards for communicating about production. | L.9-10.1-2 | L.9-10.4 | |
| • Apply the concept of quality control to practices in the Company. | | | |
| **Grades 11-12** | | | |
| | RL.11-12.1 | W.11-12.4 | |
| | SL.11-12.1 | L.11-12.1-2 | |
| | L.11-12.6 | | |
### Session Details

#### Meeting Twelve: Liquidate the Company

Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.

**Objectives:**
- Explain and follow the liquidation process.
- Complete business closing and liquidation tasks, including recordkeeping.
- Create an annual report.

**Business, Management and Administration**
- MAAS.03.11 Select appropriate writing method to produce a variety of reports.

**CO Essential Skills:**
- **Information Literacy** - analyze both how and why media messages are constructed and for what purposes, and use information accurately, ethically and creatively for the issue or problem at hand
- **Information and Communication Technologies** - create information through the use of technologies

**Colorado Academic Standards**
- Grades 9-10
  - RI.9-10.1
  - RI.9-10.4
  - W.9-10.2
  - W.9-10.4
  - SL.9-10.1-4
  - L.9-10.1-2
  - L.9-10.4

**Common Core ELA**
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  - RH.1
  - RH.2
  - RH.4
  - whST.2-4

**Literacy**
- Grades 9-10
  - RH.1
  - RH.2
  - RH.4
  - whST.2-4

#### Meeting Thirteen: Create a Personal Action Plan

Students create their own personal action plan using the knowledge and experience gained throughout the program.

**Objectives:**
- Understand the importance of networking.
- Complete a personal action plan.
- Explore potential career options.

**Business, Management and Administration**
- MANC.09.02 Develop personal traits and behaviors to foster career advancement.
- MANC.09.03 Participate in career-planning to enhance job-success potential.

**CO Essential Skills:**
- **Career Awareness** - demonstrate knowledge, understanding and personal awareness of how one’s dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arena
- **Task/Time Management** - set personal goals and take responsibility for those goals through reflection upon prior outcome
- **Self-Advocacy** - demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them

**Colorado Academic Standards**
- Grades 9-10
  - RI.9-10.1
  - RI.9-10.4
  - W.9-10.2
  - W.9-10.4
  - SL.9-10.1-3
  - L.9-10.1-2
  - L.9-10.4

**Common Core ELA**
- Grades 9-10
  - RH.1
  - RH.2
  - RH.4
  - whST.2-6

**Literacy**
- Grades 9-10
  - RH.1
  - RH.2
  - RH.4
  - whST.2-6
## 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

### Academic Standards

HS.3.5.1.a Explain the economic way of thinking: the condition of scarcity requires choice and choice has a cost (opportunity cost).

HS.3.5.1.b Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.

HS.3.5.1.c Explain how effective decision-making requires comparing the additional (marginal) costs of alternatives with the additional (marginal) benefits.

HS.3.5.2.a Compare and contrast economic systems in terms of their ability to achieve economic goals. For example: command, socialism, communism, and market capitalism.

## Common Core English Language Arts

### Grades 9–10

- RI.9-12.2,4
- W.9-10.2,4,7
- SL.9-10.1-6
- L.9-10.1,2,4,6

### Grades 11–12

- RI.11-12.2,4
- W.11-12.2,4,7
- SL.11-12.1-3
- L.11-12.1-6

### Reading and Writing for History and Social Studies Literacy

### Grades 9–10

- RH.1-4
- RH.7-9

### Grades 11–12

- RH.1-4
- RH.7-9
### Topic Descriptions

**Topic Two: Supply, Demand, Market Prices, and the Consumer**

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

### Key Learning Objectives

**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

**Academic Standards**

HS.3.5.2.b Use supply and demand analysis to explain how competitive markets efficiently allocate scarce resources.

### Common Core ELA/Math

<table>
<thead>
<tr>
<th>Grades 9–10</th>
<th>RL.9-1.2,4</th>
<th>W.9-10.4</th>
<th>SL.9-10.1,2,4</th>
<th>L.9-10.1,2,4,6</th>
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<tr>
<td>Grades 11–12</td>
<td>RL.11-12.2,4</td>
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<td>SL.11-12.1,2,4</td>
<td>L.11-12.1-6</td>
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**Literacy**

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<tr>
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<tbody>
<tr>
<td>Grades 11–12</td>
<td>RH.1-4</td>
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</tbody>
</table>

**Algebraic Concepts**

CC.2.2.HS.D.1

**Statistics and Probability**

CC.2.4.HS.B.1
CC.2.4.HS.B.5
### Topic Three: Businesses and Their Resources

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

#### Objectives:

The students will be able to:
- Identify the characteristics of entrepreneurs
- Explain the role of small business in the U.S. economy
- Identify information that can be helpful in starting a small business
- Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations
- Describe how large corporations are organized
- Describe how financial markets help businesses obtain capital resources
- Define equity and explain how it is used to finance business growth
- Identify the ways businesses save
- Define gross domestic product (GDP) and how it is measured
- Explain how real GDP is calculated and how changes in real GDP affect living standards
- Define real per capita GDP
- Define the meaning of productivity
- Identify ways in which businesses have improved productivity
- Explain why production costs change as output changes
- Define the law of diminishing marginal returns and how this law affects production costs
- Explain economies of scale
- Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products
- Describe major changes in the U.S. labor force over the past 100 years
- Identify what accounts for differences in wages and salaries
- Identify non-market forces that affect the labor force
- Describe how unions arose in the U.S. and how their growth was influenced by legislation
- Identify aspects of current labor-management relations
- Explain how firms in the four types of market structure make production and pricing decisions
- Describe the types of business mergers
- Explain how marketing helps businesses compete
- Identify the 4 P's of marketing

#### Academic Standards

- HS.3.5.3.a Describe how Gross Domestic Product (GDP) provides a measure of the aggregate output of the economy.
- HS.3.5.3.b Explain how inflation and unemployment vary with the business cycle.
- HS.3.5.3.e Examine the sources of economic growth and the importance of improvements in productivity (output per hour of work).

#### Common Core ELA/Math

| Grades 9–10 | RI.9-10.1,2,4 | W.9-10.2,4,7 | SL.9-10.1-6 | L.9-10.1,2,4,6 |
| Grades 11–12 | RI.11-12.2,4 | W.11-12.2,4,7 | SL.11-12.1-6 | L.11-12.1-6 |

#### Literacy

- Grades 9–10
  - RH.1-5
  - RH.7-9

- Grades 11–12
  - RH.1-4
  - RH.7-9

#### Algebra

- CC.2.2.HS.D.1

#### Statistics

- CC.2.4.HS.B.1
- CC.2.4.HS.B.5
## Topic Four: Government, Banking, and Economic Stability

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.

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Academic Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td>The students will be able to:</td>
<td>HS.3.5.2.c Scrutinize what happens in markets when governments impose price controls (price ceiling and price floors).</td>
<td>Grades 9–10 RI.9-10.1,2,4</td>
</tr>
<tr>
<td>* Describe the four referee roles the federal government fulfills in the economy</td>
<td>HS.3.5.2.e Explore the role of government in addressing market failures. For example: monopoly power/antitrust legislation, public goods, negative/positive externalities, the environment, property rights, regulation, and income distribution.</td>
<td>W.9-10.2,4,7</td>
</tr>
<tr>
<td>* Explain how the federal government manages the economy</td>
<td>HS.3.5.2.f Compare and contrast different types of taxing. For example: progressive, regressive, proportional, and marginal versus average tax rates.</td>
<td>SL.9-10.1-6</td>
</tr>
<tr>
<td>* Describe how the federal government spends and raises its money</td>
<td>HS.3.5.3.c Describe how fiscal policy (tax and government spending, which is controlled by Congress and the President) can be used to stabilize the economy.</td>
<td>L.9-10.1,2,4,6</td>
</tr>
<tr>
<td>* Identify and define the two principles of taxation</td>
<td>HS.3.5.3.d Describe how monetary policy can be used by the Federal Reserve to stabilize the economy.</td>
<td>Grades 11–12 RI.11-12.2,4</td>
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<tr>
<td>* Explain how proportional, progressive, and regressive taxes differ</td>
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<td>W.11-12.2,4,7</td>
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<td>* Describe the justifications for and the criticisms of federal deficits and the national debt</td>
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<td>SL.11-12.1-6</td>
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<tr>
<td>* Define money and describe its functions</td>
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<td>L.11-12.1-6</td>
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<td>* Describe the kind of money in use in the United States</td>
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<td>Literacy</td>
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<td>* Explain the services banks and other financial institutions offer</td>
<td>Grades 9–10 RH.1-5</td>
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<td>* Describe how banks create money</td>
<td>Grades 9–10 RH.7-9</td>
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<tr>
<td>* Explain what the federal reserve system is and what it does</td>
<td>Grades 11–12 RH.1-4</td>
<td></td>
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<tr>
<td>* Explain why the value of money changes</td>
<td>RH.7-9</td>
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<tr>
<td>* Identify the nature of inflation and describe how people are affected by it</td>
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<tr>
<td>Topic Description</td>
<td>Key Learning Objectives</td>
<td>Academic Standards</td>
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<tr>
<td><strong>Topic Five: The Global Economy</strong></td>
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</tbody>
</table>
| 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. | **Objectives:** The students will be able to:  
- Explain why international trade is considered a two-way street  
- Describe how imports and exports depend on each other  
- Explain how absolute and comparative advantage differ  
- Explain why productivity is important in international trade  
- Identify the arguments for and against trade barriers  
- Describe the purpose of international trade organizations  
- Explain the nature of exchange rates and why they change  
- Explain why a nation’s balance of payments always balances  
- Define and describe globalization  
- Identify the worldwide changes that have occurred as a result of globalization  
- Explain the relationship between economic development and population growth  
- Describe how China has changed its economy to achieve greater prosperity  
- Identify the concerns about income growth in less-developed countries  
- Explain the role property rights and markets can play in the protection of environmental resources  
- Describe how governments can use market incentives to protect the environment | HS.3.5.4.a Analyze the role of comparative advantage in international trade of goods and services.  
HS.3.5.4.b Describe worldwide import/export patterns.  
HS.3.5.4.c Recognize how exchange rates affect economic activity.  
HS.3.5.4.d Explain how trade policies affect international trade and domestic markets. For example: free trade, tariffs, quotas, and subsidies.  
HS.3.5.4.e Explore the effects of current globalization trends and policies. For example: economic growth, labor markets, the rights of citizens, and the environment in different nations. | Grades 9–10  
RI.9-10.1,2,4  
W.9-10.2,4,7  
SL.9-10.1-6  
L.9-10.1,2,4,6  

Grades 11–12  
RI.11-12.2,4  
W.11-12.2,4,7  
SL.11-12.1-6  
L.11-12.1-6  

Literacy  
Grades 9–10  
RH.1-5  
RH.7-9  

Grades 11–12  
RH.1-4  
RH.7-9 |
### Session One: Economic Systems—Who Makes the Big Decisions?

Examines how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.

**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.

**Academic Standards:**

- HS.3.5.2 .a Compare and contrast economic systems in terms of their ability to achieve economic goals. For example: command, socialism, communism, and market capitalism.
- HS.3.5.2 .c Scrutinize what happens in markets when governments impose price controls (price ceiling and price floors).
- HS.3.5.2 .d Compare and contrast the market outcomes created by various market structures that are not purely competitive: monopolistic competition, oligopoly, and monopoly.

**Common Core English Language Arts:**

- Grades 9–10
  - RL.9-10.2,4,8
  - W.9-10.2,4,7
  - SL.9-10.1-6
  - L.9-10.1,2,4,6
- Grades 11–12
  - RI.11-12.2,4
  - W.11-12.2,4,7
  - SL.11-12.1-6
  - L.11-12.1-6

### Session Two: Supply and Demand—What’s It Worth to You?

Illustrates the impact of supply and demand on the economy by participating in an economic situation using real-life examples.

**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.

**Academic Standards:**

- HS.3.5.1.c Explain how effective decision-making requires comparing the additional (marginal) costs of alternatives with the additional (marginal) benefits.
- HS.3.5.2 .b Use supply and demand analysis to explain how competitive markets efficiently allocate scarce resources.

**Common Core English Language Arts:**

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

**Common Core Math**

- Statistics and Probability
  - S-IC.1
  - S-IC.3
  - S-IC.6
- Mathematical Practices
  - 1-7
### Session Descriptions

<table>
<thead>
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<th>Session Descriptions</th>
<th>Academic Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
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</thead>
<tbody>
<tr>
<td><strong>Session Three: Supply and Demand—The JA Market Game</strong></td>
<td>HS.3.5.1.a Explain the economic way of thinking: the condition of scarcity requires choice and choice has a cost (opportunity cost).</td>
<td>Grades 9–10</td>
<td>Statistics and Probability</td>
</tr>
<tr>
<td>Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</td>
<td>HS.3.51.b Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.</td>
<td>RI.9-10,2,4,8</td>
<td>S-IC.1</td>
</tr>
<tr>
<td>The students will be able to:</td>
<td>HS.3.5.2 .b Use supply and demand analysis to explain how competitive markets efficiently allocate scarce resources.</td>
<td>SL.9-10.1-6</td>
<td>S-IC.3</td>
</tr>
<tr>
<td>• Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price</td>
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<td>L.9-10.1,2,4,6</td>
<td>S-IC.6</td>
</tr>
<tr>
<td>• Apply real-life examples of market forces that influence supply and demand</td>
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<td>Grades 11–12</td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td><strong>Session Four: Saving, Spending, and Investing</strong></td>
<td>HS.3.6.6.a Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</td>
<td>Grades 9–10</td>
<td>1-7</td>
</tr>
<tr>
<td>Explores concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compares the characteristics, risks, and rewards of several options.</td>
<td>HS.3.6.6.b Explore long-range comprehensive financial planning strategies. For example: diversification, automation, and monitoring.</td>
<td>RI.9-10,2,4,8</td>
<td>S-IC.1</td>
</tr>
<tr>
<td>The students will be able to:</td>
<td>HS.3.6.6.c Determine how financial investments impact income tax obligations.</td>
<td>SL.9-10.1-6</td>
<td>S-IC.3</td>
</tr>
<tr>
<td>• Recognize ways to earn and increase wealth through saving and investing.</td>
<td>HS.3.6.6.d Analyze how financial markets react to changes in market conditions, monetary policy, fiscal policy, and information. For example: the business cycle</td>
<td>L.9-10.1,2,4,6</td>
<td>S-IC.6</td>
</tr>
<tr>
<td>• Analyze examples of wealth acquired through saving and investing</td>
<td><strong>Literacy</strong></td>
<td>Grades 11–12</td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td>• Evaluate different methods of saving and investing, including varied risk and rewards</td>
<td>Grades 9–10</td>
<td>RH.1-5</td>
<td>1-2</td>
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<td>RI.11-12,2,4</td>
<td>RH.7</td>
<td>4-7</td>
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<td></td>
<td>SL.11-12.1-6</td>
<td><strong>Grades 11–12</strong></td>
<td><strong>Grades 9–10</strong></td>
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<td>L.11-12.1-6</td>
<td>RH.1-4</td>
<td>RI.9-10,2,4,8</td>
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<tr>
<td><strong>Session Five: Government’s Role in the Market</strong></td>
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<td>SL.9-10.1-3</td>
<td>S-IC.1</td>
</tr>
<tr>
<td>Analyzes the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.</td>
<td>HS.3.5.3.c Describe how fiscal policy (tax and government spending, which is controlled by Congress and the President) can be used to stabilize the economy.</td>
<td>L.9-10.1,2,4,6</td>
<td>S-IC.3</td>
</tr>
<tr>
<td>The students will be able to:</td>
<td>HS.3.5.3.d Describe how monetary policy can be used by the Federal Reserve to stabilize the economy.</td>
<td>Grades 11–12</td>
<td>S-IC.6</td>
</tr>
<tr>
<td>• Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods</td>
<td>Grades 9–10</td>
<td>RI.11-12,2,4</td>
<td>Statistics and Probability</td>
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<tr>
<td>• Express why individuals and businesses pay taxes</td>
<td>RI.9-10,2,4</td>
<td>W.11-12,2,4</td>
<td>S-IC.1</td>
</tr>
<tr>
<td>• Analyze the impact of the government’s role in protecting private property</td>
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<td>SL.11-12.1-3</td>
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<td>L.11-12.1-6</td>
<td>S-IC.6</td>
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<td>Common Core ELA</td>
<td>Common Core Math</td>
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<tr>
<td><strong>Session Six: Money, Inflation, and the CPI</strong></td>
<td>HS.3.5.3.b Explain how inflation and unemployment vary with the business cycle.</td>
<td><strong>Grades 9–10</strong></td>
<td><strong>Algebra</strong></td>
</tr>
<tr>
<td>Focuses on inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.</td>
<td></td>
<td>RI.9-10.2,4</td>
<td>A-SSE.1.3</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>W.9-10.2,4</td>
<td>A-REI.1-3</td>
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<tr>
<td>The students will be able to:</td>
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<td>SL.9-10.1-3</td>
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<tr>
<td>• 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</td>
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<td>L.9-10.1,2,4,6</td>
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<tr>
<td>• Explain and calculate how the Consumer Price Index (CPI) measures consumer prices</td>
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<td>• Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment</td>
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<tr>
<td><strong>Session Seven: International Trade</strong></td>
<td>HS.3.5.4.a Analyze the role of comparative advantage in international trade of goods and services.</td>
<td><strong>Grades 9–10</strong></td>
<td></td>
</tr>
<tr>
<td>Compares trade policies and the global economy based on the increased utility (satisfaction) of International trade.</td>
<td>HS.3.5.4.b Describe worldwide import/export patterns.</td>
<td>RI.9-10.2,4</td>
<td></td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>HS.3.5.4.c Recognize how exchange rates affect economic activity.</td>
<td>W.9-10.2,4</td>
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<tr>
<td>The students will be able to:</td>
<td>HS.3.5.4.d Explain how trade policies affect international trade and domestic markets. For example: free trade, tariffs, quotas, and subsidies.</td>
<td>SL.9-10.1-6</td>
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<tr>
<td>• Describe the significance of international trade</td>
<td>HS.3.5.4.e Explore the effects of current globalization trends and policies. For example: economic growth, labor markets, the rights of citizens, and the environment in different nations.</td>
<td>L.9-10.1,2,4,6</td>
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<td>• Analyze the impact of trade on national and international utility</td>
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<td><strong>Grades 11–12</strong></td>
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<td>HS.3.5.4.a Analyze the role of comparative advantage in international trade of goods and services.</td>
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<td>HS.3.5.4.b Describe worldwide import/export patterns.</td>
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<td>HS.3.5.4.d Explain how trade policies affect international trade and domestic markets. For example: free trade, tariffs, quotas, and subsidies.</td>
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<td>HS.3.5.4.e Explore the effects of current globalization trends and policies. For example: economic growth, labor markets, the rights of citizens, and the environment in different nations.</td>
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<td>RH.7-9</td>
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</tr>
</tbody>
</table>
# JA Job Shadow

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Colorado Essential Skills</th>
<th>Common Core English Language Arts</th>
</tr>
</thead>
</table>
| **Session One: Before the Hunt**  
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. | **Objectives:**  
The students will be able to:  
- Recognize career clusters that match their skills and interests  
- Demonstrate self-awareness of their soft skills in work scenarios | **Initiative And Self-Direction**- make responsibility for and pursue opportunities  
**Personal Responsibility**- develop, plan and organize self-behavior  
**Adaptability and Flexibility**- demonstrate ways to adapt and reach workable solutions  
**Self Awareness**- adapt to environments with appropriate emotions and behaviors, demonstrate personal awareness through the development of positive relationships | **Grades 9–10**  
RL.9-10.1  
W.9-10.7  
SL.9-10.1  
L.9-10.4  
**Grades 11–12**  
RL.11-2.1  
SL.11-2.1  
L.11-12.4 |
| **Session Two: Perfect Match**  
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. | **Objectives:**  
The students will be able to:  
- Review methods of identifying job openings  
- Demonstrate professional interviewing skills  
- Express expectations for the upcoming site visit | **Collaboration and Teamwork**- use interpersonal skills to learn and work with individuals from diverse backgrounds  
**Communication**- articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual) | **Grades 9–10**  
W.9-10.4-5  
W.9-10.7  
SL.9-10.1  
L.9-10.1,3  
L.9-10.4  
**Grades 11–12**  
W.11-12.2,7  
SL.11-12.1  
L.11-12.3  
L.11-12.4 |
| **Session Three: Get Hired–Collaboration and Creativity**  
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. | **Objectives:**  
The students will be able to:  
- 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 | **Career Awareness** demonstrate knowledge, understanding and personal awareness of how one’s dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas  
**Critical Thinking and Problem Solving**- interpret information and draw conclusions based upon information gathered to formulate a new problem.  
**Creativity and Innovation**- synthesize ideas in original and surprising ways  
**Initiative and Self-Direction**- take responsibility for and pursue opportunities  
**Personal Responsibility**- develop, plan and organize self-behavior  
**Adaptability and Flexibility**- demonstrate ways to adapt and reach workable solutions | **Grades 9–10**  
W.9-10.4-5  
W.9-10.7  
SL.9-10.1,4  
L.9-10.1  
L.9-10.3-4  
**Grades 11–12**  
W.11-12,4-5  
W.11-12,7  
SL.11-12,1,4  
L.11-12,1  
L.11-12,3-4 |
<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
<th>Reading Standards for Literacy in History/Social Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: Earning, Employment and Income</strong>&lt;br&gt;Students learn that healthy personal finances require 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.</td>
<td>HS.3.6.5.a. Predict the potential impact of education and skill development choices on future earning capability and financial well-being.  &lt;br&gt;HS.3.6.5.b. Analyze the impact of economic conditions and cost of living factors on income and purchasing power.  &lt;br&gt;HS.3.6.5.c. Calculate a sustainable household income based on financial obligations for different lifestyle scenarios.</td>
<td>Grades 9-10  &lt;br&gt;RI.910.2  &lt;br&gt;RI.910.4  &lt;br&gt;RI.910.8  &lt;br&gt;W.910.4  &lt;br&gt;W.910.6  &lt;br&gt;SL.910.1  &lt;br&gt;L.910.1  &lt;br&gt;L.910.4</td>
<td>Grades 9-10  &lt;br&gt;RI.1112.2  &lt;br&gt;RI.1112.4  &lt;br&gt;RI.1112.8  &lt;br&gt;W.1112.4  &lt;br&gt;W.1112.6  &lt;br&gt;SL.1112.1  &lt;br&gt;L.1112.1  &lt;br&gt;L.1112.4</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>Colorado Essential Skills: HS.3.6.5.2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.3.6.5.3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</td>
<td></td>
</tr>
<tr>
<td>The students will:</td>
<td></td>
<td>Colorado Essential Skills: HS.3.6.5.2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.3.6.5.3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</td>
<td></td>
</tr>
<tr>
<td>- Define a relationship between educational choices and career prospects, and job satisfaction.</td>
<td></td>
<td>Colorado Essential Skills: HS.3.6.5.2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.3.6.5.3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</td>
<td></td>
</tr>
<tr>
<td>- Cite evidence to support the relationship between educational choices and earning potential.</td>
<td></td>
<td>Colorado Essential Skills: HS.3.6.5.2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.3.6.5.3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</td>
<td></td>
</tr>
<tr>
<td>- Recognize that education and training affect lifetime income.</td>
<td></td>
<td>Colorado Essential Skills: HS.3.6.5.2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.3.6.5.3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</td>
<td></td>
</tr>
<tr>
<td><strong>Session Two: Budgeting</strong>&lt;br&gt;Students investigate the importance of budgeting and how to plan for staying within a budget.</td>
<td>HS.3.6.7.f. Design a spending plan/budget that covers financial obligations and integrates saving for future goals.</td>
<td>Grades 9-10  &lt;br&gt;RI.910.2  &lt;br&gt;RI.910.4  &lt;br&gt;W.910.4  &lt;br&gt;W.910.6  &lt;br&gt;SL.910.1  &lt;br&gt;L.910.1  &lt;br&gt;L.910.4</td>
<td>Grades 9-10  &lt;br&gt;RI.1112.2  &lt;br&gt;RI.1112.4  &lt;br&gt;RI.1112.8  &lt;br&gt;W.1112.4  &lt;br&gt;W.1112.6  &lt;br&gt;SL.1112.1  &lt;br&gt;L.1112.1  &lt;br&gt;L.1112.4</td>
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<tr>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:</td>
<td></td>
<td>Colorado Essential Skills: HS.3.6.5.2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.3.6.5.3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</td>
<td></td>
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<tr>
<td>- Recognize the importance of making and keeping a budget or spending plan.</td>
<td></td>
<td>Colorado Essential Skills: HS.3.6.5.2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.3.6.5.3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</td>
<td></td>
</tr>
<tr>
<td>- Consider the wide range of expenditures that might make up a monthly budget.</td>
<td></td>
<td>Colorado Essential Skills: HS.3.6.5.2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.3.6.5.3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</td>
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</tbody>
</table>
### Session Three: Savings

**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.**

**Objectives:**
The students will be able to:
- Recognize high-dollar items and unexpected costs that require savings.
- Review key concepts related to successfully saving money.

<table>
<thead>
<tr>
<th>Academic Standards</th>
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</tr>
</thead>
</table>
| HS.6.6.a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages. | Grades 9-10  
SL.910.1  
SL.910.4  
L.910.1  
L.910.3  
L.910.4 | NA |
| HS.3.6.7.f. Design a spending plan/budget that covers financial obligations and integrates saving for future goals. | Grades 11-12  
SL.1112.1  
SL.1112.4  
L.1112.1  
L.1112.3  
L.1112.4 | |

**Colorado Essential Skills**
- HS.3.6.7.3. Set personal goals and take responsibility for those goals through reflection upon prior outcomes.

### Session Four: Credit and Debt

**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.**

**Objectives:**
The students will:
- Differentiate between credit and debt.
- Recognize the factors that affect an individual’s credit score and credit history.
- Recognize the consequences of a low credit score.

<table>
<thead>
<tr>
<th>Academic Standards</th>
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</tr>
</thead>
</table>
| HS.3.6.7.b. Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs and tradeoffs. | Grades 9-10  
RI.910.2  
RI.910.4  
RI.910.8  
W.910.4  
W.910.6  
SL.910.1  
SL.910.4  
L.910.1  
L.910.3  
L.910.4 | Grades 9-10  
RH.1  
RH.2  
RH.3  
RH.4 |
| HS.3.6.7.c. Analyze consumer and financial information for relevance, credibility, and accuracy. | Grades 11-12  
RI.1112.2  
RI.1112.4  
RI.1112.8  
W.1112.4  
W.1112.6  
SL.1112.1  
SL.1112.4  
L.1112.1  
L.1112.3  
L.1112.4 | Grades 11-12  
RH.1  
RH.2  
RH.3  
RH.4 |

**Colorado Essential Skills**
- HS.3.6.7.2. Take responsibility for spending decisions and borrowing decisions.
# JA Personal Finance

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
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<th>Reading Standards for Literacy in History/Social Studies</th>
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</thead>
</table>
| **Session Five: Consumer Protection** | HS.3.6.7. b Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs and tradeoffs.  
HS.3.6.7.d. Investigate consumer responsibilities, rights, and protections when entering into contracts and engaging in commerce.  
HS.3.6.7.e. Explain how an individual’s credit history can affect borrowing power.  
HS.3.6.8.e. Outline steps to monitor and safeguard personal financial data and resolve identity theft or fraud issues.  
HS.3.6.8.f. Explain the role of government related to insurance regulation, fraud protection, and disaster response. | Grades 9-10  
RL.910.2  
RL.910.4  
RL.910.8  
W.910.4  
W.910.6  
SL.910.1  
SL.910.4  
L.910.1  
L.910.3  
L.910.4 | Grades 9-10  
RH.1  
RH.2  
RH.3  
RH.4  
 | | Grades 11-12  
RL.1112.2  
RL.1112.4  
RL.1112.8  
W.1112.4  
W.1112.6  
SL.1112.1  
SL.1112.4  
L.1112.1  
L.1112.3  
L.1112.4 | Grades 11-12  
RH.1  
RH.2  
RH.3  
RH.4  |
| **Session Six: Smart Shopping** | HS.3.6.7.a. Analyze how inflation and cost of living impact consumer purchasing and saving power.  
HS.3.6.7.c. Analyze consumer and financial information for relevance, credibility, and accuracy. | Grades 9-10  
RL.910.2  
RL.910.4  
RL.910.8  
SL.910.1  
L.910.1  
L.910.4 | Grades 9-10  
RH.1  
RH.2  
RH.3  
RH.4  
 | | Grades 11-12  
RL.1112.2  
RL.1112.4  
RL.1112.8  
SL.1112.1  
L.1112.1  
L.1112.4 | Grades 11-12  
RH.1  
RH.2  
RH.3  
RH.4  |

**Objectives:**

**Session Five: Consumer Protection**

Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.

- Identify behaviors that may harm their personal finances.
- Recognize ways to protect their finances.
- Define credit report.
- Summarize the rights people have to examine their credit reports.
- Define identity theft and propose solutions to identity theft.

**Objectives:**

The students will:

- Identify the factors necessary for making an informed purchase.
- Compare and contrast prices and data when making a purchase decision.
- Calculate savings gained through smart shopping.

**Colorado Essential Skills:**

- HS.3.6.8.1. Interpret information and draw conclusions based on the best analysis.
- HS.3.6.8.2. Develop, plan, and organize self-behavior.
## Session Seven: Risk Management

Students investigate risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.

**Objectives:**

The students will:

- Recognize risk of financial loss as an everyday reality for everyone.
- Recognize risk management strategies and apply them appropriately.
- Understand the role of personal responsibility in preventing financial loss.

**Objectives:**

<table>
<thead>
<tr>
<th>Standards</th>
<th>Grades 9-10</th>
<th>Grades 11-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>HS.3.6.7. d. Investigate consumer responsibilities, rights, and protections when entering into contracts and engaging in commerce.</td>
<td>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</td>
<td>RI.1112.2 RI.1112.4 RI.1112.8</td>
</tr>
<tr>
<td>HS.3.6.8 a. Evaluate strategies for consumers to avoid financial risk, reduce risk, accept risk, or transfer risk to others through insurance.</td>
<td>RI.910.2 RI.910.4 RI.910.8 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</td>
<td>RI.1112.2 RI.1112.4 RI.1112.8</td>
</tr>
<tr>
<td>HS.3.6.8 b. Explain the purpose of insurance and how insurance works. For example property insurance, health insurance, and disability insurance.</td>
<td></td>
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</tr>
</tbody>
</table>

## Session Eight: Investing

Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.

**Objectives:**

The students will:

- Understand the role of compound interest in the growth of wealth over time.
- Recognize that investment options carry different levels of risk and reward.
- Analyze the risk tolerances for different investment strategies.

**Objectives:**

<table>
<thead>
<tr>
<th>Standards</th>
<th>Grades 9-10</th>
<th>Grades 11-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>HS.3.6.6 a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</td>
<td>RI.910.2 RI.910.4 RI.910.8 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</td>
<td>RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</td>
</tr>
<tr>
<td>HS.3.6.6 b. Explore long-range comprehensive financial planning strategies.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Standards

- Grades 9-10
  - RI.910.2
  - RI.910.4
  - RI.910.8
  - W.910.4
  - W.910.6
  - SL.910.1
  - SL.910.4
  - L.910.1
  - L.910.3
  - L.910.4
- Grades 11-12
  - RI.1112.2
  - RI.1112.4
  - RI.1112.8
  - SL.1112.1
  - SL.1112.4
  - L.1112.1
  - L.1112.3
  - L.1112.4

## Additional Standards

- Grades 9-10
  - RH.1
  - RH.2
  - RH.3
  - RH.4
- Grades 11-12
  - RH.1
  - RH.2
  - RH.3
  - RH.4

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### Session Descriptions

#### 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

**Academic Standards:**
- HS.3.5.1.a Explain the economic way of thinking: the condition of scarcity requires choice and choice has a cost (opportunity cost).
- HS.3.5.1.b Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.
- HS.3.5.1.c Explain how effective decision-making requires comparing the additional (marginal) costs of alternatives with the additional (marginal) benefits.

**Common Core English Language Arts**
- Grades 9-10: RI.9-10.2,4,8, SL.9-10.1-4, L.9-10.6

#### 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

**Academic Standards:**
- HS.3.5.1.a Explain the economic way of thinking: the condition of scarcity requires choice and choice has a cost (opportunity cost).
- HS.3.5.1.b Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.
- HS.3.5.1.c Explain how effective decision-making requires comparing the additional (marginal) costs of alternatives with the additional (marginal) benefits.

**Common Core English Language Arts**
- Grades 9-10: RI.9-10.4, W.9-10.2, SL.9-10.2,3,4,6, L.9-10.4, L.9-10.6
- Grades 11-12: RI-11-12.2,4, SL.11-12.4, SL.11-12.6

#### 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

**Academic Standards:**
- HS.3.5.1.b Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.

**Common Core English Language Arts**
- Grades 9-10: RI.9-10.2,4, W.9-10.2,7, SL.9-10.1,2,3,4,6, L.9-10.1,2,4,6
- Grades 11-12: RI-11-12.2,4, W.11-12.2,4,7,8, SL.11-12.1,2,3,4,6, L.11-12.1,2,3,4,6

**Common Core Math**
- NA
## Session Descriptions

<table>
<thead>
<tr>
<th>Session Four: Cutting Edge–The Simulation</th>
<th>Key Learning Objectives</th>
<th>Academic Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
</table>
| Students make decisions about price, production, research and development using the JA Titan computer simulation. | Objectives:  
- The students will be able to:  
  - Make informed research and development and marketing decisions | HS.3.5.1.b Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits. | Grades 9-10  
RI.9-10.2  
SL.9-10.1-4  
L.9-10.1-2 | Statistics & Probability  
S-IC  
S-IC.1  
S-IC.6 |
| | | | Grades 11-12  
RI.11-12.2  
SL.11-12.1-4  
L.11-12.1-4 | Mathematical Practices  
1-8 |

| Session Five: Make an Investment | Objectives:  
- The students will be able to:  
  - Discuss reasons that businesses use different capital investment strategies  
  - Make recommendations for capital investment based on set parameters  
  - Define charitable giving and explain why businesses make decisions to share their resources | HS.3.6.6.a Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.  
HS.3.6.6.b Analyze how financial markets react to changes in market conditions, monetary policy, fiscal policy, and information. For example: the business cycle. | Grades 9-10  
RI.9-10.2,4  
W.9-10.2  
SL.9-10.1,2,3,4,6  
L.9-10.1,2,4,6 | NA |
| Students solicit capital investment. | | | Grades 11-12  
RI.11-12.2,4  
W.11-12.2,7,8  
SL.11-12.1,2,3,4,6  
L.11-12.1,2,3,4,6 | |

| Session Six: Make an Investment–The Simulation | Objectives:  
- The students will be able to:  
  - Make business decisions by applying their knowledge to a business simulation  
  - Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the JA Titan computer simulation | HS.3.6.6.a Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.  
HS.3.6.6.b Analyze how financial markets react to changes in market conditions, monetary policy, fiscal policy, and information. For example: the business cycle. | Grades 9-10  
RI.9-10.4  
W.9-10.2  
SL.9-10.1,2,3,4,6  
L.9-10.1,2,4,6  
L.9-10.4  
L.9-10.6 | Statistics and Probability  
CC.2.4.  
HS.B.  
CC.2.4.  
HS.B.3  
CC.2.4.  
HS.B.5 |
| Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation. | | | |

| Session Seven: JA Titan of Industry – The Competition | Objectives:  
- The students will be able to:  
  - Demonstrate how business decisions affect business performance  
  - React appropriately to decisions made by other businesses | HS.3.5.1.b Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.  
HS.3.5.1.c Explain how effective decision-making requires comparing the additional (marginal) costs of alternatives with the additional (marginal) benefits. | Grades 9-10  
RI.9-10.4  
W.9-10.2  
SL.9-10.1,2,3,4,6  
L.9-10.1,2,4,6  
L.9-10.4  
L.9-10.6 | Statistics and Probability  
CC.2.4.  
HS.B.  
CC.2.4.  
HS.B.3  
CC.2.4.  
HS.B.5 |
| Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation. | | | |
## Session Descriptions

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<th>Session Descriptions</th>
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<th>CO Essential Skills</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pre-Fair Session: What Sets You Apart?</strong>&lt;br&gt;Students reflect on their abilities, interests, and values as they consider future career choices.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Define careers.&lt;br&gt;• Differentiate between abilities (skills) and values.&lt;br&gt;• Identify their personal characteristics.</td>
<td><strong>Self Awareness</strong>- adapt to environments with appropriate emotions and behaviors, demonstrate personal awareness through the development of positive relationships&lt;br&gt;<strong>Self-Advocacy</strong>- demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them&lt;br&gt;<strong>Inquiry/Analysis</strong>- make predictions and design data/information collection and analysis strategies</td>
<td>Reading for Informational Text&lt;br&gt;Ri 4&lt;br&gt;Ri 7&lt;br&gt;Speaking and Listening&lt;br&gt;SL 1&lt;br&gt;SL 2&lt;br&gt;Language&lt;br&gt;L 3&lt;br&gt;L 4&lt;br&gt;L 6</td>
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<td><strong>The Day of the Fair</strong>&lt;br&gt;Students will visit seven speakers from the community who will give brief presentations about their jobs, allowing time for students to ask questions.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Investigate a variety of careers and the skills, educational preparation, training, and personal qualities needed for those careers.&lt;br&gt;• Examine how school skills apply to career paths.&lt;br&gt;• Explain the importance of staying in school and graduating high school.</td>
<td><strong>Personal Responsibility</strong>- develop, plan and organize self-behavior&lt;br&gt;<strong>Initiative And Self-Direction</strong>- take responsibility for and pursue opportunities&lt;br&gt;<strong>Information Literacy</strong>- analyze both how and why media messages are constructed and for what purposes, and use information accurately, ethically and creatively for the issue or problem at hand&lt;br&gt;<strong>Collaboration and Teamwork</strong>- use interpersonal skills to learn and work with individuals from diverse backgrounds&lt;br&gt;<strong>Communication</strong>- articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual)</td>
<td>Reading for Informational Text&lt;br&gt;Ri 4&lt;br&gt;Ri 7&lt;br&gt;Speaking and Listening&lt;br&gt;SL 1&lt;br&gt;SL 2&lt;br&gt;Writing&lt;br&gt;W 4&lt;br&gt;W 7&lt;br&gt;Language&lt;br&gt;L 3&lt;br&gt;L 4&lt;br&gt;L 6</td>
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<td><strong>Post-Fair Session</strong>&lt;br&gt;Students reflect on their JA Career Exploration Fair experiences.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;• Identify a future career goal.&lt;br&gt;• Create a personal action plan.</td>
<td><strong>Task/Time Management</strong>- set personal goals and take responsibility for those goals through reflection upon prior outcome&lt;br&gt;<strong>Critical Thinking and Problem Solving</strong>- interpret information and draw conclusions based upon information gathered to formulate a new problem.&lt;br&gt;<strong>Career Awareness</strong> demonstrate knowledge, understanding and personal awareness of how one’s dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas</td>
<td>Reading for Informational Text&lt;br&gt;Ri 2&lt;br&gt;Ri 4&lt;br&gt;Ri 5&lt;br&gt;Ri 7&lt;br&gt;Speaking and Listening&lt;br&gt;SL 1&lt;br&gt;SL 2&lt;br&gt;Writing&lt;br&gt;W 4&lt;br&gt;W 7&lt;br&gt;Language&lt;br&gt;L 3&lt;br&gt;L 4&lt;br&gt;L 6</td>
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# JA Career Speakers Series

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<tr>
<th>Session Descriptions</th>
<th>Session Objectives</th>
<th>CO Essential Skills</th>
<th>Common Core ELA</th>
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</table>
| **Session One: Before the Event** | **Objectives:** The students will:  
  - Identify skills and interests.  
  - Recognize Career Clusters  
  - Recall future high-demand occupations | **Self-Advocacy**- demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them.  
**Communication**- articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual).  
**Initiative And Self-Direction**- take responsibility for and pursue opportunities  
**Inquiry/Analysis**- make predictions and design data/information collection and analysis strategies | Reading for Informational Text RI 1 RI 4 RI 7  
Speaking and Listening SL 1 SL 2  
Writing W 4 W 7  
Language L 3 L 4 L 6 |
| **Session Two: During the Event** | **Objectives:** The students will be able to:  
  - Practice active listening skills.  
  - Equate job responsibilities with skills and interests | **Self-Awareness**- adapt to environments with appropriate emotions and behaviors, demonstrate personal awareness through the development of positive relationships.  
**Collaboration and Teamwork**- use interpersonal skills to learn and work with individuals from diverse backgrounds.  
**Information Literacy**- analyze both how and why media messages are constructed and for what purposes, and use information accurately, ethically and creatively for the issue or problem at hand. | Speaking and Listening SL 1 SL 2  
Writing W 4 W 7  
Language L 3 L 4 L 6 |
| **Session Three: After the Event** | **Objectives:** The students will be able to:  
  - Recognize Career Clusters | **Career Awareness** demonstrate knowledge, understanding and personal awareness of how one’s dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas  
**Critical Thinking and Problem Solving**- interpret information and draw conclusions based upon information gathered to formulate a new problem | Speaking and Listening SL 1 SL 2  
Writing W 2 W 4 W 7  
Language L 3 L 4 L 6 |
# JA Excellence through Ethics

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Session Objectives</th>
<th>CO Essential Skills</th>
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<tbody>
<tr>
<td><strong>Day of the Visit</strong></td>
<td><strong>Objectives:</strong></td>
<td><strong>Character</strong>- apply a fundamental understanding of the ethical/legal issues in many context including the access and use of information.</td>
<td>Reading for Informational Text RI 1 RI 4 RI 7</td>
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<td>The students will:</td>
<td><strong>Collaboration and Teamwork</strong>- use interpersonal skills to learn and work with individuals from diverse backgrounds.</td>
<td>Speaking and Listening SL 1 SL 2 SL 3 SL 4</td>
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<td>▪ Define ethics, ethical dilemma, values, core values, and interdependence.</td>
<td><strong>Critical Thinking and Problem Solving</strong>- interpret information and draw conclusions based upon information gathered to formulate a new problem.</td>
<td>Writing W 4</td>
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<td>▪ Articulate how one's core values affects one's choices.</td>
<td><strong>Communication</strong>- articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual).</td>
<td>Language L 3 L 4 L 6</td>
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<td>▪ Articulate and identify the steps necessary to make ethical decisions.</td>
<td><strong>Personal Responsibility</strong>- develop, plan and organize self-behavior.</td>
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<td>▪ Recognize that individual ethics affect the greater community.</td>
<td><strong>Self-Awareness</strong>- adapt to environments with appropriate emotions and behaviors, demonstrate personal awareness through the development of positive relationships.</td>
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| **Reflection Activity** | **Objectives:** | **Communication**- articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual). | Speaking and Listening SL 1 SL 2 SL 3 |
|                       | The students will: | **Personal Responsibility**- develop, plan and organize self-behavior. | Language L 3 L 4 L 6 |
|                       | ▪ Apply key terms and concepts used in the volunteer-led activities. | **Self-Awareness**- adapt to environments with appropriate emotions and behaviors, demonstrate personal awareness through the development of positive relationships. | |
|                       | ▪ Use intentional, ethical decision-making skills to consider outcomes and consequences of choices. | | |
|                       | ▪ Self-examine to develop a personal awareness of values to begin to see the connection between their words and actions. | | |
## JA It’s My Job (Soft Skills)

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<tr>
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<tbody>
<tr>
<td><strong>Communicating About Yourself</strong>&lt;br&gt;Students learn what their dress, speech, and listening skills communicate to others about them.</td>
<td><strong>Objectives:</strong>&lt;br&gt;• The students will be able to:&lt;br&gt;  ▪ Recognize the importance of manners as an element of professionalism.&lt;br&gt;  ▪ Identify language and style appropriate for the workplace.</td>
<td><strong>Character-</strong> apply a fundamental understanding of the ethical/legal issues in many context including the access and use of information.&lt;br&gt;<strong>Initiative And Self-Direction-</strong> take responsibility for and pursue opportunities.&lt;br&gt;<strong>Personal Responsibility-</strong> develop, plan and organize self-behavior.</td>
<td>Reading for Informational Text&lt;br&gt;RI 1&lt;br&gt;RI 4&lt;br&gt;Speaking and Listening&lt;br&gt;SL 1&lt;br&gt;SL 2&lt;br&gt;SL 4&lt;br&gt;SL 6&lt;br&gt;Writing&lt;br&gt;W 4&lt;br&gt;Language&lt;br&gt;L 1&lt;br&gt;L 2&lt;br&gt;L 3&lt;br&gt;L 4&lt;br&gt;L 6</td>
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<td><strong>Applications and Resumes</strong>&lt;br&gt;Students examine both document forms and begin to think about how to adapt their experiences, skills, and achievements into the applicable template to present themselves to a potential employer.</td>
<td><strong>Objectives:</strong>&lt;br&gt;• The students will be able to:&lt;br&gt;  ▪ Identify information necessary for a job application.&lt;br&gt;  ▪ Recognize key features and formatting of resumes.&lt;br&gt;  ▪ Use appropriate language for a resume.</td>
<td><strong>Self-Advocacy-</strong> demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them.&lt;br&gt;<strong>Communication-</strong> articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual).</td>
<td>Speaking and Listening&lt;br&gt;SL 1&lt;br&gt;SL 2&lt;br&gt;Writing&lt;br&gt;W 4&lt;br&gt;Language&lt;br&gt;L 1&lt;br&gt;L 2&lt;br&gt;L 3&lt;br&gt;L 4&lt;br&gt;L 6</td>
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| **Interviewing for a Job**            | Students complete an activity and track their accomplishments in a “brag sheet.” Additional activities are available in which students develop a personal profile that will help them succeed during an interview and practice mock interviews. | **Objectives:** The students will be able to:  
- Identify appropriate content for a personal brag sheet  
- Adapt personal information to interview situations.  
- Develop answers to common interview questions.  
- Recognize appropriate professional dress and demeanor for a job interview. | **Communication**- articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual). |
| **Cell Phones in the Workplace**      | Students develop an understanding of appropriate communication methods to ensure workplace success. | **Objectives:** The students will be able to:  
- Recognize and identify appropriate and inappropriate uses of cell phones in the workplace.  
- Identify the effects of inappropriate usage of cell phones in the workplace.  
- Adapt cell phone behavior and functions for professional uses.  
- Recognize and apply appropriate texting style for communicating in the workplace. | **Personal Responsibility**- develop, plan and organize self-behavior.  
**Communication**- articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual). |
## Workplace Communication

Students complete activities focused on appropriate tone and topics for the workplace and strategies for collaborating effectively.

**Objectives:**
The students will be able to:
- Identify and use an appropriate professional tone in workplace communication.
- Identify appropriate and inappropriate subjects for workplace discussion.
- Enable cooperative and productive group interactions.
- Communicate to solve problems collaboratively and respectfully.

**CO Essential Skills**
- **Communication:** articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual).
- **Collaboration and Teamwork:** use interpersonal skills to learn and work with individuals from diverse backgrounds.

**Common Core ELA**
- Speaking and Listening
  - SL 1
  - SL 2
  - SL 4
  - SL 5
  - SL 6
- Language
  - L 1
  - L 3
  - L 4
  - L 6

## Workplace Writing

Students practice writing concisely, clearly, and correctly, with appropriate workplace style.

**Objectives:**
The students will be able to:
- Use proper spelling, grammar, and punctuation in the workplace.
- List best practices for effective business writing.
- Use clear language and appropriate style for written communication in the workplace.
- Identify important ideas and express them clearly and concisely in writing.

**CO Essential Skills**
- **Communication:** articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual).
- **Critical Thinking and Problem Solving:** interpret information and draw conclusions based upon information gathered to formulate a new problem.
- **Information Literacy:** analyze both how and why media messages are constructed and for what purposes, and use information accurately, ethically and creatively for the issue or problem at hand.

**Common Core ELA**
- Speaking and Listening
  - SL 1
  - SL 2
  - SL 4
  - SL 6
- Writing
  - W 4
  - W 5
  - W 6
- Language
  - L 1
  - L 2
  - L 3
  - L 4
  - L 6
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<td><strong>Effective Civic Leadership</strong></td>
<td>Objectives:</td>
<td>Leadership- educate and inspire others to realize their potential.</td>
<td>Speaking and</td>
</tr>
<tr>
<td>Students explore the importance of leadership skills and the value of community involvement. They learn the importance of communication and conflict-management skills to achieve group goals.</td>
<td>The students will be able to:</td>
<td>Civic Engagement- participate effectively in civic life.</td>
<td>Listening</td>
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<td></td>
<td>• Identify qualities of a leader.</td>
<td>Collaboration and Teamwork- use interpersonal skills to learn and work with individuals from diverse backgrounds.</td>
<td>SL 1 SL 2 SL 4</td>
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<td>• Recognize the role of civic leadership in a community.</td>
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<td>SL 5 SL 6</td>
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<td>• Develop conflict-resolution skills.</td>
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<td>Language L1 L3</td>
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<td>L4 L6</td>
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<tr>
<td><strong>Presentation Skills and Classroom Management</strong></td>
<td>Objectives:</td>
<td>Adaptability and Flexibility- demonstrate ways to adapt and reach workable solutions.</td>
<td>Speaking and</td>
</tr>
<tr>
<td>Students learn effective presentation techniques to get an audience's attention and keep it. They gain insight into classroom dynamics to assist with managing elementary school students when in that environment.</td>
<td>The students will be able to:</td>
<td>Communication- articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual),</td>
<td>Listening SL 1</td>
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<td>• Use strong presentation skills to communicate effectively.</td>
<td>Initiative And Self-Direction- take responsibility for and pursue opportunities.</td>
<td>SL 2 SL 4 SL 5</td>
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<td>• Develop classroom management practices.</td>
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<td>SL 6 Language</td>
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<td>• Recognize and use techniques that further teamwork and achieve group goals.</td>
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<td>L1 L3 L4 L6</td>
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<td><strong>Critical Thinking and Problem Solving</strong></td>
<td>Objectives:</td>
<td>Critical Thinking and Problem Solving- interpret information and draw conclusions based upon information gathered to formulate a new problem.</td>
<td>Speaking and</td>
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<td>Students advance their critical thinking skills so that they can adapt quickly to new circumstances and develop successful solutions to problems.</td>
<td>The students will be able to:</td>
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<td>Listening SL 1</td>
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<td>• Use a problem-solving technique to solve personal and professional problems.</td>
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<td>SL 2 SL 4 SL 5</td>
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<td>• Apply critical-thinking skills to work-based problems.</td>
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<td>SL 6 Language</td>
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<td>• Recognize that decisions have consequences.</td>
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<td>L1 L3 L4 L6</td>
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<td><strong>Reflection</strong></td>
<td>Objectives:</td>
<td>Career Awareness demonstrate knowledge, understanding and personal awareness of how one’s dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</td>
<td>Speaking and</td>
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<tr>
<td>Students share their JA High School Heroes experience and learn about its relevance to their futures. They complete a self-assessment designed to reiterate lessons about leadership, presentations, and critical thinking.</td>
<td>The students will be able to:</td>
<td>Self-Advocacy- demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them.</td>
<td>Listening SL 1</td>
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<td>• Implement objective criteria to self-evaluate.</td>
<td>Task/Time Management- set personal goals and take responsibility for those goals through reflection upon prior outcome.</td>
<td>SL 2 SL 4 SL 5</td>
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<td>• Recognize the value of constructive feedback and the growth mind-set.</td>
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<td>SL 6 Language</td>
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<td></td>
<td>• Develop a personal action plan</td>
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<td>L1 L3 L4 L6</td>
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