



empowering young people to
own their economic success®

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

Updated August 2018
Personal Finance Standards
Florida CTE Career Ready Practices

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 Florida Sunshine State Standards for Social Studies and the CTE general standards as well as the Florida Standards for English Language Arts (ELA) and Mathematics. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

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

High School Programs

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

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

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

[JA Economics](#)[®] examines the fundamental concepts of micro-, macro-, and international economics.

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

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

[JA Personal Finance](#)[®] Blended Model allows students to experience the interrelationship between today's financial decisions and future financial freedom.

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

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Florida ELA	Academic Standards	Florida CTE Career Ready Practices
<p>Session One: Introduction to Entrepreneurship</p> <p>Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the elements of a successful business startup. ▪ Evaluate myths and facts about entrepreneurship. ▪ Consider product-development options. 	<p>Grades 9–10 LAFS.910.RI.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.2 LAFS.910.SL.2.4 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11–12 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1,1.2 LAFS.1112.SL.2.4 LAFS.1112.L.1.1-1.2 LAFS.1112.L.2.3 LAFS.1112.L.3.4,3.6</p>	<p>SS.912.E.1 SS.912.E.2 SS.912.FL.1.1 SS.4.FL.1.7</p>	<p>6. Demonstrate creativity and innovation.</p> <p>12. Work productively in teams while using cultural/global competence.</p>
<p>Session Two: What’s My Business?</p> <p>Students select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of carefully selecting a product or service before starting a business. ▪ Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans. 	<p>Grades 9–10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11–12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.4,2.6 LAFS.1112.L.1.1-1.2 LAFS.1112.L.2.3 LAFS.1112.L.3.4,3.6</p>	<p>SS.912.E.1 SS.912.E.2 SS.912.E.2.3 SS.912.FL.1.3</p>	<p>1. Act as a responsible and contributing citizen and employee.</p> <p>2. Apply appropriate academic and technical skills.</p> <p>5. Consider the environmental, social and economic impacts of decisions.</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Florida ELA	Academic Standards	Florida CTE Career Ready Practices
<p>Session Three: Who’s My Customer?</p> <p>Students analyze potential markets.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of analyzing markets. ▪ Apply a needs assessment of the market available to a specific product. 	<p>Grades 9–10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.RI.3.8 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.2 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11–12 LAFS.1112.RI.1.2,1.3 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1,1.2 LAFS.1112.SL.2.4 LAFS.1112.SL.2.4,2.6 LAFS.1112.L.1.1-1.2 LAFS.1112.L.2.3 LAFS.1112.L.3.4,3.6</p>	SS.912.E.1 SS.912.E.2 SS.912.FL.2.1 SS.912.FL.2.2 SS.912.FL.2.3 SS.912.FL.2.4	6. Demonstrate creativity and innovation. 7. Employ valid and reliable research strategies. 8. Utilize critical thinking to make sense of problems and persevere in solving them.
<p>Session Four: What’s My Advantage?</p> <p>Students determine how to set a product apart from its competition.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define competitive advantages and recognize them in other businesses. ▪ Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market. 	<p>Grades 9–10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11–12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.4 LAFS.1112.L.1.1-1.2 LAFS.1112.L.2.3 LAFS.1112.L.3.4,3.6</p>	SS.912.E.1 SS.912.E.2 SS.912.FL.2.3 SS.912.FL.2.4	6. Demonstrate creativity and innovation. 8. Utilize critical thinking to make sense of problems and persevere in solving them. 12. Work productively in teams while using cultural/global competence.

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Florida ELA	Academic Standards	Florida CTE Career Ready Practices
<p>Session Five: Competitive Advantages</p> <p>Students decide how to set a product or service apart from the competition.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate competitive advantages. ▪ Select competitive advantages that will drive a developing business venture. 	<p>Grades 9–10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.RI.3.8 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.SL.1.1 LAFS.910.SL.2.4 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11–12 LAFS.1112.RI.1.2,1.3 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.SL.1.1 LAFS.1112.SL.2.4 LAFS.1112.L.1.1-1.2 LAFS.1112.L.2.3 LAFS.1112.L.3.4,3.6</p>	<p>SS.912.E.1.8 SS.912.E.2.1 SS.912.FL.2.3 SS.912.FL.2.4</p>	<p>4. Communicate clearly, effectively and with reason.</p> <p>5. Consider the environmental, social and economic impacts of decisions.</p>
<p>Session Six: Ethics Are Good for Business</p> <p>Students consider consequences in making ethical business decisions.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate short- and long-term consequences in making ethical decisions. ▪ Express that being ethical can be good for business. 	<p>Grades 9–10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.RI.3.8 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11–12 LAFS.1112.RI.1.2,1.3 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.SL.1.1 LAFS.1112.SL.2.4,2.6 LAFS.1112.L.1.1-1.2 LAFS.1112.L.2.3 LAFS.1112.L.3.4,3.6</p>	<p>SS.912.FL.2.7</p>	<p>1. Act as a responsible and contributing citizen and employee.</p> <p>9. Model integrity, ethical leadership and effective management.</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Florida ELA	Academic Standards	Florida CTE Career Ready Practices
<p>Session Seven: The Business Plan</p> <p>Students compile a sample business plan.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan. 	<p>Grades 9–10</p> <p>LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11–12</p> <p>LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.4,2.6 LAFS.1112.L.1.1-1.2 LAFS.1112.L.2.3 LAFS.1112.L.3.4,3.6</p>	<p>SS.912.E.1.1 SS.912.E.1.12 SS.912.E.1.16 SS.912.E</p>	<p>2. Apply appropriate academic and technical skills.</p> <p>4. Communicate clearly, effectively and with reason.</p> <p>12. Work productively in teams while using cultural/global competence.</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Florida ELA	Academic Standards	Florida CTE Career Ready Practices
<p>Session One: Get Hired–Critical Thinking and Creativity</p> <p>Students are introduced to the need to be work ready by developing the 4 C’s skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Use a problem-solving technique to solve personal and professional problems. ▪ Apply critical-thinking skills to work-based problems. ▪ Recognize that decisions made in the workplace have consequences. 	<p>Grades 9–10 LAFS.910.RI.2.4 LAFS.910.SL.1.1 LAFS.910.L.1.1</p> <p>Grades 11–12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1 LAFS.1112.L.1.1</p>	<p>Financial Literacy SS.912.FL.1.1</p>	<p>6. Demonstrate creativity and innovation.</p> <p>7. Employ valid and reliable research strategies.</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them.</p>
<p>Session Two: Get Hired–Communication and Conflict-Management Skills</p> <p>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.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize common responses to conflict. ▪ Apply conflict-management skills to resolve work-based issues. 	<p>Grades 9–10 LAFS.910.RI.2.4 LAFS.910.SL.1.1 LAFS.910.L.1.1</p> <p>Grades 11–12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1 LAFS.1112.L.1.1</p>		<p>2. Apply appropriate academic and technical skills.</p> <p>3. Attend to personal health and financial well-being.</p> <p>4. Communicate clearly, effectively and with reason.</p>
<p>Session Three: Get Hired–Collaboration and Creativity</p> <p>Students practice collaboration, a 4 C’s skill, by using a teambuilding model referred to as the GRPI (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Demonstrate collaboration with team members to accomplish work-based challenges. ▪ Recognize the components of a high-performance team. 	<p>Grades 9–10 LAFS.910.RI.2.4 LAFS.910.SL.1.1 LAFS.910.L.1.1</p> <p>Grades 11–12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1 LAFS.1112.L.1.1</p>	<p>Financial Literacy SS.912.FL.1.1</p>	<p>1. Act as a responsible and contributing citizen and employee.</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>12. Work productively in teams while using cultural/global competence.</p>
<p>Session Four: Get Hired–Strong Soft Skills</p> <p>Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify soft skills that are in demand by employers. ▪ Demonstrate personal soft skills in a mock interview. 	<p>Grades 9–10 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.SL.1.1 LAFS.910.L.1.1</p> <p>Grades 11–12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1 LAFS.1112.L.1.1</p>		<p>5. Consider the environmental, social and economic impacts of decisions.</p> <p>9. Model integrity, ethical leadership and effective management.</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Florida ELA	Academic Standards	Florida CTE Career Ready Practices
<p>Session Five: Know Your Work Priorities</p> <p>Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of being focused, proactive, and adaptable when exploring careers. ▪ Rank work environment priorities as an anchor for making career planning decisions. 	<p>Grades 9–10 LAFS.910.RI.2.4 LAFS.910.SL.1.1 LAFS.910.L.1.1</p> <p>Grades 11–12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1 LAFS.1112.L.1.1</p>	<p>Financial Literacy SS.912.FL.1.1 SS.912.FL.1.5</p>	<p>10. Plan education and career path aligned to personal goals.</p>
<p>Session Six: Know Who’s Hiring</p> <p>In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs. ▪ Identify the education and training needed to be adaptable and competitive in the job market. 	<p>Grades 9–10 LAFS.910.RI.2.4 LAFS.910.L.1.1</p> <p>Grades 11–12 LAFS.1112.L.1.1</p>	<p>Financial Literacy SS.912.FL.1.2 SS.912.FL.1.3</p>	<p>7. Employ valid and reliable research strategies.</p>
<p>Session Seven: Know Your Personal Brand</p> <p>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explore how to hunt for a job and the tools needed. ▪ Determine choices they can make to create a positive personal brand as they build their careers. 	<p>Grades 9–10 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.SL.1.1 LAFS.910.L.1.1</p> <p>Grades 11–12 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.SL.1.1 LAFS.1112.L.1.1</p>		<p>1. Act as a responsible and contributing citizen and employee.</p> <p>2. Apply appropriate academic and technical skills.</p> <p>3. Attend to personal health and financial well-being.</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Florida English Language Arts	Literacy in History/Social Studies
<p>Meeting One: Start a Business</p> <p>Students examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • 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. 	<p>SS.912.E.1 Understand the fundamental concepts relevant to the development of a market economy.</p> <p>SS.912.E.2.3 Research contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States.</p> <p>SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>Principles of Entrepreneurship</p> <p>01.0 Discuss the role of the entrepreneur. 02.0 Discuss entrepreneurship as a career choice.</p>	<p>Grades 9-10 LAFS.910.SL.1.1-1.2 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11-12 LAFS.1112.SL.1.1-1.2 LAFS.1112.L.1.1-1.2 LAFS.1112.L.2.3 LAFS.1112.L.3.4,3.6</p>	<p>Grades 9-10 RH.1 RH.4</p> <p>Grades 11-12 RH.1 RH.4</p>
<p>Meeting Two: Fill a Need</p> <p>Students brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • 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. 	<p>SS.912.E.1.8 Explain ways firms engage in price and non-price competition.</p> <p>Principles of Entrepreneurship</p> <p>05.0 Identify strategies and methods for generating a business idea and creating a brand. 01.0 Identify the basic economic principles of entrepreneurship.</p>	<p>Grades 9-10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.4,2.5 LAFS.1112.L.1.1-1.2 LAFS.1112.L.3.4-3.6</p>	<p>Grades 9-10 RH.1 RH.4</p> <p>Grades 11-12 RH.1 RH.4</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Florida English Language Arts	Literacy in History/Social Studies
<p>Meeting Three: Vet the Venture</p> <p>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.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Conduct research on top business ideas. • Decide which product or service idea to move forward with. • Submit the product idea for approval. 	<p>SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.</p> <p>SS.912.E.2.2 Use a decision-making model to analyze a public policy issue affecting the student's community that incorporates defining a problem, analyzing the potential consequences, and considering the alternatives.</p> <p>Principles of Entrepreneurship</p> <p>03.0 Identify the basic economic principles of entrepreneurship.</p>	<p>Grades 9-10</p> <p>LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.2.4 LAFS.910.W.3.6-3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4-2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11-12</p> <p>LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.2.4 LAFS.1112.W.2.6-2.7 LAFS.1112.SL.1.1-1.3 LAFS.1112.L.1.1-1.2 LAFS.1112.L.3.4,3.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.4</p> <p>Grades 11-12</p> <p>RH.1 RH.4</p>
<p>Meeting Four: Create a Structure</p> <p>Students form business teams and begin to develop their business plan through a series of specialized tasks.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Form and select Business Teams. • Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business. • Work individually or with other Company members to conduct research and complete tasks in order to launch the business. 	<p>SS.912.E.1.5 Compare different forms of business organizations.</p> <p>SS.912.FL.2.3 Discuss that when buying a good, consumers may consider various aspects of the product including the product's features. Explain why for goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.</p> <p>SS.912.FL.2.4 Describe ways that consumers may be influenced by how the price of a good is expressed.</p> <p>Principles of Entrepreneurship</p> <p>06.0 Outline the steps in planning a new business.</p> <p>11.0 Identify the types and sources of government regulations and taxation that may affect a business.</p> <p>15.0 Identify the principles of management.</p> <p>24.0 Demonstrate knowledge of government regulation of business.</p>	<p>Grades 9-10</p> <p>LAFS.910.RI.1.2 LAFS.910.RI.2.4,3.7 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.6-3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4-2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11-12</p> <p>LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.2.6-2.7 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.5 LAFS.1112.L.1.1-1.2 LAFS.1112.L.3.4,3.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4 whST.5 whST.6</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4 whST.5 whST.6</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Florida English Language Arts	Literacy in History/Social Studies
<p>Meeting Five: Launch the Business</p> <p>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.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> 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. 	<p>SS.912.E.1.16 Construct a one-year budget plan for a specific career path including expenses and construction of a credit plan for purchasing a major item.</p> <p>Principles of Entrepreneurship</p> <p>02.0 Identify the communication and technology skills used in entrepreneurship.</p> <p>18.0 Demonstrate knowledge of the importance of a business plan.</p> <p>30.0 List the components of a business plan and explain how such a plan contributes to the success of a small business.</p> <p>31.0 Prepare an introduction for a business plan.</p> <p>36.0 Prepare a description of the proposed organization of the selected business.</p> <p>37.0 Prepare a description of the proposed products and/or services.</p>	<p>Grades 9-10</p> <p>LAFS.910.RI.2.4 LAFS.910.W.2.5 LAFS.910.SL.1.1-1.3 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11-12</p> <p>LAFS.1112.RI.2.4 LAFS.1112.W.2.5 LAFS.1112.SL.1.1-1.3 LAFS.1112.L.1.1-1.3 LAFS.1112.L.3.4-3.6</p>	<p>Grades 9-10</p> <p>RH.1 whST.2 whST.6</p> <p>Grades 11-12</p> <p>RH.1 whST.2 whST.6</p>
<p>Meeting Six through Eleven: Run the Business</p> <p>Each week, business teams meet to provide status updates to the entire Company, review priorities, and accomplish tasks to meet Company goals and objectives.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Practice business communication and implementation. Practice task prioritization. Practice follow-through. Submit important information. Practice problem solving 	<p>Principles of Entrepreneurship</p> <p>04.0 Discuss the importance of ethics in business.</p> <p>12.0 Identify the communication and technology skills used in entrepreneurship.</p> <p>16.0 Demonstrate an understanding of entrepreneurship in a free enterprise system.</p>	<p>Grades 9-10</p> <p>LAFS.910.W.1.2 LAFS.910.W.2.5 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4-2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.2.4</p> <p>Grades 11-12</p> <p>LAFS.1112.W.1.2 LAFS.1112.W.2.5 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.5 LAFS.1112.L.1.1-1.2 LAFS.1112.L.3.4</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.9</p>
<p>Topic: Capitalization</p> <p>Independently or in groups, members examine types of capitalization and practice the art of the pitch for future start-up capital.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Explore sources of capital. Consider which sources of capital might be used for the Company. Learn pitch ideas for building capital or obtaining funding. Present a pitch. 	<p>SS.912.FL.3.3 Compare the difference between the nominal interest rate which tells savers how the dollar value of their savings or investments will grow, and the real interest rate which tells savers how the purchasing power of their savings or investments will grow.</p> <p>SS.912.FL.4.2 Discuss that banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment.</p> <p>SS.912.FL.4.3 Explain that loans can be unsecured or secured with collateral, that collateral is a piece of property that can be sold by the lender to recover all or part of a loan if the borrower fails to repay.</p> <p>Principles of Entrepreneurship</p> <p>0.20 Identify the principles of financing.</p>	<p>Grades 9-10</p> <p>LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4-2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.5</p> <p>Grades 11-12</p> <p>LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.4-5 LAFS.1112.L.1.1-1.2 LAFS.1112.L.3.4,3.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-9</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Florida English Language Arts	Literacy in History/Social Studies
<p>Topic: Finance</p> <p>Independently or in groups, members practice using the company’s financial tools for their own future business idea.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Examine the most important financial elements of a startup. Practicing using the Business Finance Tool. 	<p>SS.912.FL.5.3 Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets.</p> <p>Principles of Entrepreneurship</p> <p>10.0 Identify the principles of pricing</p> <p>19.0 Investigate and analyze the components of a financial management strategy.</p> <p>22.0 Demonstrate knowledge of customer credit and collection management.</p> <p>38.0 Prepare a proposed pricing policy.</p> <p>40.0 Develop a financial plan for a small business.</p>	<p>Grades 9-10</p> <p>LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.2.4 LAFS.910.W.3.5-3.7 LAFS.910.SL.1.1 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11-12</p> <p>LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.2.4-6 LAFS.1112.W.3.7 LAFS.1112.SL.1.1 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p>
<p>Topic: Management and Leadership</p> <p>Independently or in groups, members explore aspects of leadership.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Research how leaders make decisions. Investigate how leaders influence a company, beyond giving direction. Provide evidence of a leader’s specific leadership style. Develop a TED-style talk on leadership. 	<p>Principles of Entrepreneurship</p> <p>26.0 Investigate and analyze the components of human resources management.</p> <p>28.0 Compare and contrast management theories.</p> <p>29.0 Explain role of management in operation of an enterprise.</p>	<p>Grades 9-10</p> <p>LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2,2.4 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4-2.6 LAFS.910.L.1.1,2 LAFS.910.L.2.3 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12</p> <p>LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.SL.1.1-2 LAFS.1112.L.1.1-1.3 LAFS.1112.L.3.4-3.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 RH.8</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 RH.8</p>
<p>Topic: Marketing and Communication</p> <p>Students explore marketing through a virtual job shadow of top professionals from across the country.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Learn about the 4 P’s of marketing— Product, Place, Price, and Promotion—and how they are related. Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s. 	<p>SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.</p> <p>SS.912.FL.2.4 Describe ways that consumers may be influenced by how the price of a good is expressed.</p> <p>Principles of Entrepreneurship</p> <p>03.0 Identify the principles of marketing.</p> <p>33.0 Prepare an analysis of the trading area.</p> <p>34.0 Prepare a market segment analysis.</p> <p>41.0 Demonstrate uses of marketing-related software.</p>	<p>Grades 9-10</p> <p>LAFS.910.RI.1.2 LAFS.910.RI.2.4,3.7 LAFS.910.SL.1.1-1.2 LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12</p> <p>LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1-2 LAFS.1112.L.1.1,1.3 LAFS.1112.L.3.4-3.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.3 RH.4 RH.9</p> <p>Grades 11-12</p> <p>RH.1 RH.3 RH.4 RH.9</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Florida English Language Arts	Literacy in History/Social Studies
<p>Topic: Sales</p> <p>Independently or in groups, members practice sales techniques through a video blog.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Understand tips for sales success. • Create a video blog entry about a product or service to practice these tips. 	<p>SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.</p> <p>Principles of Entrepreneurship 08.0 Identify the principles of selling.</p>	<p>Grades 9-10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.2.5 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4-2.6 LAFS.910.L.1.1,2 LAFS.910.L.2.3 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.2.5 LAFS.1112.SL.1.1-2 LAFS.1112.SL.2.4 LAFS.1112.L.1.1-1.3 LAFS.1112.L.3.4-3.6</p>	<p>Grades 9-10 RH.1 RH.4 rhST.4-6</p> <p>Grades 11-12 RH.1 RH.4 rhST.4-6</p>
<p>Topic: Supply Chain</p> <p>Independently or in groups, members explore the basic supply chain and examine quality control techniques.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explore the interconnected links in a supply chain. • Define standards for communicating about production. • Apply the concept of quality control to practices in the Company. 	<p>SS.912.FL.2.5 Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services and describe how the amount of information people should gather depends on the benefits and costs of the information.</p> <p>Principles of Entrepreneurship 20.0 Demonstrate knowledge of merchandising and inventory control. 21.0 Identify elements of manufacturing and production.</p>	<p>Grades 9-10 LAFS.910.RI.1.2 LAFS.910.RI.2.4,3,7 LAFS.910.W.2.4 LAFS.910.SL.1.1-1.2 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4,3,7 LAFS.1112.W.2.4 LAFS.1112.SL.1.1-1.2 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	

JA Company Program – Blended Model

Session Details	Academic Standards	Florida English Language Arts	Literacy in History/Social Studies
<p>Meeting Twelve: Liquidate the Company</p> <p>Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explain and follow the liquidation process. • Complete business closing and liquidation tasks, including recordkeeping. • Create an annual report. 	<p>SS.912.FL.5.2 Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.</p> <p>Principles of Entrepreneurship 15.0 Identify the principles of management.</p>	<p>Grades 9-10 LAFS.910.RI.1.1-1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.5-3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4-6 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>Grades 9-10 RH.1 RH.2 RH.4 whST.2-4</p> <p>Grades 11-12 RH.1 RH.2 RH.4 whST.2-4</p>
<p>Meeting Thirteen: Create a Personal Action Plan</p> <p>Students create their own personal action plan using the knowledge and experience gained throughout the program.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Understand the importance of networking. • Complete a personal action plan. • Explore potential career options. 	<p>SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>SS.912.FL.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</p> <p>Principles of Entrepreneurship 13.0 Identify and demonstrate employability and human relations skills. 14.0 Identify and demonstrate personal financial skills. 32.0 Prepare a self-analysis. 42.0 Apply a career plan to entrepreneurship.</p>	<p>Grades 9-10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.5-3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4-2.5 LAFS.910.L.1.1-1.2 LAFS.910.L.2.3 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4-6 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>Grades 9-10 RH.1 RH.2 RH.4 whST.2-6</p> <p>Grades 11-12 RH.1 RH.2 RH.4 whST.2-6</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Florida English Language Arts	Florida Math	Academic Standards
<p>Topic One: Introduction to Economics</p> <p>Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the nature of human wants and how they are satisfied. ▪ Identify and define the four factors of production. ▪ Define the meanings of scarcity and opportunity cost. ▪ Explain the key ideas in the economic way of thinking. ▪ Explain what it means to think at the margin. ▪ Describe the choices businesses face and a major goal of business. ▪ Identify the basic economic decisions facing all societies. ▪ Describe the two branches of economics. ▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise. ▪ Describe the nature of command, traditional, and mixed economic systems. ▪ Explain the three kinds of models economists use. ▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy. ▪ Define money and explain its three functions. ▪ Identify the goals of the U.S. economic system. 	<p>Grades 9-10 LAFS.910.RI.1.1-1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p> <p>Reading & Writing for History/Social Studies</p> <p>Grades 9-10 RH.1-5 RH.7-9</p> <p>Grades 11-12 RH.1-4 RH.7-9</p>	<p>NA</p>	<p>Financial Literacy SS.912.FL.2.1</p> <p>Economics SS.912.E.1.1 SS.912.E.1.13 SS.912.E.1.2 S.912.E.1.3 SS.912.E.2.1 SS.912.E.2.12</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Florida English Language Arts	Florida Math	Academic Standards
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer</p> <p>Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course. Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the role prices play in a market economy. ▪ Define demand and describe how it illustrates the price effect. ▪ Explain why people buy more of something at lower prices and less at higher prices. ▪ Describe the relationship between individuals' demands and market demand. ▪ Define the price elasticity of demand and explain what determines it. ▪ Describe the difference between the price effect and a change in demand. ▪ Describe how supply is related to opportunity cost. ▪ Define supply and explain the price effect related to supply. ▪ Explain why producers want to sell more of something at higher prices and less at lower prices. ▪ Describe the relationship between market supply and the supplies of individual sellers. ▪ Explain the price elasticity of supply and what determines it. ▪ Describe the difference between the price effect and a change in supply. ▪ Describe how competitive markets "clear" the amount buyers want to purchase with the amount sellers want to sell. ▪ Explain the nature of shortages and surpluses and how market competition eliminates them. ▪ Describe how market-clearing prices motivate people to produce goods and services. ▪ Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices. ▪ Identify the two main sources of household income. ▪ Describe the factors that influence wealth accumulation. ▪ Explain how personal budgets help people make good choices as consumers and savers. ▪ Identify options to consider when making saving and investment decisions. ▪ Describe advantages and disadvantages of using credit. ▪ Explain how consumer interests are protected in our economy. 	<p>Grades 9-10 LAFS.910.RI.1.1-1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.2.4 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p> <p>Reading & Writing for History/Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>Algebraic Concepts CC.2.2.HS.D.1</p> <p>Statistics and Probability CC.2.4.HS.B.1 CC.2.4.HS.B.5</p>	<p>Economics SS.912.E.1 SS.912.E.1.14 SS.912.E.1.2 SS.912.E.1.4 SS.912.E.1.8 SS.912.E.2</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Florida English Language Arts	Florida Math	Academic Standards
<p>Topic Three: Businesses and Their Resources</p> <p>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.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of entrepreneurs. ▪ Explain the role of small business in the U.S. economy. ▪ Identify information that can be helpful in starting a small business. ▪ Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations. ▪ Describe how large corporations are organized. ▪ Describe how financial markets help businesses obtain capital resources. ▪ Define equity and explain how it is used to finance business growth. ▪ Identify the ways businesses save. ▪ Define what a stock market is and describe why it is important. ▪ Distinguish between a balance and an income statement. ▪ Define gross domestic product (GDP) and how it is measured. ▪ Explain how real GDP is calculated and how changes in real GDP affect living standards. ▪ Define real per capita GDP. ▪ Define the meaning of productivity. ▪ Identify ways in which businesses have improved productivity. ▪ Explain why production costs change as output changes. ▪ Define the law of diminishing marginal returns and how this law affects production costs. ▪ Explain economies of scale. ▪ Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products. ▪ Describe major changes in the U.S. labor force over the past 100 years. ▪ Identify what accounts for differences in wages and salaries. ▪ Identify non-market forces that affect the labor force. ▪ Describe how unions arose in the U.S. and how their growth was influenced by legislation. ▪ Identify aspects of current labor-management relations. ▪ Explain how firms in the four types of market structure make production and pricing decisions. ▪ Describe the types of business mergers. ▪ Explain how marketing helps businesses compete. ▪ Identify the 4 P's of marketing. 	<p>Grades 9-10 LAFS.910.RI.1.1-1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p> <p>Reading & Writing for History/Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>Algebra CC.2.2.HS.D.1</p> <p>Statistics CC.2.4.HS.B.1 CC.2.4.HS.B.5</p>	<p>Economics SS.912.E.1.1 SS.912.E.1.5 SS.912.E.1.6 SS.912.E.1.7 SS.912.E.1.9 SS.912.E.2.3 SS.912.E.2.5</p> <p>Financial Literacy SS.912.FL.1.4 SS.912.FL.1.5</p>

JA Economics

Topic Description	Key Learning Objectives	Florida English Language Arts	Florida Math	Academic Standards
<p>Topic Four: Government, Banking, and Economic Stability</p> <p>In chapters 12 through 14, the focus shifts to the larger economy and the roles of government and financial institutions, as well as monetary and fiscal policies used to moderate the economy's ups and downs.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the four referee roles the federal government fulfills in the economy. ▪ Explain how the federal government manages the economy. ▪ Describe how the federal government spends and raises its money. ▪ Identify and define the two principles of taxation. ▪ Explain how proportional, progressive, and regressive taxes differ. ▪ Describe the justifications for and the criticisms of federal deficits and the national debt. ▪ Define money and describe its functions. ▪ Describe the kind of money in use in the United States. ▪ Explain the services banks and other financial institutions offer. ▪ Describe how banks create money. ▪ Explain what the federal reserve system is and what it does. ▪ Explain why the value of money changes. ▪ Identify the nature of inflation and describe how people are affected by it. ▪ Identify and describe the major indicators economists use to measure the health of the economy. ▪ Explain the components of the gross domestic product. ▪ Define unemployment and describe the types of unemployment. ▪ Explain the tools of fiscal policy. ▪ Explain the tools of monetary policy. ▪ Describe the advantages and disadvantages of fiscal and monetary policies. 	<p>Grades 9-10 LAFS.910.RI.1.1-1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p> <p>Reading & Writing for History/Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>NA</p>	<p>Economics SS.912.E.1.10 SS.912.E.1.11 SS.912.E.1.13 SS.912.E.2.10 SS.912.E.2.7</p> <p>Financial Literacy SS.912.FL.5.12</p>

JA Economics

Topic Description	Key Learning Objectives	Florida English Language Arts	Florida Math	Academic Standards
<p>Topic Five: The Global Economy</p> <p>Chapters 15 and 16 discuss the costs and benefits of international trade, describe the structure and values of other economic systems, and address economic growth and development in industrialized and developing nations.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain why international trade is considered a two-way street. ▪ Describe how imports and exports depend on each other. ▪ Explain how absolute and comparative advantage differ. ▪ Explain why productivity is important in international trade. ▪ Identify the arguments for and against trade barriers. ▪ Describe the purpose of international trade organizations. ▪ Explain the nature of exchange rates and why they change. ▪ Explain why a nation’s balance of payments always balances. ▪ Define and describe globalization. ▪ Identify the worldwide changes that have occurred as a result of globalization. ▪ Explain the relationship between economic development and population growth. ▪ Describe how China has changed its economy to achieve greater prosperity. ▪ Identify the concerns about income growth in less- developed countries. ▪ Explain the role property rights and markets can play in the protection of environmental resources. ▪ Describe how governments can use market incentives to protect the environment. 	<p>Grades 9-10 LAFS.910.RI.1.1-1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p> <p>Reading & Writing for History/Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>NA</p>	<p>Economics</p> <p>SS.912.E.3.1 SS.912.E.3.2 SS.912.E.3.3 SS.912.E.3.4 SS.912.E.3.5 SS.912.E.3.6</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Florida ELA	Florida Math	Academic Standards
<p>Session One: Economic Systems—Who Makes the Big Decisions?</p> <p>Examines how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services. ▪ Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship. 	<p>Grades 9-10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.RI.3.8 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.RI.3.8 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>NA</p>	<p>Economics SS.912.E.1.1 SS.912.E.1.3 SS.912.E.1.6</p> <p>Financial Literacy SS.912.FL.2.1 SS.912.FL.2.2</p>
<p>Session Two: Supply and Demand—What’s It Worth to You?</p> <p>Illustrates the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Review the concepts of supply and demand. ▪ Define the term market-clearing price. ▪ Demonstrate the interaction between supply and demand in a free-market economy. ▪ Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price. 	<p>Grades 9-10 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-7</p>	<p>Economics SS.912.E.1.4 SS.912.E.2.1</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Florida ELA	Florida Math	Academic Standards
<p>Session Three: Supply and Demand—The JA Market Game</p> <p>Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price. ▪ Apply real-life examples of market forces that influence supply and demand. 	<p>Grades 9-10 LAFS.910.RI. 1.2 LAFS.910.RI.2.4 LAFS.910.RI.3.8 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.RI.3.8 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-7</p>	<p>Economics SS.912.E.1.4</p>
<p>Session Four: Saving, Spending, and Investing</p> <p>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.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize ways to earn and increase wealth through saving and investing. ▪ Analyze examples of wealth acquired through saving and investing. ▪ Evaluate different methods of saving and investing, including varied risk and rewards. 	<p>Grades 9-10 LAFS.910.RI. 1.2 LAFS.910.RI.2.4 LAFS.910.RI.3.8 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.RI.3.8 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-2 4-7</p>	<p>Economics SS.912.E.1 SS.912.E.1.15 SS.912.E.2</p> <p>Financial Literacy SS.912.FL.3.3 SS.912.FL.3.4 SS.912.FL.5.4 SS.912.FL.5.5 SS.912.FL.5.6</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Florida ELA	Florida Math	Academic Standards
<p>Session Five: Government’s Role in the Market</p> <p>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.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods. ▪ Express why individuals and businesses pay taxes. ▪ Analyze the impact of the government’s role in protecting private property. 	<p>Grades 9-10 LAFS.910.RI. 1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.SL.1.1-3 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p>	<p>Economics SS.912.E.1 SS.912.E.2 SS.912.E.2.4 SS.912.E.2.8 SS.912.E.2.9</p> <p>Financial Literacy SS.912.FL.3.3 SS.912.FL.3.4 SS.912.FL.5.4 SS.912.FL.5.5 SS.912.FL.5.6</p>
<p>Session Six: Money, Inflation, and the CPI</p> <p>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.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power ▪ Explain and calculate how the Consumer Price Index (CPI) measures consumer prices ▪ Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment 	<p>Grades 9-10 LAFS.910.RI. 1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.SL.1.1-3 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>Algebra A-SSE.1.3 A-REI.1-3</p> <p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-7</p>	<p>Economics SS.912.E.1 SS.912.E.2 SS.912.E.1.11 SS.912.E.2.7</p> <p>Financial Literacy SS.912.FL.3.2</p>
<p>Session Seven: International Trade</p> <p>Compares trade policies and the global economy based on the increased utility (satisfaction) of International trade.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade. ▪ Analyze the impact of trade on national and international utility. 	<p>Grades 9-10 LAFS.910.RI. 1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-1.2 LAFS.910.L.3.4-3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.SL.1.1-3 LAFS.1112.SL.2.4-6 LAFS.1112.L.1.1-2.3 LAFS.1112.L.3.4-3.6</p>	<p>NA</p>	<p>Economics SS.912.E.1 SS.912.E.2 SS.912.E.1.11</p> <p>Financial Literacy SS.912.FL.3.2</p>

JA Job Shadow

Session Descriptions	Key Learning Objectives	Florida English Language Arts	Academic Standards	Florida CTE Career Ready Practices
<p>Session One: Before the Hunt</p> <p>Students are introduced to the <i>JA Job Shadow</i> program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize career clusters that match their skills and interests. ▪ Demonstrate self-awareness of their soft skills in work scenarios. 	<p>Grades 9-10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.3.7 LAFS.910.SL.1.1 LAFS.910.L.3.4</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1 LAFS.1112.L.3.4</p>	<p>Financial Literacy SS.912.FL.1.1 SS.912.FL.1.3</p>	<p>1. Act as a responsible and contributing citizen and employee.</p> <p>3. Attend to personal health and financial well-being.</p> <p>12. Work productively in teams while using cultural/global competence.</p>
<p>Session Two: Perfect Match</p> <p>Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Review methods of identifying job openings. ▪ Demonstrate professional interviewing skills. ▪ Express expectations for the upcoming site visit. 	<p>Grades 9-10 LAFS.910.RI.2.4 LAFS.910.W.2.4-5 LAFS.910.W.3.7 LAFS.910.SL.1.1 LAFS.910.L.1.1-3 LAFS.910.L.3.4</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4-5 LAFS.1112.W.3.7 LAFS.1112.SL.1.1 LAFS.1112.SL.2.4 LAFS.1112.L.3.4</p>	<p>Financial Literacy SS.912.FL.1.1 SS.912.FL.1.2 SS.912.FL.1.4</p>	<p>4. Communicate clearly, effectively and with reason.</p> <p>7. Employ valid and reliable research strategies.</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them.</p>
<p>Session Three: Get Hired– Collaboration and Creativity</p> <p>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.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate personal priorities based on their site visit experience ▪ Showcase identified skills ▪ Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile 	<p>Grades 9-10 LAFS.910.RI.2.4 LAFS.910.W.2.4-5 LAFS.910.W.3.7 LAFS.910.SL.1.1 LAFS.910.SL.2.4 LAFS.910.L.1.1-3 LAFS.910.L.3.4</p> <p>Grades 11-12 LAFS.1112.RI.2.4 LAFS.1112.RI.2.4-5 LAFS.1112.W.3.7 LAFS.1112.SL.1.1 LAFS.1112.SL.2.4 LAFS.1112.L.1.1-3 LAFS.1112.L.3.4</p>	<p>Financial Literacy SS.912.FL.1.3</p>	<p>2. Apply appropriate academic and technical skills.</p> <p>9. Model integrity, ethical leadership and effective management.</p> <p>10. Plan education and career path aligned to personal goals.</p>

JA Personal Finance – Blended Model

Session Descriptions	Instructional Standards	Florida ELA Grades 9-10	Florida ELA Grades 11-12
<p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define a relationship between educational choices, career prospects, and job satisfaction. ▪ Cite evidence to support the relationship between educational choices and earning potential. ▪ Recognize that education and training affect lifetime income. 	<p>SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>SS.912.FL.1.2 Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</p> <p>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p>	<p>Reading for Informational Text LAFS.910.RI.1.1 LAFS.910.RI.2.4</p> <p>Writing LAFS.910.W.3.7</p> <p>Speaking and Listening LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.1.3</p> <p>Language LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p>Reading for Informational Text LAFS.1112.RI.1.1 LAFS.1112.RI.2.4</p> <p>Writing LAFS.1112.W.3.7</p> <p>Speaking and Listening LAFS.1112.SL.1.1 LAFS.1112.SL.1.2 LAFS.1112.SL.2.4</p> <p>Language LAFS.1112.L.1.1 LAFS.1112.L.2.3 LAFS.1112.L.3.4</p>
<p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of making and keeping a budget or spending plan. ▪ Consider the wide range of expenditures that might make up a monthly budget. 	<p>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p>	<p>Reading for Informational Text LAFS.910.RI.2.4</p> <p>Writing LAFS.910.W.3.7 ^{ELO*}</p> <p>Speaking and Listening LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.1.3</p> <p>Language LAFS.910.L.1.1 LAFS.910.L.3.4 LAFS.910.L.3.6</p>	<p>Reading for Informational Text LAFS.1112.RI.2.4</p> <p>Writing LAFS.1112.W.3.7 ^{ELO}</p> <p>Speaking and Listening LAFS.1112.SL.1.1 LAFS.1112SL.1.2</p> <p>Language LAFS.1112.L.1.1 LAFS.1112.L.3.4 LAFS.1112.L.3.6</p>

*ELO- Additional Learning Opportunity in which students can engage if there is enough time and interest.

JA Personal Finance – Blended Model

Session Details	Instructional Standards	Florida ELA Grades 9-10	Florida ELA Grades 11-12
<p>Session Three: Savings</p> <p>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.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize high-dollar items and unexpected costs that require savings. ▪ Review key concepts related to successfully saving money. 	<p>SS.912.FL.3.1 Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.</p> <p>SS.912.FL.3.4 Describe ways that money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest.</p>	<p>Reading for Informational Text LAFS.910.RI.1.4</p> <p>Speaking and Listening LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.2.3 LAFS.910.SL.2.4</p> <p>Language LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p>Reading for Informational Text LAFS.1112.RI.1.4</p> <p>Speaking and Listening LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4 LAFS.1112.SL.2.5</p> <p>Language LAFS.1112.L.1.1 LAFS.1112L.2.3 LAFS.1112.L.3.4</p>
<p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>SS.912.FL.4.13 Explain that consumers are entitled to a free copy of their credit report annually so that they can verify that no errors were made that might increase their cost of credit.</p> <p>SS.912.FL.4.2 Discuss that banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment.</p>	<p>Reading for Informational Text LAFS.910.RI.1.1 LAFS.910.RI.1.4</p> <p>Writing LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.2.6</p> <p>Speaking and Listening LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.1.3</p> <p>Language LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p>Reading for Informational Text LAFS.1112.RI.1.1 LAFS.1112.RI.3.7</p> <p>Writing LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.2.6</p> <p>Speaking and Listening LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4</p> <p>Language LAFS.1112.L.1.1 LAFS.1112.L.2.3 LAFS.1112.L.3.4</p>
<p>Session Five: Consumer Protection</p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>SS.912.FL.2.7 Examine governments establishing laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud.</p> <p>SS.912.FL.3.5 Explain ways that government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the nation’s banking and financial system.</p> <p>SS.912.FL.4.12 Discuss that consumers who use credit should be aware of laws that are in place to protect them and that these include requirements to provide full disclosure of credit terms such as APR and fees, as well as protection against discrimination and abusive marketing or collection practices.</p>	<p>Reading for Informational Text LAFS.910.RI.2.4</p> <p>Writing LAFS.910.W.3.7^{ELO}</p> <p>Speaking and Listening LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.1.3 LAFS.910.SL.2.4</p> <p>Language LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p>Reading for Informational Text LAFS.1112.RI.2.4</p> <p>Writing LAFS.1112.W.3.7^{ELO}</p> <p>Speaking and Listening LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4</p> <p>Language LAFS.1112.L.1.1 LAFS.1112.L.2.3 LAFS.1112.L.3.4</p>

JA Personal Finance – Blended Model

Session Details	Instructional Standards	Florida ELA Grades 9-10	Florida ELA Grades 11-12
<p>Session Six: Smart Shopping</p> <p>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ 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 	<p>SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.</p> <p>SS.912.FL.2.3 Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features.</p> <p>SS.912.FL.2.4 Describe ways that consumers may be influenced by how the price of a good is expressed.</p> <p>SS.912.FL.2.5 Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services and describe how the amount of information people should gather depends on the benefits and costs of the information.</p>	<p>Reading for Informational Text LAFS.910.RI.1.4</p> <p>Speaking and Listening LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.1.3</p> <p>Language LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p>Reading for Informational Text LAFS.1112.RI.1.1 LAFS.1112.RI.1.2 LAFS.1112.RI.3.7</p> <p>Speaking and Listening LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4 LAFS.1112.SL.2.5</p> <p>Language LAFS.1112.L.1.1</p>
<p>Session Seven: Risk Management</p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>SS.912.FL.5.10 Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.</p> <p>SS.912.FL.6.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.</p>	<p>Reading for Informational Text LAFS.910.RI.2.4</p> <p>Writing LAFS.910.W.3.7</p> <p>Speaking and Listening LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.2.4</p> <p>Language LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p>Reading for Informational Text LAFS.1112.RI.1.1 LAFS.1112.RI.2.4</p> <p>Writing LAFS.1112.W.3.7</p> <p>Speaking and Listening LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4</p> <p>Language LAFS.1112.L.1.1 LAFS.1112.L.3.4 LAFS.1112.L.3.6</p>
<p>Session Eight: Investing</p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>SS.912.FL.5.4 Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.</p> <p>SS.912.FL.5.5 Explain that shorter-term investments will likely have lower rates of return than longer-term investments.</p> <p>SS.912.FL.5.6 Describe how diversifying investments in different types of financial assets can lower investment risk.</p>	<p>Reading for Informational Text LAFS.910.RI.1.1 LAFS.910.RI.1.4</p> <p>Speaking and Listening LAFS.910.SL.1.1 LAFS.910.SL.1.2</p> <p>Language LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p>Reading for Informational Text LAFS.1112.RI.1.1 LAFS.1112.RI.1.2 LAFS.1112.RI.3.7</p> <p>Speaking and Listening LAFS.1112.SL.1.1 LAFS.1112SL.1.2</p> <p>Language LAFS.1112.L.1.1 LAFS.1112L.2.3 LAFS.1112.L.3.4</p>

JA Titan

Session Descriptions	Key Learning Objectives	Florida ELA	Florida Math	Academic Standards
<p>Session One: How Much? How Many?</p> <p>Students explore how price and production can affect business performance.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain how product price makes an impact on profits. ▪ Describe how production can affect price, sales, and profit. 	<p>Grades 9-10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-2.3 LAFS.910.L.3.4,3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.4,2.6 LAFS.1112.L.3.4</p>	<p>NA</p>	<p>SS.912.E.1.1 SS.912.E.1.7 SS.912.E.1.8</p>
<p>Session Two: How Much? How Many?–The Simulation</p> <p>Students make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Make informed business price and production decisions. 	<p>Grades 9-10 LAFS.910.RI.2.4 LAFS.910.SL.1.2</p> <p>Grades 11-12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.2</p>	<p>Statistics and Probability CC.2.4. HS.B. CC.2.4. HS.B.3 CC.2.4. HS.B.5</p>	<p>SS.912.E.1.1 SS.912.E.1.7 SS.912.E.1.8</p>
<p>Session Three: Cutting Edge</p> <p>Students design a marketing plan.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explore why a business conducts research and development. ▪ Explain how businesses determine their target markets and conduct market research. ▪ Explain how marketing affects sales. ▪ Identify key marketing strategies. 	<p>Grades 9-10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-2 LAFS.910.L.3.4,3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.4,2.6 LAFS.1112.L.3.4</p>	<p>NA</p>	<p>SS.912.E.1.5</p>

JA Titan

Session Descriptions	Key Learning Objectives	Florida ELA	Florida Math	Academic Standards
<p>Session Four: Cutting Edge–The Simulation</p> <p>Students make decisions about price, production, and research and development using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Make informed research and development and marketing decisions. 	<p>Grades 9-10 LAFS.910.RI.2.4 LAFS.910.SL.1.2</p> <p>Grades 11-12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.2</p>	<p>Statistics & Probability S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>	SS.912.E.1.1
<p>Session Five: Make an Investment</p> <p>Students solicit capital investment.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Discuss reasons that businesses use different capital investment strategies. Make recommendations for capital investment based on set parameters. Define charitable giving and explain why businesses make decisions to share their resources. 	<p>Grades 9-10 LAFS.910.RI.1.2 LAFS.910.RI.2.4 LAFS.910.W.1.2 LAFS.910.W.3.7 LAFS.910.SL.1.1-1.3 LAFS.910.SL.2.4,2.6 LAFS.910.L.1.1-2 LAFS.910.L.3.4,3.6</p> <p>Grades 11-12 LAFS.1112.RI.1.2 LAFS.1112.RI.2.4 LAFS.1112.W.1.2 LAFS.1112.W.3.7 LAFS.1112.SL.1.1-1.3 LAFS.1112.SL.2.4,2.6 LAFS.1112.L.3.4</p>	NA	SS.912.E.1.15
<p>Session Six: Make an Investment–The Simulation</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Make business decisions by applying their knowledge to a business simulation. Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the <i>JA Titan</i> computer simulation. 	<p>Grades 9-10 LAFS.910.RI.2.4 LAFS.910.SL.1.2</p> <p>Grades 11-12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.2</p>	<p>Mathematical Practices Grades 9-12 1-2 4-6</p> <p>Statistics S-IC.1 S-IC.6</p>	SS.912.E.1.15
<p>Session Seven: JA Titan of Industry – The Competition</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Demonstrate how business decisions affect business performance. React appropriately to decisions made by other businesses. 	<p>Grades 9-10 LAFS.910.RI.2.4 LAFS.910.SL.1.2</p> <p>Grades 11-12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.2</p>	<p>Mathematical Practices Grades 9-12 1-2 4-6</p> <p>Statistics S-IC.1 S-IC.6</p>	<p>SS.912.E.1.1 SS.912.E.1.7 SS.912.E.1.8 SS.912.E.1.1 SS.912.E.1.15</p>

JA Titan

Session Descriptions	Key Learning Objectives	Florida ELA	Florida Math	Academic Standards
<p>Session Six: Make an Investment–The Simulation</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Make business decisions by applying their knowledge to a business simulation. ▪ Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the <i>JA Titan</i> computer simulation. 	<p>Grades 9-10 LAFS.910.RI.2.4 LAFS.910.SL.1.2</p> <p>Grades 11-12 LAFS.1112.RI.2.4 LAFS.1112.SL.1.2</p>	<p>Mathematical Practices Grades</p> <p>9-12 1-2 4-6</p> <p>Statistics S-IC.1 S-IC.6</p>	<p>SS.912.E.1.15</p>
<p>Session Seven: JA Titan of Industry – The Competition</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Demonstrate how business decisions affect business performance. ▪ React appropriately to decisions made by other businesses. 	<p>Grades 9-10 RI.9-10.2,4,8 W.9-10.2 W.9-10.4,7,8 SL.9-10.1-4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI-11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices Grades</p> <p>9-12 1-2 4-6</p> <p>Statistics S-IC.1 S-IC.6</p>	<p>SS.912.E.1.1 SS.912.E.1.7 SS.912.E.1.8 SS.912.E.1.1 SS.912.E.1.15</p>