



**A Correlation between the
Texas Essential Knowledge and Skills
and
Junior Achievement Elementary School Programs**

Updated September 2015
Texas Essential Knowledge and Skills
English Language Standards
Social Studies Standards
Mathematics Standards

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Overview

Junior Achievement’s Elementary Programs reinforce the value of workforce readiness, entrepreneurship, and financial literacy while providing opportunities to develop cross-disciplinary knowledge and skills. This multidisciplinary approach helps students connect information across social studies disciplines, such as economics, geography, history, government, and civics, while incorporating mathematical concepts, reasoning, and language arts skills.

In this document, Junior Achievement programs are correlated to the Texas Essential Knowledge and Skills Standards (TEKS) for English Language Arts, Mathematics, and Social Studies grades K-5. Programs frequently used at other grade levels also may be listed in the standards. When a standard is specifically addressed by an Extended Learning Opportunity, On Your Own, or other additional material, it will be indicated by a superscripted ELO next to the standard number.

This list is not meant to be exhaustive. Nor is it intended to infer that a resource will completely address any given standard but is designed to show how lessons will 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 or business volunteer as needed.

Elementary Grades Programs

[JA Ourselves](#)[®] uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving.....Page 3

[JA Our Families](#)[®] introduces students to the intersection of entrepreneurship and first-grade social studies learning objectives, including how family members’ jobs and businesses contribute to the well-being of the family.....Page 5

[JA Our Community](#)[®] explores the interdependent roles of workers in a community, the work they perform, and how communities work.....Page 7

[JA Our City](#)[®] introduces students to the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how people and businesses in cities manage their money.....Page 9

[JA Our Region](#)[®] introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.....Page 11

[JA Our Nation](#)[®] provides practical information about businesses’ need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs. Further, it introduces the concept of globalization of business as it relates to production materials and the need for students to be entrepreneurial in their thinking to meet the requirements of high-growth, high-demand careers worldwidePage 13

[JA More than Money](#)[®] teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.....Page 15

[JA BizTown](#)[®] combines in-class learning with a day-long visit to a simulated town. This popular program allows elementary school students to operate banks, manage restaurants, write checks, and vote for mayor. The program helps students connect the dots between what they learn in school and the real world.....Page 18

JA Ourselves

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session One: This or That? Make a Choice</p> <p>Students practice economics by making personal choices.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify personal interests. ▪ Consider the factors that determine their choices. ▪ Define money. 	<p>113.11.15 Social studies skills. The student communicates in oral and visual forms.</p>	<p>110.11.1.C-G 110.11.5.A-C 110.11.15 110.11.16.C 110.11.17.A-C 110.11.21.A-B 110.11.22 110.11.23</p>	<p>111.2.1.A,E 111.2.2.D</p>
<p>Session Two: Do I Need What I Want?</p> <p>Students recognize that people have basic needs and wants and that money-smart people know the difference between them.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between needs and wants. ▪ Create a simple chart. 	<p>113.11.6 Economics. The student understands that basic human needs and wants are met in many ways.</p>	<p>110.11.2.C-D 110.11.4.A-B 110.11.5.A-C 110.11.7 110.11.21.A-B 110.11.22 110.11.23</p>	<p>111.2.1.E 111.2.8.A-C 111.2.9.D</p>
<p>Session Three: A Penny Earned</p> <p>Students are introduced to storybook characters and examine ways they can earn money.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the role of money in society. ▪ Identify jobs they can do to earn money. 	<p>113.11.7 Economics. The student understands the value of jobs.</p> <p>113.11.4 Geography. The student understands the concept of location.</p>	<p>110.11.1.C-G 110.11.2.C-D 110.11.4.A-B 110.11.5.A-C 110.11.6.A-D 110.11.21.A-B 110.11.22 110.11.23</p>	<p>111.2.1.A 111.2.2.C 111.2.9.A-C</p>

JA Ourselves

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session Four: A Penny Saved</p> <p>Students are introduced to the concept of saving.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the importance of saving money. ▪ Identify a savings goal. ▪ Identify a place where people save money. 	<p>113.11.4 Geography. The student understands the concept of location.</p> <p>113.11.14 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p>	<p>110.11.1.C-G 110.11.2.C-D 110.11.5.A-C 110.11.21.A-B 110.11.22 110.11.23</p>	<p>111.2.1.A,C 111.2.2.A,D 111.2.4 111.2.3.A</p>
<p>Session Five: A Penny Shared</p> <p>Students are introduced to storybook characters and their plans to earn money for a worthy cause.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the importance of giving. ▪ Organize a chronological sequence of events. 	<p>113.11.3.A-B History. The student understands the concept of chronology.</p>	<p>110.11.1.C-G 110.11.2.C-D 110.11.4.A-B 110.11.5.A 110.11.6.A-D 110.11.11 110.11.14 110.11.17.A-C 110.11.18.A-C 110.11.21.A-B 110.11.22 110.11.23</p>	<p>111.2.1.A-B,E-F 111.2.8.A 111.2.9.A-B</p>

JA Our Families

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session One: Our Families</p> <p>The students discover how families are alike and different and how they can work together to make where they live a better place.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Understand the similarities and differences between families. ▪ Recognize the importance of individuals and families as part of neighborhoods. 	<p>113.12.7 Economics. The student understands how families meet basic human needs.</p>	<p>110.12.1.A-F 110.12.6. 110.12.9.A-B 110.12.19.A 110.12.20.A-C 110.12.21.A-C 110.12.27.A-B 110.12.28.</p>	<p>NA</p>
<p>Session Two: Our Families' Needs and Wants</p> <p>Students become aware that all families need food, clothing, and shelter to live. They begin to understand and distinguish needs from wants.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize needs and wants. ▪ Describe the difference between a need and a want. 	<p>113.12.7 Economics. The student understands how families meet basic human needs.</p> <p>113.12.9 Economics. The student understands the condition of not being able to have all the goods and services one wants.</p>	<p>110.12.1.A-F 110.12.6. 110.12.14.A-C 110.12.19.A 110.12.20.A-C 110.12.21.A-C 110.12.27.A-B 110.12.28.</p>	<p>111.3.1.A-E 111.3.8 111.3.9.B</p>
<p>Session Three: Great Job!</p> <p>The students examine the jobs family members have, including operating their own businesses, and the ways people earn money to provide for a family's needs and wants.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define the terms job, business, and entrepreneur. ▪ Identify the jobs people do. ▪ Analyze their own skills to determine ways they can support family members. 	<p>113.12.7 Economics. The student understands how families meet basic human needs.</p> <p>113.12.10.A-B Economics. The student understands the value of work.</p>	<p>110.12.1.A-F 110.12.6. 110.12.14.A-C 110.12.20.A-C 110.12.21.A-C 110.12.27.A-B 110.12.28.</p>	<p>111.3.1.A-E 111.3.3.D-F 111.3.9.A-B</p>

JA Our Families

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session Four: Businesses in Our Neighborhood</p> <p>The students use the Floor Map to locate businesses throughout the neighborhood. They also identify locations for new entrepreneurial businesses, along with the goods or services these businesses will provide.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Interpret map symbols. ▪ Identify the goods or services businesses provide. 	<p>113.12.4.A-B Geography. The student understands the relative location of places.</p> <p>113.12.8 Economics. The student understands the concepts of goods and services.</p>	<p>110.12.1.A-F 110.12.6. 110.12.15.B 110.12.20.A-C 110.12.21.A-C 110.12.27.A-B 110.12.28. 110.12.29</p>	<p>111.3.1.A 111.3.7.</p>
<p>Session Five: Our New Business</p> <p>Students become entrepreneurs and start their own businesses.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe one of the entrepreneurial characteristics – satisfy a need or want. 	<p>113.12.8.A-C The student understands the concepts of goods and services.</p> <p>113.12.10.B Economics. The student understands the value of work.</p>	<p>110.12.1.A-F 110.12.6. 110.12.15.B 110.12.20.A-C 110.12.21.A-C 110.12.26 110.12.27.A-B 110.12.28. 110.12.29</p>	<p>111.3.1.A-E 113.3.3.D-F 111.3.9.B</p>

JA Our Community

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session One: People in a Community Working Together</p> <p>Students learn what a community is and the variety of jobs that people have in a community.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Describe a community. ▪ State how people contribute to and benefit from a community. ▪ Identify the variety of jobs in a community and how each requires specific skills. 	<p>113.13.5.A Geography. The student uses simple geographic tools such as maps and globes.</p>	<p>110.13.1 110.13.2 110.13.4 110.13.14.B 110.13.28 110.13.29</p>	<p>111.4.1.B</p>
<p>Session Two: Sweet “O” Donuts</p> <p>Students learn that workers who produce goods and services earn money for their work.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Define the terms produce, product, production, goods, and services. ▪ Apply innovation to the production process. ▪ Explain that people in a community earn money by performing work. 	<p>113.13.9.A Economics. The student understands the value of work.</p> <p>113.13.10 Economics. The student understands the roles of producers and consumers in the production of goods and services.</p>	<p>110.13.19.A 110.13.22 110.13.23 110.13.25.B 110.13.28 110.13.29 110.13.30</p>	<p>111.4.1.A,C 111.4.4.A-B 111.4.10.A-B^{ELO}</p>
<p>Session Three: Business and Government Jobs</p> <p>Students explore how the money earned for work moves through a community and the impact that money has on people, businesses, and government.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Locate businesses and identify government careers. ▪ Explain how taxation supports government services. 	<p>113.13.5 Geography. The student uses simple geographic tools such as maps and globes.</p> <p>113.13.8 Geography. The student understands how humans use and modify the physical environment.</p> <p>113.13.11 Government. The student understands the purpose of governments.</p>	<p>110.13.4 110.13.5 110.13.14.B 110.13.28 110.13.29</p>	<p>111.4.1.A,C 111.4.4.A-B 111.4.4.A^{ELO}</p>

JA Our Community

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session Four: Let’s Vote!</p> <p>Students participate in a decision that benefits their community. They vote to express their choice and to determine the will of the majority.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Apply a decision-making process. ▪ Recognize voting as a way responsible citizens act and contribute to meet a community’s needs. 	<p>113.13.13.A Citizenship. The student is expected to identify characteristics of good citizenship, including truthfulness, justice, equality, respect for oneself and others, responsibility in daily life, and participation in government by educating oneself about the issues, respectfully holding public officials to their word, and voting.</p> <p>113.13.20. A-B Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>110.13.21 110.13.22 110.13.28 110.13.29 110.13.30</p>	<p>111.4.1.A-C 111.4.2.A</p>
<p>Session Five: Money Moves in a Community</p> <p>Students learn about money and how it moves through a community.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Identify coins and money terms. ▪ Describe how money flows through a community’s economy. 	<p>113.13.5.B The student is expected to locate places of significance in the local community.</p> <p>113.13.9. Social studies skills. The student communicates in written, oral, and visual forms.</p>	<p>110.13.4 110.13.28 110.13.29 110.13.30</p>	<p>111.4.5 111.4.11.B-C</p>

JA Our City

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session One: A Place Where People Live, Work, and Play</p> <p>Students identify the different zones used in city planning and apply the information to organize businesses.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> Identify the zones found within a city. Describe the goods and services provided by businesses. Match local businesses to specific city zones. 	<p>113.14.7 Economics. The student understands the concept of the free enterprise system.</p> <p>113.14.12 Citizenship. The student understands the impact of individual and group decisions on communities in a constitutional republic.</p> <p>113.14.18 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.14.5.B-D Geography. The student understands the concepts of location, distance, and direction on maps and globes.</p>	<p>110.14.2 110.14.3 110.14.4 110.14.11 110.14.13 110.14.17 110.14.26 110.14.28 110.14.29 110.14.31</p>	<p>111.14.4</p>
<p>Session Two: A Place Where People Spend Money</p> <p>Students examine the importance of money to a city and how people use different methods to pay for goods and services.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> Explain the importance of money in a city, including the role of taxes. Understand the differences between needs and wants. Examine the different ways that people pay for goods and services. 	<p>113.14.6 Economics. The student understands the purposes of earning, spending, saving, and donating money.</p> <p>113.14.7 Economics. The student understands the concept of the free enterprise system.</p> <p>113.14.18 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.14.19 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>110.14.2 110.14.3 110.14.4 110.14.13 110.14.26</p>	<p>111.14.4 111.14.9</p>
<p>Session Three: A Place Where People Bank</p> <p>Students see the contributions of financial institutions to a city and how those institutions help businesses and people achieve their economic goals.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> Summarize the contribution of financial institutions to a city. Manage a personal bank account. 	<p>113.14.6 Economics. The student understands the purposes of earning, spending, saving, and donating money.</p> <p>113.14.7 Economics. The student understands the concept of the free enterprise system.</p> <p>113.14.8 Economics. The student understands how businesses operate in the U.S. free enterprise system.</p> <p>113.14.19 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>110.14.4 110.14.20 110.14.26 110.14.29 110.14.31</p>	<p>111.14.4 111.14.9</p>

JA Our City

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session Four: A Place Where People Dine</p> <p>Students learn the role of an entrepreneur by exploring the process involved in starting one type of business, a restaurant. They learn how businesses promote a healthy economy within a city.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Define consumer, producer, and entrepreneur. ▪ Explore the role of a business owner by operating a business. ▪ Apply money management strategies to a business account. 	<p>113.14.8 Economics. The student understands how businesses operate in the U.S. free enterprise system.</p> <p>113.14.17 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources including electronic technology.</p> <p>113.14.18 Social studies skills. The student communicates in written, oral, and visual forms.</p>	<p>110.14.2 110.14.4 110.14.20 110.14.26 110.14.29 110.14.31</p>	<p>111.14.4 111.14.9</p>
<p>Session Five: A Place Where People Communicate</p> <p>The students learn the importance of news media to the financial well-being of a city.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Explain the role of the news media in a city. ▪ Describe how news is delivered in various formats, including print, electronic, and human sources. ▪ Recognize the importance of the new media and technology in a community. 	<p>113.14.17 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources including electronic technology.</p> <p>113.14.18 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.14.19 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>110.14.2 110.14.3 110.14.4 110.14.16 110.14.20 110.14.29 110.14.31</p>	

JA Our Region

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session One: Am I an Entrepreneur?</p> <p>Students explore well-known businesses, their origins, and the traits common to the entrepreneurs who started them.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the impact entrepreneurs have on a community or a region. ▪ Apply traits common to successful entrepreneurs to their own skills and abilities. 	<p>113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>110.15.1 110.15.2 110.15.14. 110.15.27 110.15.28 110.15.29</p>	<p>111.6.1</p>
<p>Session Two: Regional Resources: Tools for Entrepreneurs</p> <p>Students are introduced to resources and how entrepreneurs use resources to offer products and services in a region.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize natural, human, and capital resources. ▪ Analyze products and services that can be offered by using resources. 	<p>113.15.6 Geography. The student uses geographic tools to collect, analyze, and interpret data.</p> <p>113.15.7 Geography. The student understands the concepts of regions.</p> <p>113.15.9.B Geography. The student understands how people adapt to and modify their environment</p>	<p>110.15.1 110.15.2 110.15.14. 110.15.27 110.15.28 110.15.29</p>	<p>NA</p>
<p>Session Three: The Hot Dog Stand</p> <p>Students learn about the fundamental tasks performed by a business owner and play a game that allows them to see money coming in and going out of a business.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the importance of keeping an accurate account of a business' financial information. ▪ Track the revenue and expenses of a business. ▪ Recognize the fundamental tasks required to run a business. 	<p>113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system in Texas.</p> <p>113.15.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p> <p>113.15.22 Social studies skills. The student communicates in written, oral, and visual forms.</p>	<p>110.15.1 110.15.2 110.15.27 110.15.28 110.15.29</p>	<p>111.6.1 111.6.4 111.6.10.B</p>

JA Our Region

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session Four: Entrepreneurs are Problem Solvers!</p> <p>Students journey through the complex world of business problem solving by weighing potential risks and rewards and tracking the outcome of their choices.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Apply the business problem-solving process. ▪ Recognize that there are potential risks and rewards to business decisions. 	<p>113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system in Texas.</p> <p>113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>110.15.1 110.15.2 110.15.27 110.15.28 110.15.29</p>	<p>111.6.6.D-E 111.6.10.F</p>
<p>Session Five: My Region in the World</p> <p>Students demonstrate the supply chain through a hands-on manufacturing and trade experience.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the interdependence of resource providers, businesses, and consumers. ▪ Apply the supply chain to a manufacturing example. 	<p>113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system in Texas.</p> <p>113.15.13 Economics. The student understands how Texas, the United States, and other parts of the world are economically interdependent.</p> <p>113.15.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p>	<p>110.15.2 110.15.27 110.15.28 110.15.29</p>	<p>NA</p>

JA Our Nation

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session One: Free to Choose Your Work or Business</p> <p>Students are introduced to the nation’s free market system and how it supports businesses and careers.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of a free market economy. ▪ Explain how pricing guides economic decisions. 	<p>113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States.</p> <p>113.16.12 Economics. The student understands the impact of supply and demand on consumers and producers in a free enterprise system.</p>	<p>110.6.1 110.6.2.A-B 110.6.11.A-E 110.6.27 110.6.28 110.6.29</p>	<p>111.7.1.A-B 111.7.3.A-B 111.7.4.B-F 111.7.3.C,E^{ELO}</p>
<p>Session Two: Innovation Nation</p> <p>Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define entrepreneur and entrepreneurship. ▪ Describe resources and how entrepreneurs use them. ▪ Explore STEM skills and the process of innovation. 	<p>113.16.23 Science, technology, and society. The student understands the impact of science and technology on society in the United States.</p> <p>113.16.26 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>110.6.1 110.6.2.A-B 110.6.11.A-E 110.6.18.C 110.6.20 110.6.21.A-B 110.6.27 110.6.28 110.6.29</p>	<p>111.7.1.A-B 111.7.3.A-B 111.7.4.B-F 111.7.5</p>
<p>Session Three: Career Quest</p> <p>Students learn about career clusters.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Examine career groupings and the skills necessary for a variety of careers. 	<p>113.16.23.C Science, technology, and society. The student is expected to explain how scientific discoveries and technological innovations ... have benefited individuals and society in the United States.</p> <p>113.16.24.B-C Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p>	<p>110.6.1 110.6.2.A-B 110.6.11.A-E 110.6.27 110.6.28 110.6.29</p>	<p>111.7.10.A-B^{ELO}</p>

JA Our Nation

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session Four: Get and Keep the Job!</p> <p>Students examine important work-readiness and behavioral skills needed for career success.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the soft skills wanted by today’s employers. 	<p>113.16.25 Social studies skills. The student communicates in written, oral, and visual forms.</p>	<p>110.6.1 110.6.2.A-B 110.6.11.A-E 110.6.18.C 110.6.20 110.6.21.A-B 110.6.27 110.6.28 110.6.29</p>	<p>111.7.1.A-B 111.7.3.A-B 111.7.3.D^{ELO} 111.7.4.B-F</p>
<p>Session Five: Global Connections</p> <p>Students explore how the United States is connected to the global economy.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Discuss why businesses specialize and trade. ▪ Define opportunity cost. 	<p>113.16.6 Geography. The student uses geographic tools to collect, analyze, and interpret data.</p> <p>113.16.22 Culture. The student understands the contributions of people of various racial, ethnic, and religious groups to the United States.</p>	<p>110.6.1 110.6.2.A-B 110.6.11.A-E 110.6.27 110.6.28 110.6.29</p>	<p>NA</p>
<p>Optional Supplement: Business Organization</p> <p>Students examine entrepreneurship, free enterprise, and business organization.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify three basic ways businesses are organized. 	<p>113.16.13.D Economics. The student is expected to describe the impact of mass production, specialization, and division of labor on the economic growth of the United States.</p>	<p>110.6.1 110.6.2.A-B 110.6.11.A-E 110.6.27 110.6.28 110.6.29</p>	<p>NA</p>

JA More than Money

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session One: Money in the Bank</p> <p>Students learn to manage a bank account. They play the Community Game to reinforce their money-management skills and to better understand the role and importance of money in their lives.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the role of money in everyday life. ▪ Explain the benefits of a personal bank account. 	<p>Grade 3 113.14.6 Economics. The student understands the purposes of earning, spending, saving, and donating money.</p> <p>113.14.9.F Personal financial literacy. The student applies mathematical process standards to manage one's financial resources effectively for lifetime financial security.</p> <p>Grade 4 113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system in Texas.</p> <p>Grade 5 113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States.</p>	<p>Grade 3 110.14.2 110.14.3 110.14.4 110.14.28 110.14.29 110.14.31</p> <p>Grade 4 110.15.1 110.15.2 110.15.27 110.15.28 110.15.29</p> <p>Grade 5 110.16.1 110.16.2. 110.16.11 110.16.13 110.16.18.C 110.16.27 110.16.28 110.16.29</p>	<p>Grade 3 111.5.1 111.5.4.A-C 111.5.9.E-F</p> <p>Grade 4 111.6.1.A-D 111.6.4.A-B,H 111.6.10.C-E</p> <p>Grade 5 111.7.1.A-D 111.7.3.E 111.7.4.B 111.7.10.D</p>
<p>Session Two: A Sense of Worth</p> <p>Students identify businesses they can start or jobs they can perform to earn money. Activities focus on developing a positive work ethic. Students continue playing the Community Game to further understand the role of money in their lives.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify several characteristics of a positive work ethic. ▪ Distinguish between working for someone and self-employment. ▪ Identify ways to earn income through jobs or a small business. 	<p>Grade 3 113.14.7 Economics. The student understands the concept of the free enterprise system.</p> <p>113.14.8 Economics. The student understands how businesses operate in the U.S. free enterprise system.</p> <p>Grade 4 113.15.12.A Economics. The student understands patterns of work and economic activities in Texas.</p> <p>Grade 5 113.16.13.A Economics. The student is expected to compare how people in different parts of the United States earn a living, past and present.</p>	<p>Grade 3 110.14.2 110.14.3 110.14.4 110.14.13 110.14.19 110.14.28 110.14.29 110.14.31</p> <p>Grade 4 110.15.1 110.15.2 110.15.18.C 110.15.20 110.15.27 110.15.28 110.15.29</p> <p>Grade 5 110.16.1 110.16.2. 110.16.11 110.16.13 110.16.18.C 110.16.23 110.16.26 110.16.27 110.16.28 110.16.29</p>	<p>Grade 3 111.5.1 111.5.4</p> <p>Grade 4 111.6.1.A-D 111.6.4.A-B,H 111.6.10.C-E</p> <p>Grade 5 111.7.1.A-D 111.7.3.E 111.7.4.B 111.7.10.D</p>

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Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session Three Balancing Act</p> <p>Students identify personal skills and interests and connect them to possible business opportunities. Working in groups, students learn about market research and play the final round of the Community Game.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Match personal skills with jobs and self-employment. ▪ Understand market research. ▪ Identify three to five ways to share, save, and spend personal income. 	<p>Grade 3 113.14.8 Economics. The student understands how businesses operate in the U.S. free enterprise system.</p> <p>113.14.17.B-D Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p> <p>Grade 4 113.15.21.A-C Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p> <p>Grade 5 113.16.24.B-C Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p>	<p>Grade 3 110.14.2 110.14.3 110.14.4 110.14.13 110.14.25 110.14.29 110.14.31</p> <p>Grade 4 110.15.1 110.15.2 110.15.27 110.15.28 110.15.29</p> <p>Grade 5 110.16.1 110.16.2. 110.16.11 110.16.13 110.16.18.C 110.16.23 110.16.26 110.16.27 110.16.28 110.16.29</p>	<p>Grade 3 111.5.1 111.5.4 111.5.9.A,E-F</p> <p>Grade 4 111.6.1.A-D 111.6.4.A-B,H 111.6.10.C-E</p> <p>Grade 5 111.7.1.A-D 111.7.3.E 111.7.4.B 111.7.10.D</p>
<p>Session Four: Building a Business</p> <p>Students explore their job skills and the types of businesses in which they are interested. They identify the basic steps for starting and operating a small business. Using this information, students develop a business plan.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define the basic steps in planning and starting a business. ▪ Calculate operating expenses and income for a small business. ▪ Develop a basic business plan based on their job skills and interests 	<p>Grade 3 113.14.7 Economics. The student understands the concept of the free enterprise system.</p> <p>113.14.8 Economics. The student understands how businesses operate in the U.S. free enterprise system.</p> <p>Grade 4 113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system in Texas.</p> <p>Grade 5 113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States.</p>	<p>Grade 3 110.14.2 110.14.3 110.14.4 110.14.13 110.14.28 110.14.29 110.14.31 110.14.2 110.14.3</p> <p>Grade 4 110.15.1 110.15.2 110.15.18.C 110.15.20 110.15.27 110.15.28 110.15.29</p> <p>Grade 5 110.16.1 110.16.2. 110.16.11 110.16.13 110.16.18.C 110.16.26 110.16.27 110.16.28 110.16.29</p>	<p>Grade 3 111.5.1 111.5.4 111.5.9.A-C</p> <p>Grade 4 111.6.10.A-B 111.6.1.A-D 111.6.4.A-B,H</p> <p>Grade 5 111.7.1.A-D 111.7.3.A,E 111.7.4.B 111.7.10.D</p>

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Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Session Five: Get SMART</p> <p>Students continue to practice saving and spending as business teams. The concept of making SMART consumer decisions is introduced through role-playing. Students work as teams to play Round One of the Business Game.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Practice using the SMART system to make consumer decisions. ▪ Identify the difference between personal and business spending. 	<p>Grade 3 113.14.19 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p>Grade 4 113.15.23.A Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p>Grade 5 113.16.26.A Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>Grade 3 110.14.2 110.14.3 110.14.4 110.14.13 110.14.25 110.14.29 110.14.31</p> <p>Grade 4 110.15.1 110.15.2 110.15.27 110.15.28 110.15.29</p> <p>Grade 5 110.16.1 110.16.2. 110.16.11 110.16.13 110.16.23 110.16.26 110.16.27 110.16.28 110.16.29</p>	<p>Grade 3 111.5.1 111.5.4 111.5.9.B-C</p> <p>Grade 4 111.6.1.A-D 111.6.4.A-B,H 111.6.10.C-E</p> <p>Grade 5 111.7.1.A-D 111.7.3.E 111.7.4.B 111.7.10.D</p>
<p>Session Six: What’s the Catch?</p> <p>During the final session, students learn to recognize deceptive advertising and the importance of ethical business practices. Continuing to work as business teams, students conclude the program by playing Round Two of the Business Game.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize deceptive advertising. ▪ Apply money-management skills in a simulated business. ▪ Record and track financial gains and losses in a simulated environment. 	<p>Grade 3 113.14.17 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources including electronic technology.</p> <p>Grade 4 113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system in Texas.</p> <p>Grade 5 113.16.12 Economics. The student understands the impact of supply and demand on consumers and producers in a free enterprise system.</p>	<p>Grade 3 110.14.2 110.14.3 110.14.4 110.14.13 110.14.19 110.14.28 110.14.29 110.14.31</p> <p>Grade 4 110.15.1 110.15.2 110.15.14.A-B 110.15.18.C 110.15.20 110.15.27 110.15.28 110.15.29</p> <p>Grade 5 110.16.1 110.16.2. 110.16.11 110.16.13 110.16.14.B-C 110.16.18.C 110.16.23 110.16.26 110.16.27 110.16.28 110.16.29</p>	<p>Grade 3 111.5.1 111.5.4</p> <p>Grade 4 111.6.1.A-D 111.6.4.A-B,H 111.6.10.C-E 111.6.10.B-C</p> <p>Grade 5 111.7.1.A-D 111.7.3.E 111.7.4.B 111.7.10.D</p>

JA BizTown

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Unit 1: Financial Literacy</p> <p>Students are introduced to bank services and practices that will help them be successful at JA BizTown and in life. Students begin to understand the basics of deposits, checks, and withdrawals, and they build on that knowledge to understand electronic banking and bank cards.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions. ▪ Complete a bank account application. ▪ Demonstrate an ability to endorse a paycheck. ▪ Complete a deposit ticket. ▪ Maintain a check register correctly. ▪ Describe the consequences of insufficient funds. ▪ Write and sign checks. ▪ State the benefit of an interest-earning savings account. ▪ Explain how money in a savings account grows. ▪ Explore the differences between checks, debit cards, and credit cards. ▪ Explain how money changes hands when a debit card is used. ▪ Demonstrate use of a check register to record a debit purchase. 	<p>Grade 4 113.15.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology</p> <p>113.15.22 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p>Grade 5 113.16.24 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology</p> <p>113.16.25 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.16.26 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p>Grade 6 113.15.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology</p> <p>113.15.22 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>Grade 4 110.15.2.B 110.15.11.A 110.15.27.A</p> <p>Grade 5 110.16.2.B 110.16.11.A 110.16.27.A, C</p> <p>Grade 6 110.18.2.B 110.18.10.A-D 110.18.26.A</p>	<p>Grade 4 111.6.1.A-C 111.6.4.A 111.6.10.C,E</p> <p>Grade 5 111.7.1.A 111.7.1.C 111.7.10.C-D</p> <p>Grade 6 111.26.1.A 111.26.1.C 111.26.14.A-C</p>

JA BizTown

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Unit 2: Community and Economy</p> <p>Students are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms. ▪ Explain how good citizens have a sense of responsibility to others and to their community. ▪ Identify goods, services, and resources (human, natural, and capital). ▪ Demonstrate the circular flow of an economy. ▪ Discover the function of businesses in producing goods and services. ▪ Define scarcity and learn more about free enterprise. ▪ Identify the three basic economic questions (what, how, and for whom to produce). ▪ Understand why people pay taxes. ▪ Define gross pay and net pay. ▪ Calculate tax by multiplying with decimals. ▪ Differentiate between public goods and services and private goods and services. ▪ Give examples of philanthropy. 	<p>Grade 4 113.15.17. Citizenship. The student understands the importance of active individual participation in the democratic process.</p> <p>113.15.11.C The student is expected to give examples of the benefits of the free enterprise system such as choice and opportunity.</p> <p>113.15.23.A Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p>Grade 5 113.16. 11.B 11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States.</p> <p>113.16.22 Culture. The student understands the contributions of people of various racial, ethnic, and religious groups to the United States.</p> <p>Grade 6 113.18.8. Economics. The student understands the factors of production in a society's economy.</p> <p>113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments.</p> <p>113.18.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings</p>	<p>Grade 4 110.15.2.B 110.15.11.A 110.15.20.A, C 110.15.27.A 110.15.29</p> <p>Grade 5 110.16.2.B 110.16.11.A 110.16.27.A 110.16.29</p> <p>Grade 6 110.18.2.B 110.18.17.C 110.18.24 110.15.26.A 110.15.28</p>	<p>Grade 4 111.6.1.A 111.6.1.C 111.6.2.D 111.6.4.A</p> <p>Grade 5 111.7.1.A 111.7.1.C 111.7.2.C 111.7.10.A-B</p> <p>Grade 6 111.26.1.A 111.26.1.C 111.26.3</p>

JA BizTown

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Unit 3: Work Readiness</p> <p>Students learn how their interests and skills can lead to exciting jobs and careers. They will assess their interests and skills and have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills. ▪ Explain the relevance of interests and skills in career exploration and planning. ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things. ▪ Categorize STEM careers into different types. ▪ Demonstrate appropriate workplace behaviors. ▪ Define resume, job interview, and applicant. ▪ Complete a job application. ▪ Model appropriate business greetings. ▪ Demonstrate proper interview skills. 	<p>Grade 4 113.15.17 Citizenship. The student understands the importance of active individual participation in the democratic process.</p> <p>113.15.18 Citizenship. The student understands the importance of effective leadership in a constitutional republic.</p> <p>Grade 5 113.16.13 Economics. The student understands patterns of work and economic activities in the United States.</p> <p>113.17.18 Citizenship. The student understands the importance of individual participation in the democratic process at the local, state, and national levels.</p> <p>Grade 6 113.18.13 Citizenship. The student understands that the nature of citizenship varies among societies.</p> <p>113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments.</p>	<p>Grade 4 110.15.2.B 110.15.11.A 110.15.13.A-B 110.15.20.A, C 110.15.27.A</p> <p>Grade 5 110.16.2.B 110.16.11.A 110.15.13.A 110.15.27.A, C</p> <p>Grade 6 110.18.2.B 110.18.17.C 110.18.24 110.18.26.A 110.18.27</p>	<p>Grade 4 NA</p> <p>Grade 5 111.6.10.A-B</p> <p>Grade 6 111.26.14.H</p>

JA BizTown

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Unit 4: Business Management</p> <p>Students work in their business teams and prepare for their JA BizTown visit. They will learn about operating a successful business, setting prices to achieve a profit, and using advertising to bring in revenue.</p> <p>Objectives: The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business. ▪ Calculate business expenses. ▪ Use teamwork to create a paragraph that describes a business. ▪ Define selling price, revenue, and inventory. ▪ Describe factors that affect selling price. ▪ Explain the relationship between revenue, costs, and profit. ▪ Define advertising. ▪ Describe characteristics of effective advertising. ▪ Acknowledge how effective teamwork and cooperation enhance business teams. ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>Grade 4 113.15.22 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p>Grade 5 113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States.</p> <p>113.16.13 Economics. The student understands patterns of work and economic activities in the United States.</p> <p>Grade 6 113.18.9.A Economics. The student understands the various ways in which people organize economic systems.</p> <p>113.18.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p>Grade 4 110.15.2.B 110.15.18.A, C 110.15.20.A, C 110.15.27.A 110.15.29</p> <p>Grade 5 110.16.2.B 110.16.18.C 110.16.27.A, C 110.16.29</p> <p>Grade 6 110.18.2.B 110.18.10.A-D 110.18.13.A-B 110.18.24 110.15.26.A 110.15.28</p>	<p>Grade 4 111.6.1.A 111.6.1.C 111.6.4.A 111.6.4.H 111.6.10.B</p> <p>Grade 5 111.7.1.A 111.7.1.C 111.7.10.D</p> <p>Grade 6 111.26.1.A 111.26.1.C 111.26.3 111.26.4.D 111.26.10</p>

JA BizTown

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
<p>Unit 5: Visit and Debriefing</p> <p>Students participate in the JA BizTown simulation, then reflect on their experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives: The students will be able to:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown. ▪ Manage their personal finances and time. ▪ Carry out responsibilities of citizenship, such as voting and obeying laws. ▪ Evaluate team performance at JA BizTown. ▪ Explain the circular flow of economic activity. ▪ Describe how citizens use financial institutions. ▪ Describe how citizens work within a quality business. 	<p>Grade 4 113.15.17.C The student is expected to explain the duty of the individual in state and local elections such as being informed and voting.</p> <p>113.15.22 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p>Grade 5 113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States.</p> <p>113.16.18 Citizenship. The student understands the importance of individual participation in the democratic process at the local, state, and national levels.</p> <p>Grade 6 113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments.</p>	<p>Grade 4 110.15.11.A 110.15.20.A, C 110.15.27.A 110.15.29</p> <p>Grade 5 110.16.11.A 110.16.27.A, C 110.16.29</p> <p>Grade 6 110.18.17.B-C 110.18.26.A 110.18.27 110.18.28</p>	<p>Grade 4 111.6.1.A 111.6.1.C 111.6.2.D 111.6.4. 111.6.10.E</p> <p>Grade 5 111.7.1.A 111.7.1.C 111.7.10.D</p> <p>Grade 6 111.26.1.A 111.26.1.C 111.26.14.A,C</p>