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

Updated November 2018
Kentucky Social Studies Standards
Kentucky Vocational Studies Standards
Kentucky CTE, Entrepreneurship

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

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

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® focuses on: earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one’s personal finances.

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

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

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
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</table>
| **Session One: Introduction to Entrepreneurship**<br>Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture. | **Objectives:**<br>The students will be able to:<br>• Recognize the elements of a successful business startup<br>• Evaluate myths and facts about entrepreneurship<br>• Consider product-development options | Grades 9–10<br>RI.9-10.2,4,8<br>W.9-10.2,4,7,8<br>SL.9-10.1,2,4,6<br>L.9-10.1,2,4,6 | NA | Economics 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
  • analyze free enterprise systems, and explain strategies for maximizing profits based on different roles in the economy (e.g., producers, entrepreneurs, workers, savers and investors) |
| **Session Two: What’s My Business?**<br>Students select a product or service for a business venture. | **Objectives:**<br>The students will be able to:<br>• Recognize the importance of carefully selecting a product or service before starting a business<br>• Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans | Grades 9–10<br>RI.9-10.2,4,8<br>W.9-10.2,4,7,8<br>SL.9-10.1,2,3,4,6<br>L.9-10.1,2,4,6 | Grades 11–12<br>RI11-12.2,4<br>W.11-12.2,4,7,8<br>SL.11-12.1,2,3,4,6<br>L.11-12.1,2,3,4,6 | Mathematical Practices 2. | Economics 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
  • describe relationships between and among markets (e.g., local, national, global) and exchange of goods and services. |
| **Session Three: Who’s My Customer?**<br>Students analyze potential markets. | **Objectives:**<br>The students will be able to:<br>• Recognize the importance of analyzing markets<br>• Apply a needs assessment of the market available to a specific product | Grades 9–10<br>RI.9-10.2,4,8<br>W.9-10.2,4,7,8<br>SL.9-10.1,2,3,4,6<br>L.9-10.1,2,4,6 | Grades 11–12<br>RI11-12.2,4<br>W.11-12.2,4,7,8<br>SL.11-12.1,2,3,4,6<br>L.11-12.1,2,3,4,6 | NA | Economics 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
  • describe relationships between and among markets (e.g., local, national, global) and exchange of goods and services. |
| **Session Four: What’s My Advantage?**<br>Students determine how to set a product apart from its competition. | **Objectives:**<br>The students will be able to:<br>• Define competitive advantages and recognize them in other businesses<br>• Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market | Grades 9–10<br>RI.9-10.2,4,8<br>W.9-10.2,4,7,8<br>SL.9-10.1,2,3,4,6<br>L.9-10.1,2,4,6 | Grades 11–12<br>RI11-12.2,4<br>W.11-12.2,4,7,8<br>SL.11-12.1,2,3,4,6<br>L.11-12.1,2,3,4,6 | NA | Economics 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
  • describe relationships between and among markets (e.g., local, national, global) and exchange of goods and services. |
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<td><strong>Session Five: Competitive Advantages</strong></td>
<td>Students decide how to set a product or service apart from the competition.</td>
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<td><strong>Economics</strong>&lt;br&gt;2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.</td>
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<td><strong>Objectives:</strong></td>
<td>The students will be able to:&lt;br&gt;• Evaluate competitive advantages&lt;br&gt;• Select competitive advantages that will drive a developing business venture</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RL.9-10.2.4.8&lt;br&gt;W.9-10.2.4.7.8&lt;br&gt;SL.9-10.1.2.3.4.6&lt;br&gt;L.9-10.1.2.4.6</td>
<td><strong>NA</strong></td>
<td><strong>Economics</strong>&lt;br&gt;2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.</td>
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<td><strong>Session Six: Ethics Are Good for Business</strong></td>
<td>Students consider consequences in making ethical business decisions.</td>
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<td><strong>Economics</strong>&lt;br&gt;2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.</td>
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<td><strong>Objectives:</strong></td>
<td>The students will be able to:&lt;br&gt;• Evaluate short- and long-term consequences in making ethical decisions&lt;br&gt;• Express that being ethical can be good for business</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RL.9-10.2.4.8&lt;br&gt;W.9-10.2.4.7.8&lt;br&gt;SL.9-10.1.2.3.4.6&lt;br&gt;L.9-10.1.2.4.6</td>
<td><strong>NA</strong></td>
<td><strong>Economics</strong>&lt;br&gt;2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.</td>
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<td><strong>Session Seven: The Business Plan</strong></td>
<td>Students compile a sample business plan.</td>
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<td><strong>Mathematical Practices</strong>&lt;br&gt;1-7</td>
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<td><strong>Objectives:</strong></td>
<td>The students will be able to:&lt;br&gt;• Compile entrepreneurial elements into a sample business plan</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;RL.9-10.2.4.8&lt;br&gt;W.9-10.2.4.7.8&lt;br&gt;SL.9-10.1.2.3.4.6&lt;br&gt;L.9-10.1.2.4.6</td>
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<td><strong>Session One: Get Hired—Critical Thinking and Creativity</strong>  &lt;br&gt;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.</td>
<td><strong>Objectives:</strong>  &lt;br&gt;The students will be able to:  &lt;br&gt;- Use a problem-solving technique to solve personal and professional problems  &lt;br&gt;- Apply critical-thinking skills to work-based problems  &lt;br&gt;- Recognize that decisions made in the workplace have consequences</td>
<td><strong>Grades 9–10</strong>  &lt;br&gt;RI.9-10.4  &lt;br&gt;SL.9-10.1  &lt;br&gt;L.9-10.1  &lt;br&gt;<strong>Grades 11–12</strong>  &lt;br&gt;RI.11-12.4  &lt;br&gt;SL.11-12.1  &lt;br&gt;L.11-12.1</td>
<td>2.36 Students use strategies for choosing and preparing for a career.  &lt;br&gt;3.6 Students demonstrate the ability to make decisions based on ethical values by:  &lt;br&gt;- explaining the importance of developing good work ethics/habits</td>
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<tr>
<td><strong>Session Two: Get Hired—Communication and Conflict-Management Skills</strong>  &lt;br&gt;Students apply communication skills to resolve conflicts in work-based scenarios. They role-play conflicts and conflict management, and explore behaviors that inflame conflict and behaviors that lead to resolution.</td>
<td><strong>Objectives:</strong>  &lt;br&gt;The students will be able to:  &lt;br&gt;- Recognize common responses to conflict  &lt;br&gt;- Apply conflict-management skills to resolve work-based issues</td>
<td><strong>Grades 9–10</strong>  &lt;br&gt;RI.9-10.4  &lt;br&gt;SL.9-10.1  &lt;br&gt;L.9-10.1  &lt;br&gt;<strong>Grades 11–12</strong>  &lt;br&gt;RI.11-12.4  &lt;br&gt;SL.11-12.1  &lt;br&gt;L.11-12.1</td>
<td>2.36 Students use strategies for choosing and preparing for a career.  &lt;br&gt;- analyze how interpersonal skills impact individual’s career choice and success in the workplace</td>
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<td><strong>Session Three: Get Hired—Collaboration and Creativity</strong>  &lt;br&gt;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.</td>
<td><strong>Objectives:</strong>  &lt;br&gt;The students will be able to:  &lt;br&gt;- Demonstrate collaboration with team members to accomplish work-based challenges  &lt;br&gt;- Recognize the components of a high-performance team</td>
<td><strong>Grades 9–10</strong>  &lt;br&gt;RI.9-10.4  &lt;br&gt;SL.9-10.1,6  &lt;br&gt;L.9-10.1  &lt;br&gt;<strong>Grades 11–12</strong>  &lt;br&gt;RI.11-12.4  &lt;br&gt;SL.11-12.1  &lt;br&gt;L.11-12.1</td>
<td>2.37 Students demonstrate skills and work habits that lead to success in future schooling and work by:  &lt;br&gt;- evaluating the importance of working cooperatively with people of diverse backgrounds and abilities to achieve success in the workplace  &lt;br&gt;- designing a plan for working cooperatively with others by contributing ideas, suggestions and efforts to complete a task  &lt;br&gt;- explaining how effective verbal and nonverbal communication skills impacts work-related situations</td>
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<td><strong>Session Four: Get Hired—Strong Soft Skills</strong>  &lt;br&gt;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.</td>
<td><strong>Objectives:</strong>  &lt;br&gt;The students will be able to:  &lt;br&gt;- Identify soft skills that are in demand by employers  &lt;br&gt;- Demonstrate personal soft skills in a mock interview</td>
<td><strong>Grades 9–10</strong>  &lt;br&gt;RI.9-10.4  &lt;br&gt;W.9-10.2  &lt;br&gt;SL.9-10.1  &lt;br&gt;L.9-10.1  &lt;br&gt;<strong>Grades 11–12</strong>  &lt;br&gt;RI.11-12.4  &lt;br&gt;SL.11-12.1  &lt;br&gt;L.11-12.1</td>
<td>2.37 Students demonstrate skills and work habits that lead to success in future schooling and work.  &lt;br&gt;- evaluate how employability skills are important to achieve success in the workplace</td>
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</tbody>
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# JA Career Success

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<td><strong>Session Five: Know Your Work Priorities</strong>&lt;br&gt;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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Recognize the importance of being focused, proactive, and adaptable when exploring careers&lt;br&gt;• Rank work environment priorities as an anchor for making career planning decisions</td>
<td>Grades 9–10&lt;br&gt;RI.L.9-10.4&lt;br&gt;SL.L.9-10.1&lt;br&gt;L.9-10.1</td>
<td>5.4 Students use a decision-making process to make informed decision among options.&lt;br&gt;• career choices impact life-long earning potential, career opportunities and job satisfaction.&lt;br&gt;• jobs/careers reflect both individual and societal needs and vary within communities and regions.</td>
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<tr>
<td><strong>Session Six: Know Who’s Hiring</strong>&lt;br&gt;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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs&lt;br&gt;• Identify the education and training needed to be adaptable and competitive in the job market</td>
<td>Grades 9–10&lt;br&gt;W.L.9-10.1&lt;br&gt;L.9-10.1</td>
<td>2.37 Students demonstrate skills and work habits that lead to success in future schooling and work.&lt;br&gt;• examine how academic and technical skills prepare them for obtaining, maintaining, advancing and changing employment</td>
</tr>
<tr>
<td><strong>Session Seven: Know Your Personal Brand</strong>&lt;br&gt;Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;• Explore how to hunt for a job and the tools needed&lt;br&gt;• Determine choices they can make to create a positive personal brand as they build their careers</td>
<td>Grades 9–10&lt;br&gt;RI.L.9-10.4,5&lt;br&gt;W.L.9-10.2&lt;br&gt;SL.L.9-10.1,2&lt;br&gt;L.9-10.1</td>
<td>2.36 Students use strategies for choosing and preparing for a career by:&lt;br&gt;• analyzing the leadership qualities of a successful person and explain how the qualities described are essential to successful employment in any career.&lt;br&gt;• evaluating personal attitudes and work habits that support career retention and advancement</td>
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Grades 9–10<br>RI.L.9-10.4<br>SL.L.9-10.1<br>L.9-10.1<br>Grades 11–12<br>RI.L.11-12.4<br>SL.L.11-12.1<br>L.11-12.1
# JA Company Program – Blended Model

<table>
<thead>
<tr>
<th>Session Details</th>
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<th>Literacy in History/Social Studies</th>
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</table>
| **Meeting One: Start a Business**  
Students examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture.  
**Objectives:**  
The students will:  
- 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.  
**Economics**  
2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
- analyze free enterprise systems, and explain strategies for maximizing profits based on different roles in the economy (e.g., producers, entrepreneurs, workers, savers and investors)  
CTE 080310  
3. Conduct self-assessment to determine entrepreneurial potential.  
4. Explain the factors and personality traits that contribute to the success of a small business entrepreneur.  
**Vocational Studies**  
2.36 Students use strategies for choosing and preparing for a career.  
2.37 Students demonstrate skills and work habits that lead to success in future schooling and work. | **Grades 9-10**  
RI.9-10.1-2  
RI.9-10.4  
W.9-10.6  
SL.9-10.1-2  
L.9-10.1-2  
L.9-10.4  
**Grades 11-12**  
RI.11-12.1  
RI.11-12.4  
W.11-12.6  
SL.11-12.1-2,  
SL.11-12.4  
L.11-12.1-2  
L.11-12.6 | NA |
| **Meeting Two: Fill a Need**  
Students brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further.  
**Objectives:**  
The students will:  
- 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.  
**Economics**  
CTE 080310  
1. Use computers/electronic equipment whenever possible, utilize business software, appropriate web software and other kinds of technology to collect, organize, and communicate information and ideas.  
13. Analyze the risks and rewards of starting a business.  
15. Evaluate types of business ownership.  
22. Select and analyze computer software/hardware options for small business; examine benefits of organizational membership.  
23. Demonstrate technology skills needed in the workplace. | **Grades 9-10**  
RI.9-10.1  
RI.9-10.4  
W.9-10.4  
W.9-10.6-7  
SL.9-10.1-2  
SL.9-10.4-5  
L.9-10.1-2  
L.9-10.4  
**Grades 11-12**  
RI.11-12.1  
RI.11-12.4  
W.11-12.6  
SL.11-12.1-2,  
SL.11-12.4  
L.11-12.1-2  
L.11-12.6 | **Grades 9-10**  
RH.1  
RH.4  
RH.6  
**Grades 11-12**  
RH.1  
RH.4  
RH.6 |
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| **Meeting Three: Vet the Venture**  
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.  
**Objectives:**  
The students will:  
• Conduct research on top business ideas.  
• Decide which product or service idea to move forward with.  
• Submit the product idea for approval.  
CTE 080310  
13. Analyze the risks and rewards of starting a business.  
Vocational Studies  
5.4 Students use a decision-making process to make informed decisions among options.  
Grades 9-10  
RL.9-10.1  
W.9-10.4  
W.9-10.6-7  
SL.9-10.1-3  
L.9-10.1-2  
Grades 11-12  
RL.11-12.1  
RL.11-12.4  
W.11-12.4  
W.11-12.6-7  
SL.11-12.1-2  
L.11-12.1-2  
L.11-12.6  
Grades 9-10  
RL.9-10.1-2  
W.9-10.2.4  
W.9-10.6-7  
SL.9-10.1-3  
L.9-10.1-2  
L.9-10.4  
Grades 11-12  
RL.11-12.1  
RL.11-12.4  
W.11-12.4  
W.11-12.6-7  
SL.11-12.1-2  
L.11-12.1-2  
L.11-12.6 | Grades 9-10  
RL.1  
RH.4 | Grades 11-12  
RH.1  
RH.2  
RH.4  
whST.2.  
whST.4  
whST.5  
whST.6 |
| **Meeting Four: Create a Structure**  
Students form business teams and begin to develop their business plan through a series of specialized tasks.  
**Objectives:**  
The students will:  
• 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.  
CTE 080310  
8. Describe the legal considerations for starting a business.  
19. Identify training procedures, hiring policies, and rights and responsibilities of small business employees.  
Grades 9-10  
RL.9-10.1-2  
W.9-10.2.4  
W.9-10.6-7  
SL.9-10.1-3  
L.9-10.1-2  
L.9-10.4  
Grades 11-12  
RL.11-12.1  
RL.11-12.4  
W.11-12.4  
W.11-12.6-7  
SL.11-12.1-2  
L.11-12.1-2  
L.11-12.6  
Grades 9-10  
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whST.5  
whST.6 | Grades 11-12  
RH.1  
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<td><strong>Meeting Five: Launch the Business</strong></td>
<td>CTE 080310 9. Formulate a business plan and describe its components, recognizing the many roles of a small business owner. 10. Identify sources of business start-up information. <strong>Vocational Studies</strong> 3.6 Students demonstrate the ability to make decisions based on ethical values. • evaluate how interpersonal skills impact individual’s career choice and success in the workplace • explain the role of authority in school and the workplace</td>
<td>Grades 9-10 RL9-10.1 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4 Grades 11-12 RL11-12.1 RL11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</td>
<td>Grades 9-10 RH.1 RH.2 RH.9 Grades 11-12 RH.1 RH.2 RH.9</td>
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<td><strong>Meeting Six through Eleven: Run the Business</strong></td>
<td>CTE 080310 Use computers/electronic equipment whenever possible, utilize business software, appropriate web software and other kinds of technology to collect, organize, and communicate information and ideas. 22. Select and analyze computer software/hardware options for small business; examine benefits of organizational membership. 23. Demonstrate technology skills needed in the workplace. 25. Exemplify entrepreneurship decision making through projects and simulations. 26. Apply math and communication skills within the technical content. 27. Identify individual work habits/ethics (individual/team skills, confidentiality, problem</td>
<td>Grades 9-10 RL9-10.1 W.9-10.4 SL.9-10.4-6 L.9-10.1-2 L.9-10.4 Grades 11-12 RL11-12.1 RL11-12.4 W.11-12.2-4 W.11-12.5-6 SL.11-12.1-2 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</td>
<td>Grades 9-10 RH.1 RH.2 RH.9 Grades 11-12 RH.1 RH.2 RH.9</td>
</tr>
</tbody>
</table>

**Objectives:**

- 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.

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

- 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.
<table>
<thead>
<tr>
<th>Session Details</th>
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</tr>
</thead>
</table>
| **Topic: Finance**  
Independently or in groups, members practice using the company’s financial tools for their own future business idea.  
**Objectives:**  
The students will:  
• Examine the most important financial elements of a startup.  
• Practicing using the Business Finance Tool. | CTE 080310  
6. Describe the financial statements needed for a business plan and the purposes in financial planning.  
17. Explain the nature of overhead/operating expenses. | Grades 9-10  
RI.9-10.1-2  
RI.9-10.4  
W.9-10.2  
W.9-10.4-7  
SL.9-10.1-6  
L.9-10.1-2  
L.9-10.4  
Grades 11-12  
RI.11-12.1  
RI.11-12.4  
W.11-12.2  
W.11-12.4-7  
SL.11-12.1-2  
SL.11-12.4-5  
L.11-12.1-2  
L.11-12.6 | Grades 9-10  
RH.1  
RH.2  
RH.4  
whST.2  
whST.4-6  
whST.7-9  
Grades 11-12  
RH.1  
RH.2  
RH.4  
whST.2  
whST.4-6  
whST.7-9 |
| **Topic: Management and Leadership**  
Independently or in groups, members explore aspects of leadership.  
**Objectives:**  
The students will:  
• 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. | CTE 080310  
12. Examine the role of management in a successful business, specific management techniques for small business, and management strategies.  
**Vocational Studies**  
3.6 Students demonstrate the ability to make decisions based on ethical values  
• analyze how interpersonal skills impact individual’s career choice and success in the workplace by identifying effective group interaction strategies  
• evaluate how employability skills are important to achieve success in the workplace by demonstrating leadership skills by participating in co(extra-curricular) activities, home, school and community  
• analyze the leadership qualities of a successful person and explain how the qualities described are essential to successful employment in any career | Grades 9-10  
RI.9-10.1-2  
RI.9-10.4-8  
SL.9-10.1-4  
L.9-10.1-2  
Grades 11-12  
RI.11-12.1  
RI.11-12.4  
SL.11-12.1-2  
L.11-12.1-2  
L.11-12.6 | Grades 9-10  
RH.1  
RH.2  
RH.4  
whST.2  
whST.4-6  
whST.7-9  
Grades 11-12  
RH.1  
RH.2  
RH.4  
whST.2  
whST.4-6  
whST.7-9 |
| **Topic: Marketing**  
Independently or in groups, members explore aspects of leadership.  
**Objectives:**  
The students will:  
• 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. | CTE 080310  
11. Discuss market analysis to determine target market.  
20. Explain the types of promotion.  
21. Prepare a promotional budget. | Grades 9-10  
RI.9-10.1.4  
SL.9-10.1  
L.9-10.1  
L.9-10.4  
Grades 11-12  
RI.11-12.1  
W.11-12.6-7  
SL.11-12.1-2  
SL.11-12.4-5  
L.11-12.1-2  
L.11-12.6 | Grades 9-10  
RH.1  
RH.3  
RH.4  
RH.9  
Grades 11-12  
RH.1  
RH.3  
RH.4  
RH.9 |
# JA Company Program – Blended Model

<table>
<thead>
<tr>
<th>Session Details</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Topic: Sales</strong> Independently or in groups, members practice sales techniques through a video blog.</td>
<td>CTE 080310 5. Explain the importance of customer service to an Entrepreneur. 16. Determine cost of product (breakeven, markup).</td>
<td>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.4-5 SL.9-10.1 L.9-10.1-2 L.9-10.4</td>
<td>Grades 9-10 RH.1 RH.4 rhST.4-6</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>Grades 11-12 RI.11-12.1 W.11-12.4 SL.11-12.1 L.11-12.1-2 L.11-12.6</td>
<td>Grades 11-12 RH.1 RH.4 rhST.4-6</td>
</tr>
<tr>
<td>The students will:</td>
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<tr>
<td>• Understand tips for sales success.</td>
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<tr>
<td>• Create a video blog entry about a product or service to practice these tips.</td>
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<tr>
<td><strong>Topic: Supply Chain</strong> Independently or in groups, members explore the basic supply chain and examine quality control techniques.</td>
<td>CTE 080310 16. Determine cost of product (breakeven, markup).</td>
<td>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.4-5 SL.9-10.1 L.9-10.1-2 L.9-10.4</td>
<td>Grades 9-10 RH.1 RH.4 rhST.4-6</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>Grades 11-12 RI.11-12.1 W.11-12.4 SL.11-12.1 L.11-12.1-2 L.11-12.6</td>
<td>Grades 11-12 RH.1 RH.4 rhST.4-6</td>
</tr>
<tr>
<td>The students will:</td>
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<tr>
<td>• Explore the interconnected links in a supply chain.</td>
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<tr>
<td>• Define standards for communicating about production.</td>
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<tr>
<td>• Apply the concept of quality control to practices in the Company.</td>
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</table>
# JA Company Program – Blended Model

<table>
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</table>
| **Meeting Twelve: Liquidate the Company**  
Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.  
**Objectives:**  
The students will:  
- Explain and follow the liquidation process.  
- Complete business closing and liquidation tasks, including recordkeeping.  
- Create an annual report.  
  
  CTE 080310  
  2 Explain career strategies associated with entrepreneurship.  
  
  | Grades 9-10 | RI.9-10.1  
  | Grades 11-12 | RI.11-12.1  
  | | RI.11-12.4  
  | | W.11-12.2.4  
  | | SL.11-12.1  
  | | SL.11-12.4-5  
  | | L.11-12.1-2  
  | | L.11-12.6  
  | | Grades 9-10  
  | | RH.1  
  | | RH.4  
  | | whST.2-4  
  | | Grades 11-12  
  | | RH.1  
  | | RH.2  
  | | RH.4  
  | | whST.2-4  |
| **Meeting Thirteen: Create a Personal Action Plan**  
Students create their own personal action plan using the knowledge and experience gained throughout the program.  
**Objectives:**  
The students will:  
- Understand the importance of networking.  
- Complete a personal action plan.  
- Explore potential career options.  
  
  CTE 080310  
  2 Explain career strategies associated with entrepreneurship.  
  
  **Vocational Studies**  
  2.36 Students use strategies for choosing and preparing for a career.  
  2.37 Students demonstrate skills and work habits that lead to success in future schooling and work.  
  - analyze and evaluate why people need to work and how a person’s career choice impacts lifelong earning potential, career opportunities, and job satisfaction.  
  - create an educational plan that can impact their future career opportunities by accessing and evaluating resources for locating job/career information career paths related to interests, aptitudes and abilities.  
  | Grades 9-10 | RI.9-10.1  
  | Grades 11-12 | RI.11-12.1  
  | | RI.11-12.4  
  | | W.11-12.2.4  
  | | W.11-12.4-7  
  | | SL.11-12.1-2  
  | | SL.11-12.4-5  
  | | L.11-12.1-2  
  | | L.11-12.6  
  | | Grades 9-10  
  | | RH.1  
  | | RH.2  
  | | RH.4  
  | | whST.2-6  
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  | | RH.1  
  | | RH.2  
  | | RH.4  
  | | whST.2-6  |
## JA Economics

<table>
<thead>
<tr>
<th>Topic Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>Economics Standards</th>
</tr>
</thead>
</table>
| **Topic One: Introduction to Economics** | **Objectives:**  
The students will be able to:  
- Describe the nature of human wants and how they are satisfied  
- Identify and define the four factors of production  
- Define the meanings of scarcity and opportunity cost  
- Explain the key ideas in the economic way of thinking  
- Explain what it means to think at the margin  
- Describe the choices businesses face and a major goal of business  
- Identify the basic economic decisions facing all societies  
- Describe the two branches of economics  
- Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise  
- Describe the nature of command, traditional, and mixed economic systems  
- Explain the three kinds of models economists use  
- Describe how the circular flow of money, resources, and products explains the function of a free market economy  
- Define money and explain its three functions  
- Identify the goals of the U.S. economic system | **Grades 9–10**  
RL.9-1.2,4  
W.9-10.2,4,7  
SL.9-10.1-6  
L.9-10.1,2,4,6 | 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
- The basic economic problem confronting individuals, societies and governments is scarcity; as a result of scarcity, economic choices and decisions must be made.  
- Economic systems are created by individuals, societies and governments to achieve broad goals  
- All societies deal with questions about production, distribution and consumption. |
|                    | **Grades 11–12**  
RL.11-12.2,4  
W.11-12.2,4,7  
SL.11-12.1-3  
L.11-12.1-6 |  
**Reading and Writing for History and Social Studies**  
**Grades 9–10**  
RH.1-5  
RH.7-9 | |
|                    | **Grades 11–12**  
RH.1-4  
RH.7-9 | | |
## JA Economics

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<th>Economics Standards</th>
</tr>
</thead>
</table>
| **Topic Two: Supply, Demand, Market Prices, and the Consumer** | **Objectives:**<br>The students will be able to:<br>• Explain the role prices play in a market economy<br>• Define demand and describe how it illustrates the price effect<br>• Explain why people buy more of something at lower prices and less at higher prices<br>• Describe the relationship between individuals’ demands and market demand<br>• Define the price elasticity of demand and explain what determines it<br>• Describe the difference between the price effect and a change in demand<br>• Describe how supply is related to opportunity cost<br>• Define supply and explain the price effect related to supply<br>• Explain why producers want to sell more of something at higher prices and less at lower prices<br>• Describe the relationship between market supply and the supplies of individual sellers<br>• Explain the price elasticity of supply and what determines it<br>• Describe the difference between the price effect and a change in supply<br>• Describe how competitive markets “clear” the amount buyers want to purchase with the amount sellers want to sell<br>• Explain the nature of shortages and surpluses and how market competition eliminates them<br>• Describe how market-clearing prices motivate people to produce goods and services<br>• Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices<br>• Identify the two main sources of household income<br>• Describe the factors that influence wealth accumulation<br>• Explain how personal budgets help people make good choices as consumers and savers<br>• Identify options to consider when making saving and investment decisions<br>• Describe advantages and disadvantages of using credit<br>• Explain how consumer interests are protected in our economy | **Grades 9–10**<br>RL.9-1.2,4<br>W.9-10.4<br>SL.9-10.1,2,4<br>L.9-10.1,2,4,6 | 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
• Markets (e.g., local, national, global) are institutional arrangements that enable buyers and sellers to exchange goods and services  
• A variety of fundamental economic concepts (e.g., supply and demand, opportunity cost) affect individuals, societies and governments |
| | **Grades 11–12**<br>RL.11-12.2,4<br>W.11-12.5<br>SL.11-12.1,2,4<br>L.11-12.1-6 | **Reading and Writing for History and Social Studies**<br>**Grades 9–10**<br>RH.1-5<br>RH.7-9 | |
| | **Grades 11–12**<br>RH.1-4<br>RH.7-9 | **Common Core Math**<br>**Algebraic Concepts**<br>CC.2.2.HS.D.1 | |
| | **Statistics and Probability**<br>CC.2.4.HS.B.1<br>CC.2.4.HS.B.5 | | |

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.
## JA Economics

### Topic Descriptions

#### Topic Three: Businesses and Their Resources

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

### Key Learning Objectives

**Objectives:**

The students will be able to:

- Identify the characteristics of entrepreneurs
- Explain the role of small business in the U.S. economy
- Identify information that can be helpful in starting a small business
- Define profit and explain its role in business decision making
- Identify 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

### Common Core ELA/Math

<table>
<thead>
<tr>
<th>Grades 9–10</th>
<th>Grades 11–12</th>
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</thead>
<tbody>
<tr>
<td>RL.9-10.1,2,4</td>
<td>RL.11-12.4</td>
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<tr>
<td>W.9-10.2,4,7</td>
<td>W.11-12.4</td>
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<tr>
<td>SL.9-10.1-6</td>
<td>SL.11-12.4,7</td>
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<tr>
<td>L.9-10.1,2,4,6</td>
<td>L.11-12.6</td>
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</tbody>
</table>

### Economics Standards

2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.

- Markets (e.g., local, national, global) are institutional arrangements that enable buyers and sellers to exchange goods and services
- A variety of fundamental economic concepts (e.g., supply and demand, opportunity cost) affect individuals, societies and governments
# JA Economics

<table>
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<tr>
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<tbody>
<tr>
<td><strong>Topic Four: Government, Banking, and Economic Stability</strong></td>
<td><strong>Objectives:</strong></td>
<td></td>
<td>2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.</td>
</tr>
<tr>
<td>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.</td>
<td>The students will be able to:</td>
<td><strong>Grades 9–10</strong></td>
<td>• The United States Government and its policies play a major role in the performance of the U.S. economy at both the national and international levels.</td>
</tr>
<tr>
<td></td>
<td>• Describe the four referee roles the federal government fulfills in the economy</td>
<td>RL.9-10.1,2,4</td>
<td>• Economic systems are created by individuals, societies and governments to achieve broad goals</td>
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<tr>
<td></td>
<td>• Explain how the federal government manages the economy</td>
<td>W.9-10.2,4,7</td>
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<td>• Describe how the federal government spends and raises its money</td>
<td>SL.9-10.1-6</td>
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<td></td>
<td>• Identify and define the two principles of taxation</td>
<td>L.9-10.1,2,4,6</td>
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<td>• Explain how proportional, progressive, and regressive taxes differ</td>
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<td></td>
<td>• Describe the justifications for and the criticisms of federal deficits and the national debt</td>
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<td></td>
<td>• Define money and describe its functions</td>
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<td></td>
<td>• Describe the kind of money in use in the United States</td>
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<td></td>
<td>• Explain the services banks and other financial institutions offer</td>
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<td></td>
<td>• Describe how banks create money</td>
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<td></td>
<td>• Explain what the federal reserve system is and what it does</td>
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<td>• Explain why the value of money changes</td>
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<td>• Identify the nature of inflation and describe how people are affected by it</td>
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<td>• Identify and describe the major indicators economists use to measure the health of the economy</td>
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<td></td>
<td>• Explain the components of the gross domestic product</td>
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<td>• Define unemployment and describe the types of unemployment</td>
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<td>• Explain the tools of fiscal policy</td>
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<tr>
<td></td>
<td>• Explain the tools of monetary policy</td>
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<tr>
<td></td>
<td>• Describe the advantages and disadvantages of fiscal and monetary policies</td>
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</table>
## Topic Description

### Topic Five: The Global Economy

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.

## Key Learning Objectives

**Objectives:**

The students will be able to:

- Explain why international trade is considered a two-way street
- Describe how imports and exports depend on each other
- Explain how absolute and comparative advantage differ
- Explain why productivity is important in international trade
- Identify the arguments for and against trade barriers
- Describe the purpose of international trade organizations
- Explain the nature of exchange rates and why they change
- Explain why a nation's balance of payments always balances
- Define and describe globalization
- Identify the worldwide changes that have occurred as a result of globalization
- Explain the relationship between economic development and population growth
- Describe how China has changed its economy to achieve greater prosperity
- Identify the concerns about income growth in less-developed countries
- Explain the role property rights and markets can play in the protection of environmental resources
- Describe how governments can use market incentives to protect the environment

## Common Core English Language Arts

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

## Reading and Writing for History and Social Studies

**Grades 9–10**

| RH.1-5 |
| RH.7-9 |

**Grades 11–12**

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

## Economics Standards

2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.

- Our global economy provides for a level of interdependence among individuals, societies, and governments of the world.
- The United States Government and its policies play a major role in the performance of the U.S. economy at both the national and international levels.
- In a global economy, interdependence results in economic conditions and policies in one nation affecting economic conditions in other nations.
Session One: Economic Systems—Who Makes the Big Decisions?

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

Objectives:

The students will be able to:

- Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services.
- Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship.

Grades 9–10
RI.9–10.2,4,8
W.9–10.2,4,7
SL.9–10.1–6
L.9–10.1,2,4,6

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

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

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

Objectives:

The students will be able to:

- Review the concepts of supply and demand.
- Define the term market-clearing price.
- Demonstrate the interaction between supply and demand in a free-market economy.
- Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price.

Grades 9–10
W.9–10.2,4
SL.9–10.1–6
L.9–10.1,2,4,6

Grades 11–12
W.11–12.2,4
SL.11–12.1–6
L.11–12.1,3,4,6

Statistics and Probability
S.IC.1
S.IC.3
S.IC.6
Mathematical Practices

Economics 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.

- Markets (e.g., local, national, global) are institutional arrangements that enable buyers and sellers to exchange goods and services.
- A variety of fundamental economic concepts (e.g., supply and demand, opportunity cost) affect individuals, societies and governments.
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Three: Supply and Demand—The JA Market Game</strong> &lt;br&gt;Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</td>
<td><strong>Objectives:</strong> &lt;br&gt;The students will be able to: &lt;br&gt;• Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price &lt;br&gt;• Apply real-life examples of market forces that influence supply and demand</td>
<td>Grades 9–10 &lt;br&gt;RI.9-10.2,4,8 &lt;br&gt;W.9-10.2,4,7 &lt;br&gt;SL.9-10.1-6 &lt;br&gt;L.9-10.1,2,4,6</td>
<td>Economics &lt;br&gt;2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living. &lt;br&gt;• Markets (e.g., local, national, global) are institutional arrangements that enable buyers and sellers to exchange goods and services. &lt;br&gt;• A variety of fundamental economic concepts (e.g., supply and demand, opportunity cost) affect individuals, societies and governments.</td>
</tr>
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<td><strong>Statistics and Probability</strong> &lt;br&gt;S-IC.1 &lt;br&gt;S-IC.3 &lt;br&gt;S-IC.6</td>
<td><strong>Mathematical Practices</strong> &lt;br&gt;1-7</td>
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<tr>
<td><strong>Session Four: Saving, Spending, and Investing</strong> &lt;br&gt;Explores concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compares the characteristics, risks, and rewards of several options.</td>
<td><strong>Objectives:</strong> &lt;br&gt;The students will be able to: &lt;br&gt;• Recognize ways to earn and increase wealth through saving and investing. &lt;br&gt;• Analyze examples of wealth acquired through saving and investing &lt;br&gt;• Evaluate different methods of saving and investing, including varied risk and rewards</td>
<td>Grades 9–10 &lt;br&gt;RI.9-10.2,4,8 &lt;br&gt;SL.9-10.1-6 &lt;br&gt;L.9-10.1,2,4,6</td>
<td>Vocational Studies &lt;br&gt;2.33 Students demonstrate the skills to evaluate and use services and resources available in their community. &lt;br&gt;• analyze financial management practice, including budgeting, banking (e.g., check writing, balancing a checking account), savings and investments, and explain their importance in achieving short and long-term financial goals. &lt;br&gt;• create and evaluate a personal spending/savings plan determined by an individual’s short-and long-term financial goals</td>
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<td><strong>Statistics and Probability</strong> &lt;br&gt;S-IC.1 &lt;br&gt;S-IC.3 &lt;br&gt;S-IC.6</td>
<td><strong>Mathematical Practices</strong> &lt;br&gt;1-2 &lt;br&gt;4-7</td>
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</table>

| **Reading and Writing for History and Social Studies** <br>Grades 9–10 <br>RH.1-5 <br>RH.7 | **Grades 11–12** <br>RI.11-12.2,4 <br>SL.11-12.1-6 <br>L.11-12.1-6 |

| **Vocational Studies** <br>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community. <br>• analyze financial management practice, including budgeting, banking (e.g., check writing, balancing a checking account), savings and investments, and explain their importance in achieving short and long-term financial goals. <br>• create and evaluate a personal spending/savings plan determined by an individual’s short-and long-term financial goals |
## Session Descriptions

### Session Five: Government's Role in the Market
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.

**Objectives:**
- The students will be able to:
  - Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods
  - Express why individuals and businesses pay taxes
  - Analyze the impact of the government's role in protecting private property

<table>
<thead>
<tr>
<th>Grades 9–10</th>
<th>RI.9-10.2,4</th>
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<td>SL.11-12.1-3</td>
<td>L.11-12.1-6</td>
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</tbody>
</table>

### Session Six: Money, Inflation, and the CPI
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.

**Objectives:**
- The students will be able to:
  - Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power
  - Explain and calculate how the Consumer Price Index (CPI) measures consumer prices
  - Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment

<table>
<thead>
<tr>
<th>Grades 9–10</th>
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<th>W.9-10.2,4</th>
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<td>SL.11-12.1-3</td>
<td>L.11-12.1-6</td>
</tr>
</tbody>
</table>

### Academic Standards

#### Economics
- 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.
  - The United States Government and its policies play a major role in the performance of the U.S. economy at both the national and international levels.
  - Economic systems are created by individuals, societies and governments to achieve broad goals.
# JA Exploring Economics

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>Academic Standards</th>
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</thead>
</table>
| Session Seven: International Trade | Objectives: The students will be able to:  
- Describe the significance of international trade  
- Analyze the impact of trade on national and international utility | Grades 9–10  
RI.9-10.2,4  
W.9-10.2,4  
SL.9-10.1-6  
L.9-10.1,2,4,6  
Grades 11–12  
RI.11-12.2,4  
W.11-12.2,4  
SL.11-12.1-3  
L.11-12.1-6  
Reading and Writing for History and Social Studies  
Grades 9–10  
RH.1-5  
RH.7-9  
Grades 11–12  
RH.1-4  
RH.7-9 | Economics  
2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
- Our global economy provides for a level of interdependence among individuals, societies and governments of the world.  
- The United States Government and its policies play a major role in the performance of the U.S. economy at both the national and international levels.  
- In a global economy, interdependence results in economic conditions and policies in one nation affecting economic conditions in other nations. |
JA Job Shadow

<table>
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<th>Common Core English Language Arts</th>
<th>Vocational Studies Standards</th>
</tr>
</thead>
</table>
| Session One: Before the Hunt | **Objectives:** The students will be able to:  
- Recognize career clusters that match their skills and interests  
- Demonstrate self-awareness of their soft skills in work scenarios | Grades 9–10  
RL.9-10.1  
W.9-10.7  
SL.9-0.1  
L.9-10.4  
Grades 11–12  
RL.11-2.1  
SL.11-2.1  
L.11-12.4 | 2.36 Students use strategies for choosing and preparing for a career.  
2.37 Students demonstrate skills and work habits that lead to success in future schooling and work.  
- analyze and evaluate why people need to work and how a person’s career choice impacts lifelong earning potential  
- use resources available in planning for an occupation in a career cluster. |
| Session Two: Perfect Match | **Objectives:** The students will be able to:  
- Review methods of identifying job openings  
- Demonstrate professional interviewing skills  
- Express expectations for the upcoming site visit | Grades 9–10  
W.9-10.4-5  
W.9-10.7  
SL.9-10.1  
L.9-10.1,3  
L.9-10.4  
Grades 11–12  
W.11-12.2,7  
SL.11-12.1  
L.11-12.3  
L.11-12.4 | 2.36 Students use strategies for choosing and preparing for a career.  
- evaluate how employability skills are important to achieve success in the workplace |
| Session Three: Get Hired–Collaboration and Creativity | **Objectives:** The students will be able to:  
- Evaluate personal priorities based on their site visit experience  
- Showcase identified skills  
- Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile | Grades 9–10  
W.9-10.4-5  
W.9-10.7  
SL.9-10.1,4  
L.9-10.1  
L.9-10.3-4  
Grades 11–12  
W.11-12.4-5  
W.11-12.7  
SL.11-12.1,4  
L.11-12.1  
L.11-12.3-4 | 2.36 Students use strategies for choosing and preparing for a career.  
- analyze how interpersonal skills impact individual’s career choice and success in the workplace |
**JA Personal Finance – Blended Model**

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Vocational Studies Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
</table>
| **Session One: Earning, Employment, and Income** | **Vocational Studies**  
2.36 Students use strategies for choosing and preparing for a career. | **Grades 9-10**  
Reading for Information 9-10.RI.4  
9-10.RI.6  
Writing 9-10.W.7 EL  
Speaking and Listening 9-10.SL.1  
9-10.SL.3  
9-10.SL.4  
Language 9-10.L.1  
9-10.L.3  
9-10.L.4 | **Grades 11-12**  
Reading for Information 11-12.RI.4  
Writing 11-12.W.7 EL  
Speaking and Listening 11-12.SL.1  
11-12.SL.2  
11-12.SL.3  
Language 11-12.L.1  
11-12.L.3  
11-12.L.4 |
| Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance. | **Objectives:**  
The students will be able to:  
- Define a relationship between educational choices, career prospects, and job satisfaction.  
- Cite evidence to support the relationship between educational choices and earning potential.  
- Recognize that education and training affect lifetime income. | | |
| **Session Two: Budgeting** | | **Grades 9-10**  
Reading for Information 9-10.RI.4  
9-10.RI.6  
Writing 9-10.W.7 EL  
Speaking and Listening 9-10.SL.1  
9-10.SL.3  
9-10.SL.4  
Language 9-10.L.1  
9-10.L.3  
9-10.L.4 | | |
| Students investigate the importance of budgeting and how to plan for staying within a budget. | **Vocational Studies**  
2.33 Students demonstrate the skills to evaluate and use services and resources available in their community | | |
| **Objectives:**  
The students will be able to:  
- Recognize the importance of making and keeping a budget or spending plan.  
- Consider the wide range of expenditures that might make up a monthly budget. | Create and evaluate a personal spending/savings plan determined by an individual’s short- and long-term financial goals.  
analyze financial management practice, including budgeting, banking (e.g., check writing, balancing a checking account), savings and investments, and explain their importance in achieving short and long-term financial goals.  
create and evaluate a personal spending/savings plan determined by an individual’s short-and long-term financial goals  
2.37 Students demonstrate skills and work habits that lead to success in future schooling and work. | | |
| | | **Grades 11-12**  
Reading for Information 11-12.RI.4  
Writing 11-12.W.7 EL  
Speaking and Listening 11-12.SL.1  
11-12.SL.2  
11-12.SL.3  
Language 11-12.L.1  
11-12.L.3  
11-12.L.4 | |
<table>
<thead>
<tr>
<th>Session Details</th>
<th>Vocational Studies Standards</th>
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<th>Common Core Math</th>
</tr>
</thead>
</table>
| **Session Three: Savings**  
Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.  
**Objectives:**  
The students will:  
- Recognize high-dollar items and unexpected costs that require savings.  
- Review key concepts related to successfully saving money. | 2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.  
- analyze financial management practice, including budgeting, banking (e.g., check writing, balancing a checking account), savings and investments, and explain their importance in achieving short and long-term financial goals.  
- create and evaluate a personal spending/savings plan determined by an individual’s short-and long-term financial goals | Grades 9-10  
Reading for Information 9-10.RI.4  
Speaking and Listening 9-10.SL.1  
9-10.SL.2  
9-10.SL.3  
9-10.SL.4  
Language 9-10.L.1  
9-10.L.3  
9-10.L.4 | Grades 11-12  
Reading for Information 11-12.RI.4  
Speaking and Listening 11-12.SL.1  
11-12.SL.2  
11-12.SL.3  
11-12.SL.4  
Language 11-12.L.1 |
| **Session Four: Credit and Debt**  
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.  
**Objectives:**  
The students will:  
- Differentiate between credit and debt.  
- Recognize the factors that affect an individual’s credit score and credit history.  
- Recognize the consequences of a low credit score | 2.30 Students evaluate consumer products and services and make effective consumer decisions.  
2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.  
- analyze financial management practice, including budgeting, banking (e.g., check writing, balancing a checking account), savings and investments, and explain their importance in achieving short and long-term financial goals  
- explain how buying and selling practices impact consumer decisions  
- describe the risks and responsibilities associated with using credit (e.g., use of debit and credit cards, establishing and maintaining good credit, cause and effect of bankruptcy) | Grades 9-10  
Reading for Information 9-10.RI.1  
9-10.RI.4  
Speaking and Listening 9-10.SL.1  
9-10.SL.2  
9-10.SL.3  
Language 9-10.L.1  
9-10.L.4 | Grades 11-12  
Reading for Information 11-12.RI.1  
11-12.RI.4  
Speaking and Listening 11-12.SL.1  
11-12.SL.2  
11-12.L.1  
11-12.L.4 |
### Session Six: Smart Shopping

Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.

**Objectives:**
- 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

<table>
<thead>
<tr>
<th>Standards</th>
<th>ELA</th>
<th>Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.30 Students evaluate consumer products and services and make effective consumer decisions.</td>
<td>Grades 9-10 Reading for Information 9-10.RI.4</td>
<td>Grades 11-12 Reading for Information 11-12.RI.4</td>
</tr>
<tr>
<td>• compare and contrast the selection of goods and services by applying effective consumer strategies</td>
<td>Speaking and Listening 9-10.SL.1</td>
<td>Speaking and Listening 11-12.SL.1</td>
</tr>
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<td>9-10.SL.2</td>
<td>11-12.SL.2</td>
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<td>9-10.SL.3</td>
<td>11-12.SL.3</td>
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<td>Language 9-10.L.1</td>
<td>Language 11-12.L.1</td>
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</tbody>
</table>

### Session Seven: Risk Management

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

**Objectives:**
- 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.

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<tr>
<td>2.30 Students evaluate consumer products and services and make effective consumer decisions</td>
<td>Grades 9-10 Reading for Information 9-10.RI.4</td>
<td>Grades 11-12 Reading for Information 11-12.RI.4</td>
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<td></td>
<td>Speaking and Listening 9-10.SL.1</td>
<td>Writing 11-12.W.7.ELO</td>
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<td></td>
<td>9-10.SL.2</td>
<td>Speaking and Listening 11-12.SL.1</td>
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<td>9-10.SL.3</td>
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<td>9-10.SL.4</td>
<td>11-12.SL.3</td>
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<td>Language 9-10.L.1.1</td>
<td>Language 11-12.L.1.1</td>
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</table>

### Session Eight: Investing

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

**Objectives:**
- 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.

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<tbody>
<tr>
<td>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.</td>
<td>Grades 9-10 Reading for Information 9-10.RI.1</td>
<td>Grades 11-12 Reading for Information 11-12.RI.1</td>
</tr>
<tr>
<td>• analyze financial management practice, including budgeting, banking, savings and investments (e.g., advantages and disadvantages of savings accounts, stocks, bonds, mutual funds, certificates of deposit, IRAs, 401Ks) and explain their importance in achieving short and long-term financial goals</td>
<td>9-10.RI.4</td>
<td>11-12.RI.4</td>
</tr>
<tr>
<td></td>
<td>Speaking and Listening 9-10.SL.1</td>
<td>Speaking and Listening 11-12.SL.1</td>
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<td>9-10.SL.2</td>
<td>11-12.SL.2</td>
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<td>9-10.SL.3</td>
<td>11-12.SL.3</td>
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<td></td>
<td>9-10.L.1.1</td>
<td>Language 11-12.L.1.1</td>
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<td>9-10.L.1.3</td>
<td>11-12.L.1.3</td>
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<td>9-10.L.1.4</td>
<td>11-12.L.1.4</td>
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</tbody>
</table>
## Session Descriptions

### Session One: How Much? How Many?

Students explore how price and production can affect business performance.

**Objectives:**
- The students will be able to:
  - Explain how product price makes an impact on profits
  - Describe how production can affect price, sales, and profit

**Grades 9-10**
- RL.9-10.2,4,8
- SL.9-10.1-4
- L.9-10.6
- L.9-10.1,2,4,6

**Grades 11-12**
- RI.11-12.2,4
- W.11-12.2,4
- W.11-12.7-8
- SL.11-12.1-4
- SL.11-12.6
- L.11-12.1-4
- L.11-12.6

**Academic Standards**
- 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.
  - analyze free enterprise systems, and explain strategies for maximizing profits based on different roles in the economy
  - investigate the production, distribution, and consumption of goods and services:

### Session Two: How Much? How Many? -- The Simulation

Students make decisions about price and production levels using the JA Titan computer simulation.

**Objectives:**
- The students will be able to:
  - Make informed business price and production decisions

**Grades 9-10**
- RL.9-10.4
- W.9-10.2
- SL.9-10.1,2,3,4,6
- L.9-10.1,2,4,6
- L.9-10.4
- L.9-10.6

**Grades 11-12**
- RI.11-12.2,4
- SL.11-12.1,2,3,4,6
- L.11-12.1,2,6
- L.11-12.6

**Statistics and Probability**
- CC.2.4.
- HS.B.
- CC.2.4.
- HS.B.3
- CC.2.4.
- HS.B.5

**Academic Standards**
- 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.
  - describe relationships between and among markets (e.g., local, national, global) and exchange of goods and services:
  - explain factors that influence the supply and demand of products

### Session Three: Cutting Edge

Students design a marketing plan.

**Objectives:**
- The students will be able to:
  - Explore why a business conducts research and development
  - Explain how businesses determine their target markets and conduct market research
  - Explain how marketing affects sales
  - Identify key marketing strategies

**Grades 9-10**
- RL.9-10.2,4
- W.9-10.2,7
- SL.9-10.1,2,3,4,6
- L.9-10.1,2,4,6

**Grades 11-12**
- RI.11-12.2,4
- W.11-12.2,4,7,8
- SL.11-12.1,2,3,4,6
- L.11-12.1,2,3,4,6

**Academic Standards**
- 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.
  - describe how financial and non-financial incentives influence individuals differently (e.g. discounts, sales promotions, trends, personal convictions)
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<th>Common Core Math</th>
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</table>
| **Session Three: Cutting Edge**  
Students design a marketing plan. | **Objectives:**  
The students will be able to:  
  - Explore why a business conducts research and development  
  - Explain how businesses determine their target markets and conduct market research  
  - Explain how marketing affects sales  
  - Identify key marketing strategies | Grades 9-10  
RI.9-10.2,4  
W.9-10.2,7  
SL.9-10.1,2,3,4,6  
L.9-10.1,2,4,6 | NA | 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
  - describe how financial and non-financial incentives influence individuals differently (e.g. discounts, sales promotions, trends, personal convictions)  
  - investigate the production, distribution, and consumption of goods and services: |
| **Session Four: Cutting Edge—The Simulation**  
Students make decisions about price, production, and research and development using the JA Titan computer simulation. | **Objectives:**  
The students will be able to:  
  - Make informed research and development and marketing decisions | Grades 9-10  
RI.9-10.2  
SL.9-10.1-4  
L.9-10.1-2 | Statistics & Probability  
S-IC  
S-IC.1  
S-IC.6  
Mathematical Practices  
1-8 | 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
  - describe how financial and non-financial incentives influence individuals differently (e.g. discounts, sales promotions, trends, personal convictions) |
| **Session Five: Make an Investment**  
Students solicit capital investment. | **Objectives:**  
The students will be able to:  
  - Discuss reasons that businesses use different capital investment strategies  
  - Make recommendations for capital investment based on set parameters  
  - Define charitable giving and explain why businesses make decisions to share their resources | Grades 9-10  
RI.9-10.2,4  
W.9-10.2,7  
SL.9-10.1,2,3,4,6  
L.9-10.1,2,4,6 | NA | 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
  - investigate the production, distribution, and consumption of goods and services  
  - describe how different factors (e.g., new knowledge, technological change, investments in capital goods and human capital/resources) have increased productivity in the world |
### JA Titan

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</table>
| **Session Six: Make an Investment–The Simulation** | **Objectives:** The students will be able to:  
- Make business decisions by applying their knowledge to a business simulation  
- Use what they have learned about price, production, research and development, and charitable giving to make business decisions using the JA Titan computer simulation. | Grades 9-10  
RI.9-10.2  
SL.9-10.1-4  
L.9-10.1-2  

Grades 11-12  
RI-11-12.2  
SL.11-12.1-4  
L.11-12.1-4 | Statistics & Probability  
S-IC  
S-IC.1  
S-IC.6 | 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
- investigate the production, distribution, and consumption of goods and services  
- describe how different factors (e.g., new knowledge, technological change, investments in capital goods and human capital/resources) have increased productivity in the world |

**Session Seven: JA Titan of Industry – The Competition** | **Objectives:** The students will be able to:  
- Demonstrate how business decisions affect business performance  
- React appropriately to decisions made by other businesses | Grades 9-10  
RI.9-10.2  
SL.9-10.1-4  
L.9-10.1-2  

Grades 11-12  
RI-11-12.2  
SL.11-12.1-4  
L.11-12.1-4 | Statistics & Probability  
S-IC  
S-IC.1  
S-IC.6 | 2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.  
- investigate the production, distribution, and consumption of goods and services  
- describe how different factors (e.g., new knowledge, technological change, investments in capital goods and human capital/resources) have increased productivity in the world |