



empowering young people to
own their economic success®

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

Updated November 2018
Michigan Social Studies Standards
Michigan Career and Employability Skills

Junior Achievement USA®
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Colorado Springs, CO 80906
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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 Michigan Social Studies Standards, the Michigan Career and Employability Skills, and the National CTE standards as well as the Common Core Standards for English Language Arts (ELA) and Mathematics. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

High School Programs

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

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

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

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

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

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

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

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

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Economics Standards	Career and Employability Skills
<p>Session One: Introduction to Entrepreneurship</p> <p>Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the elements of a successful business startup ▪ Evaluate myths and facts about entrepreneurship ▪ Consider product-development options 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,4,6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	NA	E1.1.2 E.4.1.1	CES 2.2 CES 3.2 CES 7.1-4
<p>Session Two: What’s My Business?</p> <p>Students select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of carefully selecting a product or service before starting a business ▪ Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>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</p>	<p>Mathematical Practices</p> <p>2. 3. 5.</p>	E4.1.1 E4.1.2	CES 3.3,5 CES 4.1 CES 7.2-4
<p>Session Three: Who’s My Customer?</p> <p>Students analyze potential markets.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of analyzing markets ▪ Apply a needs assessment of the market available to a specific product 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>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</p>	NA	E4.1.2	CES 3.5-6 CES 5.4,17 CES 7.6-8
<p>Session Four: What’s My Advantage?</p> <p>Students determine how to set a product apart from its competition.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define competitive advantages and recognize them in other businesses ▪ Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>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</p>	NA	E1.2.1	CES 3.2,5-6 CES 4.1-2 CES 5.14-16 CES 6.1,3 CES 9.1

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Economics Standards	Career and Employability Skills
<p>Session Five: Competitive Advantages</p> <p>Students decide how to set a product or service apart from the competition.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate competitive advantages ▪ Select competitive advantages that will drive a developing business venture 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>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</p>	<p>NA</p>	<p>E1.2.2</p>	<p>CES 3.2-3,6 CES 5.9 CES 8.1-3</p>
<p>Session Six: Ethics Are Good for Business</p> <p>Students consider consequences in making ethical business decisions.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate short- and long-term consequences in making ethical decisions ▪ Express that being ethical can be good for business 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>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</p>	<p>NA</p>	<p>E1.1.3 E1.4.2</p>	<p>CES 5.10-12 CES 8.1-3</p>
<p>Session Seven: The Business Plan</p> <p>Students compile a sample business plan.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>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</p>	<p>Mathematical Practices</p> <p>1-7</p>	<p>E.1.1.2 E1.2.1 E.4.1.5</p>	<p>CES 5.2,4-5 CES 9.1-2</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Career Ready Practices	Career and Employability Skills
<p>Session One: Get Hired–Critical Thinking and Creativity</p> <p>Students are introduced to the need to be work ready by developing the 4 C’s skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Use a problem-solving technique to solve personal and professional problems ▪ Apply critical-thinking skills to work-based problems ▪ Recognize that decisions made in the workplace have consequences 	<p>Grades 9–10 RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>8. Utilize critical thinking to make sense of problems and persevere in solving them.</p>	<p>CES.4.1 CES.5.17 CES.6.13 CES.6.14 CES.6.15 CES.8.3</p>
<p>Session Two: Get Hired–Communication and Conflict-Management Skills</p> <p>Students apply communication skills to resolve conflicts in work-based scenarios. They role-play conflicts and conflict management, and explore behaviors that inflame conflict and behaviors that lead to resolution.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize common responses to conflict ▪ Apply conflict-management skills to resolve work-based issues 	<p>Grades 9–10 RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>1. Act as a responsible and contributing citizen and employee.</p> <p>4. Communicate clearly and effectively and with reason.</p> <p>12. Work productively in teams while using cultural global competence.</p>	<p>CES.1.2 CES.4.2 CES.5.2-3 CES.5.11-12 CES.7.6 CES.7.8</p>
<p>Session Three: Get Hired–Collaboration and Creativity</p> <p>Students practice collaboration, a 4 C’s skill, by using a teambuilding model referred to as the GRPI (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Demonstrate collaboration with team members to accomplish work-based challenges ▪ Recognize the components of a high-performance team 	<p>Grades 9–10 RI.9-10.4 SL.9-10.1,6 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>6 Demonstrate creativity and innovation.</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>12. Work productively in teams while using cultural global competence.</p>	<p>CES.3.4 CES.4.1 CES.5.4 CES.7.1-4 CES.7.10</p>
<p>Session Four: Get Hired–Strong Soft Skills</p> <p>Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify soft skills that are in demand by employers ▪ Demonstrate personal soft skills in a mock interview 	<p>Grades 9–10 RI.9-10.4 W.9-10.2 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>2. Apply appropriate academic and technical skills.</p>	<p>CES.1.6 CES.2.4 CES.3.6 CES.5.2-4 CES.5.15 CES.10.3</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Career Ready Practices	Career and Employability Skills
<p>Session Five: Know Your Work Priorities</p> <p>Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of being focused, proactive, and adaptable when exploring careers ▪ Rank work environment priorities as an anchor for making career planning decisions 	<p>Grades 9–10 RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>9. Model integrity, ethical leadership and effective management.</p>	<p>CES.2.1 CES.2.4-5 CES.5.8 CES.7.6-8</p>
<p>Session Six: Know Who’s Hiring</p> <p>In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs ▪ Identify the education and training needed to be adaptable and competitive in the job market 	<p>Grades 9–10 W.9-10.1 L.9-10.1</p> <p>Grades 11–12 L.11-12.1</p>	<p>7. Employ valid and reliable research strategies.</p> <p>10. Plan education and career paths aligned to personal goals.</p>	<p>CES.2.1-2 CES.2.4-5 CES.3.1 CES.5.4 CES.6.7 CES.9.1-3 CES.10.6</p>
<p>Session Seven: Know Your Personal Brand</p> <p>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explore how to hunt for a job and the tools needed ▪ Determine choices they can make to create a positive personal brand as they build their careers 	<p>Grades 9–10 RI.9-10.4,5 W.9-10.2 SL.9-10.1,2 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4,5 W.11-12.1,3,9 SL.11-12.1,2 L.11-12.1</p>	<p>9. Model integrity, ethical leadership and effective management.</p>	<p>CES.2.1-3 CES.3.2-3 CES.5.9 CES.5.12 CES.10.5</p>

JA Company Program – Blended Model

Session Details	Michigan Academic Standards	Common Core English Language Arts	Literacy in History/Social Studies
<p>Meeting One: Start a Business</p> <p>Students examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Identify what they will be doing in JA Company Program. • Share important information about prior knowledge, beliefs, and attitudes. • Build relationships with others in their group. • Determine entrepreneurial traits and choose a business team • Explore potential ways to fund their venture. 	<p>Social Studies- Economics</p> <p>1 .1 .2 Entrepreneurship – Analyze the risks and rewards of entrepreneurship and associate the functions of entrepreneurs with alleviating problems associated with scarcity.</p>	<p>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</p> <p>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</p>	NA
<p>Meeting Two: Fill a Need</p> <p>Students brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Collaborate as a group to decide on the product or service that the Company will sell. • Narrow the list of potential business ideas by answering critical questions about each one. 	<p>Social Studies- Economics</p> <p>P1.2 Analyze point of view, context, and bias to interpret primary and secondary source documents.</p> <p>P2.3 Know how to find and organize information from a variety of sources; analyze, interpret, support interpretations with evidence critically evaluate, and present the information orally and in writing; report investigation results effectively.</p> <p>P2.4 Use relevant information from multiple credible sources representing a wide range of views considering the origin, authority, structure, and context to answer a compelling or supporting question.</p> <p>1.2.2 Market Structures – Identify the characteristics of the various market structures.</p>	<p>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</p> <p>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</p>	<p>Grades 9-10 RH.1 RH.4 RH.6</p> <p>Grades 11-12 RH.1 RH.4 RH.6</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Meeting Three: Vet the Venture</p> <p>Students conduct research on their top product or service ideas and decide on which idea to move forward with based on a series of factors.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Conduct research on top business ideas. • Decide which product or service idea to move forward with. • Submit the product idea for approval. 	<p>Social Studies- Economics</p> <p>P1.5 Construct and present an argument supported with evidence.</p> <p>1.1.1 Scarcity, Choice, Opportunity Costs – Using examples, explain how scarcity, choice, opportunity costs affect decisions that households, businesses, and governments make in the market place.</p> <p>CTE General Management Career Pathway</p> <p>BM-MGT 1.2: Apply regulations for business expansion to meet government requirements and industry standards.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.6-7 SL.9-10.1-3 L.9-10.1-2</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.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</p>	<p>Grades 9-10</p> <p>RH.1 RH.4</p> <p>Grades 11-12</p> <p>RH.1 RH.4</p>
<p>Meeting Four: Create a Structure</p> <p>Students form business teams and begin to develop their business plan through a series of specialized tasks.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Form and select Business Teams. • Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business. • Work individually or with other Company members to conduct research and complete tasks in order to launch the business. 	<p>Social Studies- Economics</p> <p>P1.1 Use appropriate strategies to read and analyze social science tables, graphs, graphics, maps and texts.</p> <p>1.2.1 Institutions – Describe the roles of various economic institutions and purposes they serve in a market economy.</p> <p>1.2.2 Market Structures – Identify the characteristics of the various market structures.</p> <p>CTE General Management Career Pathway</p> <p>BM-MGT 7.5: Design organizational structure to facilitate business activities.</p> <p>BM-MGT 7.6: Determine staffing needs to minimize costs while maximizing business contribution.</p>	<p>Grades 9-10</p> <p>RI.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</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.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</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Meeting Five: Launch the Business</p> <p>Business teams report on their tasks and findings to the entire Company and come to a consensus on major decisions as they launch the business and finalize their business plan.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Engage in business communication and implementation. • Research business processes, and integrate information across all teams. • Apply the concept of accountability to practices in the Company. • Complete a business plan. 	<p>CTE General Management Career Pathway</p> <p>BM-MGT 3.3: Examine payment considerations.</p> <p>BM-MGT 7.2: Plan organization's/department's activities to guide and support decisions and to ensure that staff focus on priorities.</p> <p>BM-MGT 7.3: Develop business plans to meet company needs.</p> <p>BM-MGT 7.4: Plan for future company growth to guide company operations.</p> <p>BM-MGT 8.1: Develop and implement strategic plan.</p> <p>BM-MGT 8.2: Analyze strategic plans.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 whST.2 whST.6</p> <p>Grades 11-12</p> <p>RH.1 whST.2 whST.6</p>
<p>Meeting Six through Eleven: Run the Business</p> <p>Each week, business teams meet to provide status updates to the entire Company, review priorities, and accomplish tasks to meet Company goals and objectives.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Practice business communication and implementation. • Practice task prioritization. • Practice follow-through. • Submit important information. • Practice problem solving 	<p>Social Studies- Economics</p> <p>1.3.2 Analyze how prices change through the interaction of buyers and sellers in a market including the role of supply, demand, equilibrium, elasticity, and explain how incentives affect choices of households and economic organizations.</p> <p>CTE General Management Career Pathway</p> <p>BM-MGT 2.1: Write internal and external analytical reports that examine a problem/issue and recommend an action.</p> <p>BM-MGT 2.2: Utilize information from analytical reports to develop/implement organizational projects.</p> <p>BM-MGT 7.2: Plan organization's/department's activities to guide and support decisions and to ensure that staff focus on priorities.</p> <p>BM-MGT 7.7: Control organization's /department's activities to monitor business activities and to make business decisions.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4-7 SL.9-10.1-2 SL.9-10.4-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 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</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.9</p>
<p>Topic: Capitalization</p> <p>Independently or in groups, members examine types of capitalization and practice the art of the pitch for future start-up capital.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explore sources of capital. • Consider which sources of capital might be used for the Company. • Learn pitch ideas for building capital or obtaining funding. • Present a pitch. 	<p>Social Studies- Economics</p> <p>4.1 .5 Financial Investing – Analyze the risks, expected rate of return, tax benefits, impact of inflation, role of government agencies, and importance of diversification when investing in financial assets.</p> <p>CTE General Management Career Pathway</p> <p>BM-MGT 3.3: Examine payment considerations</p>	<p>Grades 9-10</p> <p>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</p> <p>Grades 11-12</p> <p>RI.11-12.1,4 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</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-9</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Topic: Finance</p> <p>Independently or in groups, members practice using the company’s financial tools for their own future business idea.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Examine the most important financial elements of a startup. Practicing using the Business Finance Tool. 	<p>Social Studies- Economics</p> <p>1.1.3 Marginal Benefits and Costs –Use marginal benefits and marginal costs to construct an argument for or against an approach or solution to an economic issue.</p> <p>CTE General Management Career Pathway</p> <p>BM-MGT 2.2: Utilize information from analytical reports to develop/implement organizational projects.</p> <p>BM-MGT 5.1: Manage business risks to protect a business's finances.</p> <p>BM-MGT 5.2: Manage financial resources to ensure solvency.</p>	<p>Grades 9-10</p> <p>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</p> <p>Grades 11-12</p> <p>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</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p>
<p>Topic: Management and Leadership</p> <p>Independently or in groups, members explore aspects of leadership.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Research how leaders make decisions. Investigate how leaders influence a company, beyond giving direction. Provide evidence of a leader’s specific leadership style. Develop a TED-style talk on leadership. 	<p>CTE General Management Career Pathway</p> <p>BM-MGT 2.2: Utilize information from analytical reports to develop/implement organizational projects.</p> <p>BM-MGT 4.1: Demonstrate managerial ethics.</p> <p>BM-MGT 4.2: Manage internal and external intercultural business relationships.</p> <p>BM-MGT 7.1: Explain management's role in contributing to successful business operations.</p>	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4,8 SL.9-10.1-4 L.9-10.1-2</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 RH.8</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 RH.8</p>
<p>Topic: Marketing</p> <p>Independently or in groups, members explore aspects of leadership.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Learn about the 4 P’s of marketing— Product, Place, Price, and Promotion—and how they are related. Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s. 	<p>CTE General Management Career Pathway</p> <p>BM-MGT 2.2: Utilize information from analytical reports to develop/implement organizational projects.</p>	<p>Grades 9-10</p> <p>RI.9-10.1,4 SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>Grades 11-12</p> <p>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</p>	<p>Grades 9-10</p> <p>RH.1 RH.3 RH.4 RH.9</p> <p>Grades 11-12</p> <p>RH.1 RH.3 RH.4 RH.9</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Topic: Sales</p> <p>Independently or in groups, members practice sales techniques through a video blog.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Understand tips for sales success. • Create a video blog entry about a product or service to practice these tips. 	<p>CTE General Management Career Pathway BM-MGT 3.3: Examine payment considerations</p>	<p>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</p> <p>Grades 11-12 RI.11-12.1 W.11-12.4 SL.11-12.1 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.4 rhST.4-6</p> <p>Grades 11-12 RH.1 RH.4 rhST.4-6</p>
<p>Topic: Supply Chain</p> <p>Independently or in groups, members explore the basic supply chain and examine quality control techniques.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explore the interconnected links in a supply chain. • Define standards for communicating about production. • Apply the concept of quality control to practices in the Company. 	<p>CTE General Management Career Pathway BM-MGT 6.1: Manage purchasing activities to obtain the best service/product at the least cost. BM-MGT 6.2: Manage quality-control processes to minimize errors and to expedite workflow.</p>	<p>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</p> <p>Grades 11-12 RI.11-12.1 W.11-12.4 SL.11-12.1 L.11-12.1-2 L.11-12.6</p>	

JA Company Program – Blended Model

Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Meeting Twelve: Liquidate the Company</p> <p>Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explain and follow the liquidation process. • Complete business closing and liquidation tasks, including recordkeeping. • Create an annual report. 	<p>Social Studies- Economics</p> <p>P1.4 Express social science ideas clearly in written, spoken and graphic forms.</p> <p>1.1.2 Entrepreneurship – Identify the risks, returns and other characteristics of entrepreneurship that bear on its attractiveness as a career.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 RI.9-10.4 W.9-10.2 W.9-10.4 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>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</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2-4</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2-4</p>
<p>Meeting Thirteen: Create a Personal Action Plan</p> <p>Students create their own personal action plan using the knowledge and experience gained throughout the program.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Understand the importance of networking. • Complete a personal action plan. • Explore potential career options. 	<p>Social Studies- Economics</p> <p>4.1.5 Personal Decisions –Use a decision-making model to evaluate the different aspects of personal finance including careers, savings and investing tools, and different forms of income generation.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-3 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>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</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2-6</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2-6</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core English Language Arts	Common Core Math	Michigan Academic Standards
<p>Topic One: Introduction to Economics</p> <p>Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the nature of human wants and how they are satisfied ▪ Identify and define the four factors of production ▪ Define the meanings of scarcity and opportunity cost ▪ Explain the key ideas in the economic way of thinking ▪ Explain what it means to think at the margin ▪ Describe the choices businesses face and a major goal of business ▪ Identify the basic economic decisions facing all societies ▪ Describe the two branches of economics ▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise ▪ Describe the nature of command, traditional, and mixed economic systems ▪ Explain the three kinds of models economists use ▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy ▪ Define money and explain its three functions ▪ Identify the goals of the U.S. economic system 	<p>Grades 9–10 RI.9-1.2,4 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-3 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>NA</p>	<p>Civics 5.1.1 5.3.3</p> <p>Economics E1.1.1 E1.1.2 E1.1.3 E1.2.2 E2.1.1 E3.1.3</p> <p>Social Studies Process Skills P1.1 P1.4 P2.1-2</p> <p>Employability Skills CES.1.4 CES.5.2-4 CES.9.1</p>

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Topic Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Academic Standards
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer</p> <p>Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course. Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the role prices play in a market economy ▪ Define demand and describe how it illustrates the price effect ▪ Explain why people buy more of something at lower prices and less at higher prices ▪ Describe the relationship between individuals' demands and market demand ▪ Define the price elasticity of demand and explain what determines it ▪ Describe the difference between the price effect and a change in demand ▪ Describe how supply is related to opportunity cost ▪ Define supply and explain the price effect related to supply ▪ Explain why producers want to sell more of something at higher prices and less at lower prices ▪ Describe the relationship between market supply and the supplies of individual sellers ▪ Explain the price elasticity of supply and what determines it ▪ Describe the difference between the price effect and a change in supply ▪ Describe how competitive markets "clear" the amount buyers want to purchase with the amount sellers want to sell ▪ Explain the nature of shortages and surpluses and how market competition eliminates them ▪ Describe how market-clearing prices motivate people to produce goods and services ▪ Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices ▪ Identify the two main sources of household income ▪ Describe the factors that influence wealth accumulation ▪ Explain how personal budgets help people make good choices as consumers and savers ▪ Identify options to consider when making saving and investment decisions ▪ Describe advantages and disadvantages of using credit ▪ Explain how consumer interests are protected in our economy 	<p>Grades 9–10 RI.9-1.2,4 W.9-10.4 SL.9-10.1,2,4 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.5 SL.11-12.1,2,4 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>Algebraic Concepts CC.2.2.HS.D.1</p> <p>Statistics and Probability CC.2.4.HS.B.1 CC.2.4.HS.B.5</p>	<p>Civics 5.1.1</p> <p>Economics E1.1.1 E1.2.2 E1.3.1 E1.3.2 E2.1.1 E4.1.1 E4.1.3 E4.1.4 E4.1.6</p> <p>Social Studies Process Skills P1.1 P1.4 P2.1-2</p> <p>Employability Skills CES1.4 CES3.1-2 CES5.2-4 CES6.4-6</p>

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Topic Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Academic Standards
<p>Topic Three: Businesses and Their Resources</p> <p>Chapters 7 through 11 discuss the business and economic principles that guide decision making in business firms. The roles of profit, business organization, business finance, productivity, market structure, and other related topics are addressed.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of entrepreneurs ▪ Explain the role of small business in the U.S. economy ▪ Identify information that can be helpful in starting a small business ▪ Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations ▪ Describe how large corporations are organized ▪ Describe how financial markets help businesses obtain capital resources ▪ Define equity and explain how it is used to finance business growth ▪ Identify the ways businesses save ▪ Define what a stock market is and describe why it is important ▪ Distinguish between a balance and an income statement ▪ Define gross domestic product (GDP) and how it is measured ▪ Explain how real GDP is calculated and how changes in real GDP affect living standards ▪ Define real per capita GDP ▪ Define the meaning of productivity ▪ Identify ways in which businesses have improved productivity ▪ Explain why production costs change as output changes ▪ Define the law of diminishing marginal returns and how this law affects production costs ▪ Explain economies of scale ▪ Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products ▪ Describe major changes in the U.S. labor force over the past 100 years ▪ Identify what accounts for differences in wages and salaries ▪ Identify non-market forces that affect the labor force ▪ Describe how unions arose in the U.S. and how their growth was influenced by legislation ▪ Identify aspects of current labor-management relations ▪ Explain how firms in the four types of market structure make production and pricing decisions ▪ Describe the types of business mergers ▪ Explain how marketing helps businesses compete ▪ Identify the 4 P's of marketing 	<p>Grades 9–10 RI.9-10.1,2,4 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>Algebra CC.2.2.HS.D.1</p> <p>Statistics CC.2.4.HS.B.1 CC.2.4.HS.B.5</p>	<p>Civics 2.2.3 3.1.4 3.5.3 5.1.1 5.3.3 5.4.2 6.1.4</p> <p>Economics E1.1.1 E1.1.2 E1.1.3 E1.2.1 E1.2.2 E2.1.1 E2.1.2</p> <p>Social Studies Process Skills P1.1 P1.4 P2.1-2 P2.3-4 P3.1-2</p> <p>Employability Skills CES1.4 CES3.1-2 CES5.2-4 CES5.11</p>

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Topic Description	Key Learning Objectives	Common Core ELA	Common Core Math	Academic Standards
<p>Topic Four: Government, Banking, and Economic Stability</p> <p>In chapters 12 through 14, the focus shifts to the larger economy and the roles of government and financial institutions, as well as monetary and fiscal policies used to moderate the economy's ups and downs.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the four referee roles the federal government fulfills in the economy ▪ Explain how the federal government manages the economy ▪ Describe how the federal government spends and raises its money ▪ Identify and define the two principles of taxation ▪ Explain how proportional, progressive, and regressive taxes differ ▪ Describe the justifications for and the criticisms of federal deficits and the national debt ▪ Define money and describe its functions ▪ Describe the kind of money in use in the United States ▪ Explain the services banks and other financial institutions offer ▪ Describe how banks create money ▪ Explain what the federal reserve system is and what it does ▪ Explain why the value of money changes ▪ Identify the nature of inflation and describe how people are affected by it ▪ Identify and describe the major indicators economists use to measure the health of the economy ▪ Explain the components of the gross domestic product ▪ Define unemployment and describe the types of unemployment ▪ Explain the tools of fiscal policy ▪ Explain the tools of monetary policy ▪ Describe the advantages and disadvantages of fiscal and monetary policies 	<p>Grades 9–10 RI.9-10.1,2,4 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>NA</p>	<p>Civics C2.2.1 C2.2.5 C3.1.4 C3.1.5 C5.4.2 C6.1.4</p> <p>Economics E1.4.1-4 E2.2.1-3</p> <p>Employability Skills CES1.4 CES3.1-2 CES5.2-4 CES5.14-16</p>

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Topic Description	Key Learning Objectives	Common Core ELA	Common Core Math	Academic Standards
<p>Topic Five: The Global Economy</p> <p>Chapters 15 and 16 discuss the costs and benefits of international trade, describe the structure and values of other economic systems, and address economic growth and development in industrialized and developing nations.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain why international trade is considered a two-way street ▪ Describe how imports and exports depend on each other ▪ Explain how absolute and comparative advantage differ ▪ Explain why productivity is important in international trade ▪ Identify the arguments for and against trade barriers ▪ Describe the purpose of international trade organizations ▪ Explain the nature of exchange rates and why they change ▪ Explain why a nation’s balance of payments always balances ▪ Define and describe globalization ▪ Identify the worldwide changes that have occurred as a result of globalization ▪ Explain the relationship between economic development and population growth ▪ Describe how China has changed its economy to achieve greater prosperity ▪ Identify the concerns about income growth in less- developed countries ▪ Explain the role property rights and markets can play in the protection of environmental resources ▪ Describe how governments can use market incentives to protect the environment 	<p>Grades 9–10 RI.9-10.1,2,4 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>NA</p>	<p>Economics E3.1.1-4 E3.2.1-4</p> <p>Employability Skills CES 1.3. CES3.1-2</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	Common Core Math	Academic Standards
<p>Session One: Economic Systems—Who Makes the Big Decisions?</p> <p>Examines how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services ▪ Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies Grades 9–10 RH.1-4 RH.8-9</p> <p>Grades 11–12 RH.1-4 RH.8-9</p>	<p>NA</p>	<p>Economics E1.2.1-2 E1.4.4 E3.1.3</p> <p>Social Studies Process Skills P1.1 P1.4</p> <p>Career & Employability CES3.3-6 CES7.1-4</p>
<p>Session Two: Supply and Demand—What’s It Worth to You?</p> <p>Illustrates the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Review the concepts of supply and demand ▪ Define the term market-clearing price. ▪ Demonstrate the interaction between supply and demand in a free-market economy ▪ Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price 	<p>Grades 9–10 W.9-10.2,4 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 W.11-12.2,4 SL.11-12.1-6 L.11-12.1,3,4,6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-7</p>	<p>Economics E1.3.1 E1.3.2</p> <p>Social Studies Process Skills P1.1 P1.5 P2.1 P2.2</p> <p>Career & Employability CES1.7 CES3.1-2 CES7.1-3 CES7.6-11 CES8.1-3</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Academic Standards
<p>Session Three: Supply and Demand—The JA Market Game</p> <p>Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price ▪ Apply real-life examples of market forces that influence supply and demand 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-7</p>	<p>Economics E1.3.1 E1.3.2</p> <p>Social Studies Process Skills P1.1 P1.5 P2.1 P2.2</p> <p>Career & Employability CES1.7 CES3.1-2 CES7.1-3 CES7.6-11 CES8.1-3</p>
<p>Session Four: Saving, Spending, and Investing</p> <p>Explores concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compares the characteristics, risks, and rewards of several options.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize ways to earn and increase wealth through saving and investing. ▪ Analyze examples of wealth acquired through saving and investing ▪ Evaluate different methods of saving and investing, including varied risk and rewards 	<p>Grades 9–10 RI.9-10.2,4,8 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 SL.11-12.1-6 L.11-12.1,2,3,4,6</p> <p>Reading and Writing for History and Social Studies Grades 9–10 RH.1-5 RH.7</p> <p>Grades 11–12 RH.1-4 RH.7</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-2 4-7</p>	<p>Economics E4.1.1 E4.1.2 E4.1.5</p> <p>Social Studies Process Skills P1.1 P1.4-5 P2.1 P3.4 P4.1</p> <p>Career & Employability CES1.6 CES4.1-2 CES8.1-4</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Academic Standards
<p>Session Five: Government’s Role in the Market</p> <p>Analyzes the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods ▪ Express why individuals and businesses pay taxes ▪ Analyze the impact of the government’s role in protecting private property 	<p>Grades 9–10 RI.9-10.2,4 W.9-10.2,4 SL.9-10.1-3 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4 SL.11-12.1-3 L.11-12.1-6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p>	<p>Economics E1.4.2-4 E2.2.1-2</p> <p>Social Studies Process Skills P3.1-4</p> <p>Career & Employability CES1.7 CES5.2-4 CES9.2</p>
<p>Session Six: Money, Inflation, and the CPI</p> <p>Focuses on inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power ▪ Explain and calculate how the Consumer Price Index (CPI) measures consumer prices ▪ Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment 	<p>Grades 9–10 RI.9-10.2,4 W.9-10.2,4 SL.9-10.1-3 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4 SL.11-12.1-3 L.11-12.1-6</p>	<p>Algebra A-SSE.1,3 A-REI.1-3</p> <p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-7</p>	<p>Economics E2.1.2-3 E2.2.2</p> <p>Social Studies Process Skills P1.1 P1.5 P2.1-4</p> <p>Career & Employability CES1.4 CES5.2-4 CES5.14-18 CES6.12-13</p>
<p>Session Seven: International Trade</p> <p>Compares trade policies and the global economy based on the increased utility (satisfaction) of International trade.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade ▪ Analyze the impact of trade on national and international utility 	<p>Grades 9–10 RI.9-10.2,4 W.9-10.2,4 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4 SL.11-12.1-3 L.11-12.1-6</p>	<p>NA</p>	<p>Economics E3.1.2 E3.1.3 E3.2.1-4</p> <p>Social Studies Process Skills P1.1 P2.1-2 P3.1-4</p> <p>Career & Employability CES3.1-2 CES3.4 CES7.1-4 CES7.9-11 CES8.1</p>

JA Job Shadow

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	Career and Employability Skills
<p>Session One: Before the Hunt</p> <p>Students are introduced to the <i>JA Job Shadow</i> program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize career clusters that match their skills and interests ▪ Demonstrate self-awareness of their soft skills in work scenarios 	<p>Grades 9–10 RI.9-10.1 W.9-10.7 SL.9-0.1 L.9-10.4</p> <p>Grades 11–12 RI.11-2.1 SL.11-2.1 L.11-12.4</p>	CES2.1 CES2.3-4 CES3.1-3 CES5.1-4 CES6.7 CES6.12-13
<p>Session Two: Perfect Match</p> <p>Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Review methods of identifying job openings ▪ Demonstrate professional interviewing skills ▪ Express expectations for the upcoming site visit 	<p>Grades 9–10 W.9-10.4-5 W.9-10.7 SL.9-10.1 L.9-10.1,3 L.9-10.4</p> <p>Grades 11-12 W.11-12.2,7 SL.11-12.1 L.11-12.3 L.11-12.4</p>	CES2.14 CES5.9-13 CES5.14-16 CES6.1 CES6.12-15 CES10.2-3 CES10.4-7 CES10.8-9
<p>Session Three: Get Hired–Collaboration and Creativity</p> <p>Students reflect on what they learned before and during the site visit, and practice business communication by composing a thank-you note. They create one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate personal priorities based on their site visit experience ▪ Showcase identified skills ▪ Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile 	<p>Grades 9–10 W.9-10.4-5 W.9-10.7 SL.9-10.1,4 L.9-10.1 L.9-10.3-4</p> <p>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</p>	CES2.1-4 CES5.1-4 CES5.8-12 CES7.1-4 CES7.12-14 CES10.2-3 CES10.5

JA Personal Finance – Blended Model

Session Descriptions	Academic Standards	Common Core English Language Arts	
<p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define a relationship between educational choices, career prospects, and job satisfaction. ▪ Cite evidence to support the relationship between educational choices and earning potential. ▪ Recognize that education and training affect lifetime income. 	<p>Career and Employability Skills</p> <p>2. 1. Understand and organize career information and labor market trends from a variety of sources.</p> <p>2. 5. Apply a decision-making model and use career assessment information regarding interests and abilities to choose a career pathway.</p> <p>3. 1. Gather and interpret basic data contained in symbols, pictures, charts, blueprints, and graphs.</p> <p>High School Economics</p> <p>4 .1 .1 Earning Income – Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1.4 9-10.RI.6</p> <p>Writing 9-10.W.2.7</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.3 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of making and keeping a budget or spending plan. ▪ Consider the wide range of expenditures that might make up a monthly budget. 	<p>Career and Employability Skills</p> <p>5. 4. Estimate costs and prepare a detailed budget for a school-based or work-based project.</p> <p>5. 5. Report the costs of various components of a budget and adjust budget items as needed.</p> <p>High School Economics</p> <p>4 .1 .2 Buying Goods and Services – Describe the factors that consumers may consider when purchasing a good or service, including the costs, benefits, and the role of government in obtaining the information .</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4 9-10.RI.6</p> <p>Writing 9-10.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

ELO-Indicates a standard best supported by an Extended Learning Opportunity

JA Personal Finance – Blended Model

Session Details	Academic Standards	Common Core English Language Arts	
<p>Session Three: Savings</p> <p>Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize high-dollar items and unexpected costs that require savings. ▪ Review key concepts related to successfully saving money. 	<p>Career and Employability Skills</p> <p>5. 6. Understand compensation practices and financial management and explain how financial resources can be used effectively and efficiently.</p> <p>8. 3. Demonstrate understanding of how effective teams operate within organizational and diverse settings.</p> <p>4. Solve a career/work-related problem as a member of a team.</p> <p>High School Economics</p> <p>4.1.3 Saving – Identify the incentives people have to set aside income for future consumption, and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.3 9-10.L.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1</p>
<p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Differentiate between credit and debt. ▪ Recognize the factors that affect an individual's credit score and credit history. ▪ Recognize the consequences of a low credit score 	<p>Career and Employability Skills</p> <p>5. 4. Follow directions and ask for clarification or help as needed.</p> <p>6. 1. Determine goals and develop an action plan to accomplish them within a given time frame.</p> <p>9. 10. Use technologies as tools for communication of technical or work-related information.</p> <p>High School Economics</p> <p>4.1.4 Using Credit – Evaluate the benefits, costs, and potential impacts of using credit to purchase goods and services.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1 9-10.L.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2</p> <p>Language 11-12.L.1 11-12.L.4</p>
<p>Session Five: Consumer Protection</p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify behaviors that may harm their personal finances. ▪ Recognize ways to protect their finances. ▪ Define credit report. Summarize the rights people have to examine their credit reports. ▪ Define identity theft and propose solutions to identity theft. 	<p>Career and Employability Skills</p> <p>1.2. Read a case study and identify the details about the situation, define technical terms, jargon, or words with multiple meanings based on context, and summarize the conclusion. Relate the results of the study to a similar situation in a verbal or written report.</p> <p>3. 1. Gather, interpret, analyze, and refine data contained in symbols, pictures, charts, blueprints, and/or graphs.</p> <p>3.2. Analyze and synthesize information and data from multiple sources.</p> <p>High School Economics</p> <p>4.1.6 Protecting and Insuring – Assess the financial risk of lost income, assets, health, or identity, and determine if a person should accept the risk exposure, reduce risk, or transfer the risk to others by paying a fee now to avoid loss.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.3 9-10.L.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1 11-12.L.3 11-12.L.4</p>

JA Personal Finance – Blended Model

Session Details	Academic Standards	Common Core ELA	
<p>Session Six: Smart Shopping</p> <p>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the factors necessary for making an informed purchase ▪ Compare and contrast prices and data when making a purchase decision ▪ Calculate savings gained through smart shopping 	<p>Career and Employability Skills</p> <p>3. 4. Assess the quality of the concept, service, or product using a predetermined standard.</p> <p>9. 10. Use technologies as tools for communication of technical or work-related information.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1</p>
<p>Session Seven: Risk Management</p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize risk of financial loss as an everyday reality for everyone. ▪ Recognize risk management strategies and apply them appropriately. ▪ Understand the role of personal responsibility in preventing financial loss. 	<p>Career and Employability Skills</p> <p>7. 7. Summarize a problem clearly and in appropriate detail.</p> <p>7. 8. Suggest constructive alternatives with confidence that will help resolve a conflict.</p> <p>High School Economics</p> <p>4.1.6 Protecting and Insuring – Assess the financial risk of lost income, assets, health, or identity, and determine if a person should accept the risk exposure, reduce risk, or transfer the risk to others by paying a fee now to avoid the possibility of a larger loss later.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1</p>
<p>Session Eight: Investing</p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Understand the role of compound interest in the growth of wealth over time. ▪ Recognize that investment options carry different levels of risk and reward. ▪ Analyze the risk tolerances for different investment strategies. 	<p>Career and Employability Skills</p> <p>4. Approach practical and workplace problems using a variety of mathematical techniques.</p> <p>High School Economics</p> <p>4.1.3 Saving – Identify the incentives people have to set aside income for future consumption, and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Academic Standards	
<p>Session One: How Much? How Many?</p> <p>Students explore how price and production can affect business performance.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain how product price makes an impact on profits ▪ Describe how production can affect price, sales, and profit 	<p>Grades 9-10 RI.9-10.2,4,8 SL.9-10.1-4 SL.9-10.6 L.9-10.1,2,4,6</p> <p>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</p>	<p>NA</p>	<p>Economics E1.1.1-3 E1.2.1-2 E1.3.1 E1.3.2 E2.1.1</p>	<p>Career and Employability Standards CES3.1-2 CES3.5 CES5.2-4 CES6.8-11 CES6.13-15 CES7.2-3</p>
<p>Session Two: How Much? How Many?–The Simulation</p> <p>Students make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Make informed business price and production decisions 	<p>Grades 9-10 RI.9-10.4 W.9-10.2 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6 L.9-10.4 L.9-10.6</p> <p>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</p>	<p>Statistics and Probability CC.2.4. HS.B. CC.2.4. HS.B.3 CC.2.4. HS.B.5</p>	<p>Economics E1.1.1 E1.2.2 E1.3.1 E1.3.2 E2.1.1</p>	<p>Career and Employability Standards CES5.2-4</p>
<p>Session Three: Cutting Edge</p> <p>Students design a marketing plan.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explore why a business conducts research and development ▪ Explain how businesses determine their target markets and conduct market research ▪ Explain how marketing affects sales ▪ Identify key marketing strategies 	<p>Grades 9-10 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</p> <p>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</p>	<p>NA</p>	<p>Economics E1.1.1 E1.2.2 E1.3.1 E1.4.2 E2.1.1</p>	<p>Career and Employability Standards CES3.1-5 CES5.10 CES5.14-19 CES6.1 CES6.12-15 CES7.1-4 CES7.9-14</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Academic Standards	
<p>Session Four: Cutting Edge–The Simulation</p> <p>Students make decisions about price, production, and research and development using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Make informed research and development and marketing decisions 	<p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2</p> <p>Grades 11-12 RI.11-12.2 SL.11-12.1-4 L.11-12.1-4</p>	<p>Statistics & Probability S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>	<p>Economics E1.1.1 E1.2.2 E1.3.1 E1.4.2 E2.1.1</p>	<p>Career and Employability Standards CES5.2-4 CES9.1-3</p>
<p>Session Five: Make an Investment</p> <p>Students solicit capital investment.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Discuss reasons that businesses use different capital investment strategies Make recommendations for capital investment based on set parameters Define charitable giving and explain why businesses make decisions to share their resources 	<p>Grades 9-10 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</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.2,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	NA	<p>Civics C5.4.1-2</p> <p>Economics E1.1.1 E1.2.2 E1.3.1 E2.1.1</p>	<p>Career and Employability Standards CES3.1-3 CES3.6 CES8.1-4</p>
<p>Session Six: Make an Investment–The Simulation</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Make business decisions by applying their knowledge to a business simulation Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the <i>JA Titan</i> computer simulation 	<p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2</p> <p>Grades 11-12 RI.11-12.2 SL.11-12.1-4 L.11-12.1-4</p>	<p>Statistics & Probability S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>	<p>Civics C5.4.1-2</p> <p>Economics E1.1.1 E1.2.2 E1.3.1 E2.1.1</p>	<p>Career and Employability Standards CES5.2-4 CES9.1-3</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Academic Standards	
<p>Session Seven: JA Titan of Industry – The Competition</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Demonstrate how business decisions affect business performance ▪ React appropriately to decisions made by other businesses 	<p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2</p> <p>Grades 11-12 RI-11-12.2 SL.11-12.1-4 L.11-12.1-4</p>	<p>Statistics & Probability S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>	<p>Civics 5.4.2</p> <p>Economics E1.1.1-3 E1.2.2 E1.4.1 E2.1.1</p>	<p>Career and Employability Standards CES5.2-4 CES9.1-3</p>