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# **A Correlation: Minnesota Academic Standards and Junior Achievement High School Programs**

Updated January 2019  
[Minnesota Career and College Readiness  
Competencies](#)  
Minnesota Math and Social Studies Standards

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

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

## High School Programs

[JA Be Entrepreneurial](#)<sup>®</sup> 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](#)<sup>®</sup> equips students with the tools and skills required to earn and keep a job in high-growth career industries.

[JA Company Program](#)<sup>®</sup> 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](#)<sup>®</sup> examines the fundamental concepts of micro-, macro-, and international economics.

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

[JA Job Shadow](#)<sup>™</sup> 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](#)<sup>®</sup> Blended Model allows students to experience the interrelationship between today's financial decisions and future financial freedom.

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

# JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	MN Social Studies Standards	CCR Employability Skills
<p><b>Session One: Introduction to Entrepreneurship</b></p> <p>Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>Recognize the elements of a successful business startup</li> <li>Evaluate myths and facts about entrepreneurship</li> <li>Consider product-development options</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            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>9.2.3.4.1 Explain how the availability of productive resources and technology limits the production of goods and services.</p>	<p>Creativity</p> <ul style="list-style-type: none"> <li>Initiate and engage in positive interactions with peers and adults.</li> </ul> <p>Decision Making</p> <ul style="list-style-type: none"> <li>Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations.</li> </ul>
<p><b>Session Two: What’s My Business?</b></p> <p>Students select a product or service for a business venture.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>Recognize the importance of carefully selecting a product or service before starting a business</li> <li>Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            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>9.2.4.5.1 Describe the role of households, businesses and governments in the movement of resources, goods and services, and money in an economy.</p>	<p>Communication</p> <ul style="list-style-type: none"> <li>Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats.</li> </ul>
<p><b>Session Three: Who’s My Customer?</b></p> <p>Students analyze potential markets.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>Recognize the importance of analyzing markets</li> <li>Apply a needs assessment of the market available to a specific product</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            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>9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>Technology and Information Literacy</p> <ul style="list-style-type: none"> <li>Use analytical strategies to find and assess the quality of information and identify potential bias</li> </ul>
<p><b>Session Four: What’s My Advantage?</b></p> <p>Students determine how to set a product apart from its competition.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>Define competitive advantages and recognize them in other businesses</li> <li>Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            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>9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>Collaboration</p> <ul style="list-style-type: none"> <li>Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others.</li> </ul>

# JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	MN Social Studies Standards	CCR Employability Skills
<p><b>Session Five: Competitive Advantages</b></p> <p>Students decide how to set a product or service apart from the competition.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Evaluate competitive advantages</li> <li>▪ Select competitive advantages that will drive a developing business venture</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            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>9.2.3.3.1 Identify the incentives and trade-offs related to a choice made by an individual, household, organization or government;</p>	<p>Creativity</p> <ul style="list-style-type: none"> <li>▪ Create innovative and novel ideas or solutions to a problem or situation.</li> </ul>
<p><b>Session Six: Ethics Are Good for Business</b></p> <p>Students consider consequences in making ethical business decisions.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Evaluate short- and long-term consequences in making ethical decisions</li> <li>▪ Express that being ethical can be good for business</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            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>9.1.1.1.4 Examine a [public policy] issue by defining the problem, developing alternative courses of action, evaluating the consequences of each alternative, selecting a course of action, and designing a plan to implement the action and resolve the problem.</p>	<p>Critical Thinking</p> <ul style="list-style-type: none"> <li>▪ Debate an issue, converging on an understanding, assessing a problem, and questioning.</li> <li>▪ Assess problems involving the use of available resources; negotiate pros and cons of ideas, approaches, and solutions; and review multiple strategies for resolving problems.</li> </ul> <p>Decision Making</p> <ul style="list-style-type: none"> <li>▪ Develop a project identifying, analyzing, discussing, evaluating, and formulating an opinion on an ethical issue arising from their career-related studies.</li> </ul>
<p><b>Session Seven: The Business Plan</b></p> <p>Students compile a sample business plan.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Compile entrepreneurial elements into a sample business plan</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            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>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p>	<p>Critical Thinking</p> <ul style="list-style-type: none"> <li>▪ Formulate and express original ideas in academic and real-world settings.</li> </ul> <p>Creativity</p> <ul style="list-style-type: none"> <li>▪ Display divergent thinking via oral presentations, creative or technical writing assignments, open-ended tasks, and project design.</li> </ul>

# JA Career Success

Session Descriptions	Key Learning Objectives	Common Core ELA	MN Social Studies Standards	CCR Employability Skills
<p><b>Session One: Get Hired–Critical Thinking and Creativity</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Use a problem-solving technique to solve personal and professional problems</li> <li>▪ Apply critical-thinking skills to work-based problems</li> <li>▪ Recognize that decisions made in the workplace have consequences</li> </ul>	<p><b>Grades 9–10</b> RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p><b>Grades 11–12</b> RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices;</p>	<p>Growth Mindset</p> <ul style="list-style-type: none"> <li>▪ Communicate with and consider all ideas of peers, adults, and workplace superiors with respect and confidence, sharing information and feedback willingly, clearly, and accurately.</li> <li>▪ Contribute new ideas or thinking, seek clarification and understanding...</li> </ul>
<p><b>Session Two: Get Hired–Communication and Conflict-Management Skills</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Recognize common responses to conflict</li> <li>▪ Apply conflict-management skills to resolve work-based issues</li> </ul>	<p><b>Grades 9–10</b> RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p><b>Grades 11–12</b> RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices;</p>	<p>Communication</p> <ul style="list-style-type: none"> <li>▪ Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats.</li> </ul>
<p><b>Session Three: Get Hired–Collaboration and Creativity</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Demonstrate collaboration with team members to accomplish work-based challenges</li> <li>▪ Recognize the components of a high-performance team</li> </ul>	<p><b>Grades 9–10</b> RI.9-10.4 SL.9-10.1,6 L.9-10.1</p> <p><b>Grades 11–12</b> RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices;</p>	<p>Collaboration</p> <ul style="list-style-type: none"> <li>▪ Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others</li> </ul>
<p><b>Session Four: Get Hired–Strong Soft Skills</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Identify soft skills that are in demand by employers</li> <li>▪ Demonstrate personal soft skills in a mock interview</li> </ul>	<p><b>Grades 9–10</b> RI.9-10.4 W.9-10.2 SL.9-10.1 L.9-10.1</p> <p><b>Grades 11–12</b> RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>9.1.1.1.1 Demonstrate skills that enable people to monitor and influence state, local and national affairs.</p>	<p>Communication</p> <ul style="list-style-type: none"> <li>▪ Plan and conduct at least one informational interview.</li> </ul>

# JA Career Success

Session Descriptions	Key Learning Objectives	Common Core ELA	MN Social Studies Standards	CCR Employability Skills
<p><b>Session Five: Know Your Work Priorities</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Recognize the importance of being focused, proactive, and adaptable when exploring careers</li> <li>▪ Rank work environment priorities as an anchor for making career planning decisions</li> </ul>	<p><b>Grades 9–10</b> RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p><b>Grades 11–12</b> RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>9.2.3.3.1 Identify the incentives and trade-offs related to a choice made by an individual, household</p>	<p>Self- Management</p> <ul style="list-style-type: none"> <li>▪ Learn and practice the process of setting goals.</li> <li>▪ Identify a way to organize their career planning materials and review them periodically</li> </ul>
<p><b>Session Six: Know Who’s Hiring</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs</li> <li>▪ Identify the education and training needed to be adaptable and competitive in the job market</li> </ul>	<p><b>Grades 9–10</b> W.9-10.1 L.9-10.1</p> <p><b>Grades 11–12</b> L.11-12.1</p>	<p>9.1.1.1.1 Demonstrate skills that enable people to monitor and influence state, local and national affairs.</p>	<p>Career Awareness</p> <ul style="list-style-type: none"> <li>▪ Identify different jobs and careers in their school, neighborhood and community.</li> <li>▪ Research occupations of interest, including labor market information data, and discuss findings with a parent/guardian, teacher, or counselor.</li> </ul>
<p><b>Session Seven: Know Your Personal Brand</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Explore how to hunt for a job and the tools needed</li> <li>▪ Determine choices they can make to create a positive personal brand as they build their careers</li> </ul>	<p><b>Grades 9–10</b> RI.9-10.4,5 W.9-10.2 SL.9-10.1,2 L.9-10.1</p> <p><b>Grades 11–12</b> RI.11-12.4,5 W.11-12.1,3,9 SL.11-12.1,2 L.11-12.1</p>	<p>9.1.1.1.1 Demonstrate skills that enable people to monitor and influence state, local and national affairs.</p>	<p>Critical Thinking</p> <ul style="list-style-type: none"> <li>▪ Formulate and express original ideas in academic and real-world settings.</li> </ul>

# JA Company Program – Blended Model

Session Details	MN Career and College Standards	Common Core English Language Arts	Literacy in History/Social Studies
<p><b>Meeting One: Start a Business</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>• Identify what they will be doing in JA Company Program.</li> <li>• Share important information about prior knowledge, beliefs, and attitudes.</li> <li>• Build relationships with others in their group.</li> <li>• Determine entrepreneurial traits and choose a business team</li> <li>• Explore potential ways to fund their venture.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.1.3.4.5 Explain the responsibilities and duties for all individuals (citizens and non-citizens) in a republic.</p> <p>9.2.3.4.1 Explain how the availability of productive resources and technology limits the production of goods and services.</p> <p><b>Employability Skills</b></p> <p>Communication</p> <ul style="list-style-type: none"> <li>▪ Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats.</li> </ul>	<p><b>Grades 9-10</b>            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><b>Grades 11-12</b>            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><b>Meeting Two: Fill a Need</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>• Collaborate as a group to decide on the product or service that the Company will sell.</li> <li>• Narrow the list of potential business ideas by answering critical questions about each one.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p><b>Employability Skills</b></p> <p>Collaboration</p> <ul style="list-style-type: none"> <li>▪ Initiate and engage in positive interactions with peers and adults.</li> <li>▪ Work on teams consisting of diverse members and skill sets with integrity and empathy toward a shared purpose.</li> </ul> <p>Mindsets-Growth Mindset</p> <ul style="list-style-type: none"> <li>▪ Communicate with and consider all ideas of peers, adults, and workplace superiors with respect and confidence, sharing information and feedback willingly, clearly, and accurately.</li> </ul>	<p><b>Grades 9-10</b>            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><b>Grades 11-12</b>            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><b>Grades 9-10</b>            RH.1            RH.4            RH.6</p> <p><b>Grades 11-12</b>            RH.1            RH.4            RH.6</p>

# JA Company Program – Blended Model

Session Details	MN Career and College Standards	Common Core English Language Arts	Literacy in History/Social Studies
<p><b>Meeting Three: Vet the Venture</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>• Conduct research on top business ideas.</li> <li>• Decide with which product or service idea to move forward.</li> <li>• Submit the product idea for approval.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.3.3.1 Identify the incentives and trade-offs related to a choice made by an individual, household, organization or government; describe the opportunity cost of a choice; and analyze the consequences of a choice (both intended and unintended)</p> <p><b>Employability Skills</b></p> <p>Critical Thinking</p> <ul style="list-style-type: none"> <li>▪ Debate an issue, converging on an understanding, assessing a problem, and questioning.</li> </ul> <p>Mindsets-Cultural Fluency and Global Awareness</p> <ul style="list-style-type: none"> <li>▪ Actively listen to and consider all group members’ ideas, opinions, experiences, and perspectives, and respond with patience and respect.</li> </ul> <p>Mindsets-Growth Mindset</p> <ul style="list-style-type: none"> <li>▪ Contribute new ideas or thinking, seek clarification and understanding, and require active listening.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Grades 9-10</b></p> <p>RH.1 RH.4</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.4</p>
<p><b>Meeting Four: Create a Structure</b></p> <p>Students form business teams and begin to develop their business plan through a series of specialized tasks.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>• Form and select Business Teams.</li> <li>• Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business.</li> <li>• Work individually or with other Company members to conduct research and complete tasks in order to launch the business.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.4.5.1 Describe the role of households, businesses and governments in the movement of resources, goods and services, and money in an economy.</p> <p><b>Employability Skills</b></p> <p>Mindsets-Self-Management</p> <ul style="list-style-type: none"> <li>▪ Learn and practice the process of setting goals.</li> <li>▪ Participate in student leadership activities that may include service projects, competitions, and other activities.</li> </ul> <p>Employability Skills-Creativity</p> <ul style="list-style-type: none"> <li>▪ Find comfort with multiple paths to a solution or changing an approach when unsuccessful.</li> <li>▪ Pursue their curiosity and interests through inquiry-based projects and tasks.</li> <li>▪ Create innovative and novel ideas or solutions to a problem or situation.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p>

Session Details	MN Career and College Standards	Common Core English Language Arts	Literacy in History/Social Studies
<p><b>Meeting Five: Launch the Business</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Engage in business communication and implementation.</li> <li>Research business processes, and integrate information across all teams.</li> <li>Apply the concept of accountability to practices in the Company.</li> <li>Complete a business plan.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.4.6.2 Explain the impact of various [market] structures on long-run profit, price, production, and efficiency in the market.</p> <p><b>Employability Skills</b></p> <p>Communication</p> <ul style="list-style-type: none"> <li>Develop clear and precise written work and verbal communications targeted to different audiences.</li> </ul> <p>Mindsets-Problem Solving</p> <ul style="list-style-type: none"> <li>Follow procedures, experiment, infer, hypothesize (e.g., "What if we do it this way?"), and construct processes to complete a task.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Grades 9-10</b></p> <p>RH.1 whST.2 whST.6</p> <p><b>Grades 11-12</b></p> <p>RH.1 whST.2 whST.6</p>
<p><b>Meeting Six through Eleven: Run the Business</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Practice business communication and implementation.</li> <li>Practice task prioritization.</li> <li>Practice follow-through.</li> <li>Submit important information.</li> <li>Practice problem solving</li> </ul>	<p><b>Employability Skills</b></p> <p>Collaboration</p> <ul style="list-style-type: none"> <li>Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others.</li> <li>Negotiate corrections and adaptations to team (e.g., system) tasks if necessary. Listen to and consider all team members' ideas, respond supportively to ideas given in class</li> </ul> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> <li>Communicate information in ways that are best fit for the purpose, such as formal and informal emails, text documents, posters, slide presentations, videos, infographics, blog posts, or photo essays.</li> </ul> <p>Mindsets-Problem Solving</p> <ul style="list-style-type: none"> <li>Develop confidence and skills in identifying and resolving both procedural and conceptual challenges.</li> <li>Develop a project identifying analyzing, discussing, evaluating information, to resolve a procedural, conceptual, or challenge or ethical issue.</li> </ul> <p>Mindsets-Decision Making</p> <ul style="list-style-type: none"> <li>Participate in a mock business and evaluate a set of business strategies for a variety of hypothetical situations.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.9</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.9</p>

Session Details	MN Career and College Standards	Common Core English Language Arts	Literacy in History/Social Studies
<p><b>Topic: Capitalization</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>• Explore sources of capital.</li> <li>• Consider which sources of capital might be used for the Company.</li> <li>• Learn pitch ideas for building capital or obtaining funding.</li> <li>• Present a pitch.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.4.7.2 Explain the role of financial institutions and credit markets in the acquisition of capital</p> <p><b>Employability Skills</b></p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> <li>▪ Organize, process, and share data and information using a variety of tools.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-9</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-9</p>
<p><b>Topic: Finance</b></p> <p>Independently or in groups, members practice using the company’s financial tools for their own future business idea.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>• Examine the most important financial elements of a startup.</li> <li>• Practicing using the Business Finance Tool.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</p> <p><b>Employability Skills</b></p> <p>Mindsets-Problem Solving</p> <ul style="list-style-type: none"> <li>▪ Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p>
<p><b>Topic: Management and Leadership</b></p> <p>Independently or in groups, members explore aspects of leadership.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>• Research how leaders make decisions.</li> <li>• Investigate how leaders influence a company, beyond giving direction.</li> <li>• Provide evidence of a leader’s specific leadership style.</li> <li>• Develop a TED-style talk on leadership.</li> </ul>	<p><b>Employability Skills</b></p> <p>Collaboration</p> <ul style="list-style-type: none"> <li>▪ Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals.</li> </ul> <p>Mindsets-Self-Management</p> <ul style="list-style-type: none"> <li>▪ Participate in student leadership activities that may include service projects, competitions, and other activities.</li> </ul>	<p><b>Grades 9-10</b></p> <p>RI.9-10.1-2 RI.9-10.4,8 SL.9-10.1-4 L.9-10.1-2</p> <p><b>Grades 11-12</b></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><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.4 RH.8</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.4 RH.8</p>

# JA Company Program – Blended Model

Session Details	MN Career and College Standards	Common Core English Language Arts	Literacy in History/Social Studies
<p><b>Topic: Marketing</b></p> <p>Independently or in groups, members explore aspects of leadership.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Learn about the 4 P’s of marketing— Product, Place, Price, and Promotion—and how they are related.</li> <li>Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p> <p>9.2.4.5.3 Explain that market demand is based on each buyer’s willingness and ability to pay and the number of buyers in the market; analyze the effect of factors that can change demand.</p> <p>9.2.4.5.4 Explain that market supply is based on each seller’s cost and the number of sellers in the market; analyze the effect of factors that can change supply.</p> <p><b>Employability Skills</b></p> <p>Mindsets- Growth Mindset</p> <ul style="list-style-type: none"> <li>Contribute new ideas or thinking, seek clarification and understanding, and require active listening.</li> </ul>	<p><b>Grades 9-10</b>            RI.9-10.1,4            SL.9-10.1            L.9-10.1            L.9-10.4</p> <p><b>Grades 11-12</b>            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><b>Grades 9-10</b>            RH.1            RH.3            RH.4            RH.9</p> <p><b>Grades 11-12</b>            RH.1            RH.3            RH.4            RH.9</p>
<p><b>Topic: Sales</b></p> <p>Independently or in groups, members practice sales techniques through a video blog.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Understand tips for sales success.</li> <li>Create a video blog entry about a product or service to practice these tips.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p> <p><b>Employability Skills</b></p> <p>Mindsets-Relationship Skills</p> <ul style="list-style-type: none"> <li>Help fellow students or community members understand tasks, find resources, and fulfill assigned roles by thinking of others as customers.</li> </ul>	<p><b>Grades 9-10</b>            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><b>Grades 11-12</b>            RI.11-12.1            W.11-12.4            SL.11-12.1            L.11-12.1-2            L.11-12.6</p>	<p><b>Grades 9-10</b>            RH.1            RH.4            rhST.4-6</p> <p><b>Grades 11-12</b>            RH.1            RH.4            rhST.4-6</p>
<p><b>Topic: Supply Chain</b></p> <p>Independently or in groups, members explore the basic supply chain and examine quality control techniques.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Explore the interconnected links in a supply chain.</li> <li>Define standards for communicating about production.</li> <li>Apply the concept of quality control to practices in the Company.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.3.4.1 Explain how the availability of productive resources and technology limits the production of goods and services.</p> <p>9.2.4.5.1 Describe the role of households, businesses and governments in the movement of resources, goods and services, and money in an economy.</p> <p><b>Employability Skills</b></p> <p>Critical Thinking</p> <ul style="list-style-type: none"> <li>Assess problems involving the use of available resources; negotiate pros and cons of ideas, approaches, and solutions; and review multiple strategies for resolving problems.</li> <li>Formulate and express original ideas in academic and real-world settings.</li> </ul>	<p><b>Grades 9-10</b>            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><b>Grades 11-12</b>            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	MN Career and College Standards	Common Core English Language Arts	Literacy in History/Social Studies
<p><b>Meeting Twelve: Liquidate the Company</b></p> <p>Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>• Explain and follow the liquidation process.</li> <li>• Complete business closing and liquidation tasks, including record keeping.</li> <li>• Create an annual report.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p><b>Employability Skills</b></p> <p>Career Development- Career Exploration</p> <ul style="list-style-type: none"> <li>▪ Apply content knowledge in workplace or experiential learning activities.</li> </ul> <p>Mindsets-Problem Solving</p> <ul style="list-style-type: none"> <li>▪ Follow procedures, experiment, infer, hypothesize (e.g., "What if we do it this way?"), and construct processes to complete a task.</li> <li>▪ Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.4 whST.2-4</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.4 whST.2-4</p>
<p><b>Meeting Thirteen: Create a Personal Action Plan</b></p> <p>Students create their own personal action plan using the knowledge and experience gained throughout the program.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>• Understand the importance of networking.</li> <li>• Complete a personal action plan.</li> <li>• Explore potential career options.</li> </ul>	<p><b>Social Studies 9-12</b></p> <p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p><b>Employability Skills</b></p> <p>Communication</p> <ul style="list-style-type: none"> <li>▪ Create a college application essay.</li> <li>▪ Create a resume, cover letter, and thank you letter.</li> </ul> <p>Transitional Knowledge-Employment and Admission Procedures</p> <ul style="list-style-type: none"> <li>▪ Develop and update a resume to document academics, awards, achievements, work, volunteer, and community service activities.</li> </ul> <p>Career Development-Career Exploration</p> <ul style="list-style-type: none"> <li>▪ Apply content knowledge in workplace or experiential learning activities.</li> <li>▪ Research occupations of interest, including labor market information data, and discuss findings with a parent/guardian, teacher, or counselor.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.4 whST.2-6</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.4 whST.2-6</p>

# JA Economics

Topic Descriptions	Key Learning Objectives	Common Core English Language Arts	MN Math	MN Social Studies Standards
<p><b>Topic One: Introduction to Economics</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Describe the nature of human wants and how they are satisfied</li> <li>▪ Identify and define the four factors of production</li> <li>▪ Define the meanings of scarcity and opportunity cost</li> <li>▪ Explain the key ideas in the economic way of thinking</li> <li>▪ Explain what it means to think at the margin</li> <li>▪ Describe the choices businesses face and a major goal of business</li> <li>▪ Identify the basic economic decisions facing all societies</li> <li>▪ Describe the two branches of economics</li> <li>▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise</li> <li>▪ Describe the nature of command, traditional, and mixed economic systems</li> <li>▪ Explain the three kinds of models economists use</li> <li>▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy</li> <li>▪ Define money and explain its three functions</li> <li>▪ Identify the goals of the U.S. economic system</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            RI.11-12.2,4            W.11-12.2,4,7            SL.11-12.1-3            L.11-12.1-6</p> <p><b>Reading and Writing for History and Social Studies</b>  <b>Grades 9–10</b>            RH.1-5            RH.7-9</p> <p><b>Grades 11–12</b>            RH.1-4            RH.7-9</p>	<p>NA</p>	<p>9.2.3.4.1            9.2.3.4.2            9.2.3.4.3            9.2.4.5.1            9.2.4.5.2</p>

# JA Economics

Topic Descriptions	Key Learning Objectives	Common Core English Language Arts	MN Math	MN Social Studies Standards
<p><b>Topic Two: Supply, Demand, Market Prices, and the Consumer</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Explain the role prices play in a market economy</li> <li>▪ Define demand and describe how it illustrates the price effect</li> <li>▪ Explain why people buy more of something at lower prices and less at higher prices</li> <li>▪ Describe the relationship between individuals' demands and market demand</li> <li>▪ Define the price elasticity of demand and explain what determines it</li> <li>▪ Describe the difference between the price effect and a change in demand</li> <li>▪ Describe how supply is related to opportunity cost</li> <li>▪ Define supply and explain the price effect related to supply</li> <li>▪ Explain why producers want to sell more of something at higher prices and less at lower prices</li> <li>▪ Describe the relationship between market supply and the supplies of individual sellers</li> <li>▪ Explain the price elasticity of supply and what determines it</li> <li>▪ Describe the difference between the price effect and a change in supply</li> <li>▪ Describe how competitive markets "clear" the amount buyers want to purchase with the amount sellers want to sell</li> <li>▪ Explain the nature of shortages and surpluses and how market competition eliminates them</li> <li>▪ Describe how market-clearing prices motivate people to produce goods and services</li> <li>▪ Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices</li> <li>▪ Identify the two main sources of household income</li> <li>▪ Describe the factors that influence wealth accumulation</li> <li>▪ Explain how personal budgets help people make good choices as consumers and savers</li> <li>▪ Identify options to consider when making saving and investment decisions</li> <li>▪ Describe advantages and disadvantages of using credit</li> <li>▪ Explain how consumer interests are protected in our economy</li> </ul>	<p><b>Grades 9–10</b>            RI.9-1.2,4            W.9-10.4            SL.9-10.1,2,4            L.9-10.1,2,4,6</p> <p><b>Grades 11–12</b>            RI.11-12.2,4            W.11-12.5            SL.11-12.1,2,4            L.11-12.1-6</p> <p><b>Reading and Writing for History and Social Studies</b></p> <p><b>Grades 9–10</b>            RH.1-5            RH.7-9</p> <p><b>Grades 11–12</b>            RH.1-4            RH.7-9</p>	<p><b>Algebra</b>  <b>Grades 9-10</b>            9.2.1.4</p> <p><b>Data Analysis &amp; Probability</b>  <b>Grades 9-10</b>            9.4.2.1</p>	<p>9.2.4.5.3            9.2.4.5.4            9.2.4.5.5            9.2.4.5.6            9.2.4.6.1            9.2.4.6.2            9.2.5.10.1            9.2.5.10.2</p>

# JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	MN Math	MN Social Studies Standards
<p><b>Topic Three: Businesses and Their Resources</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Identify the characteristics of entrepreneurs</li> <li>▪ Explain the role of small business in the U.S. economy</li> <li>▪ Identify information that can be helpful in starting a small business</li> <li>▪ Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations</li> <li>▪ Describe how large corporations are organized</li> <li>▪ Describe how financial markets help businesses obtain capital resources</li> <li>▪ Define equity and explain how it is used to finance business growth</li> <li>▪ Identify the ways businesses save</li> <li>▪ Define what a stock market is and describe why it is important</li> <li>▪ Distinguish between a balance and an income statement</li> <li>▪ Define gross domestic product (GDP) and how it is measured</li> <li>▪ Explain how real GDP is calculated and how changes in real GDP affect living standards</li> <li>▪ Define real per capita GDP</li> <li>▪ Define the meaning of productivity</li> <li>▪ Identify ways in which businesses have improved productivity</li> <li>▪ Explain why production costs change as output changes</li> <li>▪ Define the law of diminishing marginal returns and how this law affects production costs</li> <li>▪ Explain economies of scale</li> <li>▪ Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products</li> <li>▪ Describe major changes in the U.S. labor force over the past 100 years</li> <li>▪ Identify what accounts for differences in wages and salaries</li> <li>▪ Identify non-market forces that affect the labor force</li> <li>▪ Describe how unions arose in the U.S. and how their growth was influenced by legislation</li> <li>▪ Identify aspects of current labor-management relations</li> <li>▪ Explain how firms in the four types of market structure make production and pricing decisions</li> <li>▪ Describe the types of business mergers</li> <li>▪ Explain how marketing helps businesses compete</li> <li>▪ Identify the 4 P's of marketing</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            RI.11-12.2,4            W.11-12.2,4,7            SL.11-12.1-6            L.11-12.1-6</p> <p><b>Reading and Writing for History and Social Studies</b>  <b>Grades 9–10</b>            RH.1-5            RH.7-9</p> <p><b>Grades 11–12</b>            RH.1-4            RH.7-9</p>	<p><b>Algebra</b>  <b>Grades 9-10</b>            9.2.1.4</p> <p><b>Data Analysis &amp; Probability</b>  <b>Grades 9-10</b>            9.4.2.1</p>	<p>9.2.4.7.1</p> <p>9.2.4.7.2</p> <p>9.2.4.7.3</p> <p>9.2.4.8.1</p> <p>9.2.4.8.2</p> <p>9.2.5.9.1</p>

# JA Economics

Topic Description	Key Learning Objectives	Common Core ELA	MN Math	MN Social Studies Standards
<p><b>Topic Four: Government, Banking, and Economic Stability</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Describe the four referee roles the federal government fulfills in the economy</li> <li>▪ Explain how the federal government manages the economy</li> <li>▪ Describe how the federal government spends and raises its money</li> <li>▪ Identify and define the two principles of taxation</li> <li>▪ Explain how proportional, progressive, and regressive taxes differ</li> <li>▪ Describe the justifications for and the criticisms of federal deficits and the national debt</li> <li>▪ Define money and describe its functions</li> <li>▪ Describe the kind of money in use in the United States</li> <li>▪ Explain the services banks and other financial institutions offer</li> <li>▪ Describe how banks create money</li> <li>▪ Explain what the federal reserve system is and what it does</li> <li>▪ Explain why the value of money changes</li> <li>▪ Identify the nature of inflation and describe how people are affected by it</li> <li>▪ Identify and describe the major indicators economists use to measure the health of the economy</li> <li>▪ Explain the components of the gross domestic product</li> <li>▪ Define unemployment and describe the types of unemployment</li> <li>▪ Explain the tools of fiscal policy</li> <li>▪ Explain the tools of monetary policy</li> <li>▪ Describe the advantages and disadvantages of fiscal and monetary policies</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            RI.11-12.2,4            W.11-12.2,4,7            SL.11-12.1-6            L.11-12.1-6</p> <p><b>Reading and Writing for History and Social Studies</b>  <b>Grades 9–10</b>            RH.1-5            RH.7-9</p> <p><b>Grades 11–12</b>            RH.1-4            RH.7-9</p>	<p><b>Data Analysis &amp; Probability</b>  <b>Grades 9-10</b></p> <p>9.4.2.1</p>	<p>9.2.4.8.3</p> <p>9.2.5.9.2</p> <p>9.2.5.9.3</p> <p>9.2.5.11.1</p> <p>9.2.5.11.2</p> <p>9.2.5.11.3</p>

# JA Economics

Topic Description	Key Learning Objectives	Common Core ELA	MN Math	MN Social Studies Standards
<p><b>Topic Five: The Global Economy</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Explain why international trade is considered a two-way street</li> <li>▪ Describe how imports and exports depend on each other</li> <li>▪ Explain how absolute and comparative advantage differ</li> <li>▪ Explain why productivity is important in international trade</li> <li>▪ Identify the arguments for and against trade barriers</li> <li>▪ Describe the purpose of international trade organizations</li> <li>▪ Explain the nature of exchange rates and why they change</li> <li>▪ Explain why a nation's balance of payments always balances</li> <li>▪ Define and describe globalization</li> <li>▪ Identify the worldwide changes that have occurred as a result of globalization</li> <li>▪ Explain the relationship between economic development and population growth</li> <li>▪ Describe how China has changed its economy to achieve greater prosperity</li> <li>▪ Identify the concerns about income growth in less- developed countries</li> <li>▪ Explain the role property rights and markets can play in the protection of environmental resources</li> <li>▪ Describe how governments can use market incentives to protect the environment</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            RI.11-12.2,4            W.11-12.2,4,7            SL.11-12.1-6            L.11-12.1-6</p> <p><b>Reading and Writing for History and Social Studies</b>  <b>Grades 9–10</b>            RH.1-5            RH.7-9</p> <p><b>Grades 11–12</b>            RH.1-4            RH.7-9</p>	<p><b>Data Analysis &amp; Probability</b>  <b>Grades 9-10</b>            9.4.2.1</p>	<p>9.2.5.12.1            9.2.5.12.2</p>

# JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	MN Math	MN Social Studies Standards
<p><b>Session One: Economic Systems—Who Makes the Big Decisions?</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services</li> <li>▪ Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            RI.11-12.2,4            W.11-12.2,4,7            SL.11-12.1-6            L.11-12.1-6</p> <p><b>Reading and Writing for History and Social Studies</b>  <b>Grades 9–10</b>            RH.1-4            RH.8-9</p> <p><b>Grades 11–12</b>            RH.1-4            RH.8-9</p>	<p>NA</p>	<p>9.2.3.4.2            9.2.3.4.3            9.2.4.5.2</p>
<p><b>Session Two: Supply and Demand—What’s It Worth to You?</b></p> <p>Illustrates the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Review the concepts of supply and demand</li> <li>▪ Define the term market-clearing price.</li> <li>▪ Demonstrate the interaction between supply and demand in a free-market economy</li> <li>▪ Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price</li> </ul>	<p><b>Grades 9–10</b>            W.9-10.2,4            SL.9-10.1-6            L.9-10.1,2,4,6</p> <p><b>Grades 11–12</b>            W.11-12.2,4            SL.11-12.1-6            L.11-12.1,3,4,6</p>	<p><b>Data, Analysis &amp; Probability</b>            ELO</p> <p><b>Grades 9-10</b>            9.4.1.2            9.4.1.4            9.4.2.1</p>	<p>9.2.4.5.3            9.2.4.5.4            9.2.4.5.5</p>

# JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	MN Math	MN Social Studies Standards
<p><b>Session Three: Supply and Demand—The JA Market Game</b></p> <p>Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price</li> <li>▪ Apply real-life examples of market forces that influence supply and demand</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11–12</b>            RI.11-12.2,4            W.11-12.2,4,7            SL.11-12.1-6            L.11-12.1-6</p>	<p><b>Data, Analysis &amp; Probability</b>            ELO</p> <p><b>Grades 9-10</b>            9.4.1.2            9.4.1.4            9.4.2.1</p>	<p>9.2.4.5.6</p>
<p><b>Session Four: Saving, Spending, and Investing</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Recognize ways to earn and increase wealth through saving and investing.</li> <li>▪ Analyze examples of wealth acquired through saving and investing</li> <li>▪ Evaluate different methods of saving and investing, including varied risk and rewards</li> </ul>	<p><b>Grades 9–10</b>            RI.9-10.2,4,8            SL.9-10.1-6            L.9-10.1,2,4,6</p> <p><b>Grades 11–12</b>            RI.11-12.2,4            SL.11-12.1-6            L.11-12.1,2,3,4,6</p> <p><b>Reading and Writing for History and Social Studies</b>  <b>Grades 9–10</b>            RH.1-5            RH.7</p> <p><b>Grades 11–12</b>            RH.1-4            RH.7</p>	<p><b>Data, Analysis &amp; Probability</b>  <b>Grades 9-10</b>            9.4.1.2            9.4.1.4            9.4.2.1</p>	<p>9.2.1.1.1            9.2.2.2.1            9.2.2.2.2</p>

# JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	MN Math	MN Social Studies Standards
<p><b>Session Five: Government’s Role in the Market</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods</li> <li>▪ Express why individuals and businesses pay taxes</li> <li>▪ Analyze the impact of the government’s role in protecting private property</li> </ul>	<p><b>Grades 9–10</b>            RI.9-10.2,4            W.9-10.2,4            SL.9-10.1-3            L.9-10.1,2,4,6</p> <p><b>Grades 11–12</b>            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>9.2.4.5.1            9.2.4.7.1            9.2.4.8.2            9.2.4.8.3            9.2.5.11.1</p>
<p><b>Session Six: Money, Inflation, and the CPI</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ 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</li> <li>▪ Explain and calculate how the Consumer Price Index (CPI) measures consumer prices</li> <li>▪ Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment</li> </ul>	<p><b>Grades 9–10</b>            RI.9-10.2,4            W.9-10.2,4            SL.9-10.1-3            L.9-10.1,2,4,6</p> <p><b>Grades 11–12</b>            RI.11-12.2,4            W.11-12.2,4            SL.11-12.1-3            L.11-12.1-6</p>	<p><b>Algebra</b>  <b>Grades 9-10</b>            9.2.2.1            9.2.2.2</p> <p><b>Data, Analysis &amp; Probability</b>  <b>Grades 9-10</b>            9.4.1.2            9.4.1.4            9.4.2.1</p>	<p>9.2.4.8.3            9.2.5.9.2</p>
<p><b>Session Seven: International Trade</b></p> <p>Compares trade policies and the global economy based on the increased utility (satisfaction) of International trade.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Describe the significance of international trade</li> <li>▪ Analyze the impact of trade on national and international utility</li> </ul>	<p><b>Grades 9–10</b>            RI.9-10.2,4            W.9-10.2,4            SL.9-10.1-6            L.9-10.1,2,4,6</p> <p><b>Grades 11–12</b>            RI.11-12.2,4            W.11-12.2,4            SL.11-12.1-3            L.11-12.1-6</p> <p><b>Reading and Writing for History and Social Studies</b>  <b>Grades 9–10</b>            RH.1-5            RH.7-9</p> <p><b>Grades 11–12</b>            RH.1-4            RH.7-9</p>	<p>NA</p>	<p>9.2.5.12.1            9.2.5.12.2</p>

# JA Job Shadow

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	MN Career and College Readiness Competencies
<p><b>Session One: Before the Hunt</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Recognize career clusters that match their skills and interests</li> <li>▪ Demonstrate self-awareness of their soft skills in work scenarios</li> </ul>	<p><b>Grades 9–10</b>            RI.9-10.1            W.9-10.7            SL.9-0.1            L.9-10.4</p> <p><b>Grades 11–12</b>            RI.11-2.1            SL.11-2.1            L.11-12.4</p>	<p>9.2.4.7.1 Explain the role of productivity, human capital, unions, demographics and government policies in determining wage rates and income in labor markets.</p> <p><b>Career Awareness</b></p> <ul style="list-style-type: none"> <li>▪ Identify different jobs and careers in their school, neighborhood and community.</li> </ul> <p><b>Career Exploration</b></p> <ul style="list-style-type: none"> <li>▪ Research occupations of interest, including labor market information data, and discuss findings with a parent/guardian, teacher, or counselor.</li> <li>▪ Compare occupations using a list of important characteristics such as skills, work conditions, salary, type of preparation needed, employment outlook, etc.</li> </ul>
<p><b>Session Two: Perfect Match</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Review methods of identifying job openings</li> <li>▪ Demonstrate professional interviewing skills</li> <li>▪ Express expectations for the upcoming site visit</li> </ul>	<p><b>Grades 9–10</b>            W.9-10.4-5            W.9-10.7            SL.9-10.1            L.9-10.1,3            L.9-10.4</p> <p><b>Grades 11-12</b>            W.11-12.2,7            SL.11-12.1            L.11-12.3            L.11-12.4</p>	<p><b>Career Exploration</b></p> <ul style="list-style-type: none"> <li>▪ Make brief worksite visits to spend time with individual workers, learning what their jobs entail (job shadowing).</li> </ul> <p><b>Transitional Knowledge</b></p> <ul style="list-style-type: none"> <li>▪ Participate in career fairs and/or job shadow experiences to understand career pathway options and career field entrance requirements.</li> </ul>
<p><b>Session Three: Get Hired–Collaboration and Creativity</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Evaluate personal priorities based on their site visit experience</li> <li>▪ Showcase identified skills</li> <li>▪ Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile.</li> </ul>	<p><b>Grades 9–10</b>            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><b>Grades 11-12</b>            W.11-12.4-5            W.11-12.7            SL.11-12.1,4            L.11-12.1            L.11-12.3-4</p>	<p><b>Career Awareness</b></p> <ul style="list-style-type: none"> <li>▪ [Engage with] classroom presenters from business and industry, and postsecondary institutions, to share information about careers and educational opportunities.</li> </ul> <p><b>Employment and Admission Procedures</b></p> <ul style="list-style-type: none"> <li>▪ Develop and update a resume to document academics, awards, achievements, work, volunteer, and community service activities.</li> </ul>

# JA Personal Finance – Blended Model

Session Descriptions	MN Career and College Standards	Common Core ELA	
<p><b>Session One: Earning, Employment, and Income</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Define a relationship between educational choices, career prospects, and job satisfaction.</li> <li>▪ Cite evidence to support the relationship between educational choices and earning potential.</li> <li>▪ Recognize that education and training affect lifetime income.</li> </ul>	<p><b>Grades 9-12 Civics</b></p> <p>9.1.3.4.5 Explain the responsibilities and duties for all individuals (citizens and non-citizens) in a republic.</p> <p><b>Employability Skills-Communication</b></p> <ul style="list-style-type: none"> <li>▪ Express and understand information and ideas, ask clarifying questions, ask for help appropriately, and communicate in multiple formats.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Session Two: Budgeting</b></p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Recognize the importance of making and keeping a budget or spending plan.</li> <li>▪ Consider the wide range of expenditures that might make up a monthly budget.</li> </ul>	<p><b>Grades 9-12 Economics</b></p> <p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p>9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</p> <p><b>Employability Skills-</b></p> <p>Technology and Information Literacy</p> <ul style="list-style-type: none"> <li>▪ Organize, process, and share data and information using a variety of tools (outlines, collaborative documents, email, spreadsheets).</li> <li>▪ Effectively participate in digital learning environments.</li> </ul> <p>Collaboration</p> <ul style="list-style-type: none"> <li>▪ Participate in cooperative groups or with a partner with specific roles and a shared task to complete, contribute fairly to the task, suggest alternatives, discuss options, and show respect for others.</li> <li>▪ Negotiate corrections and adaptations to team (e.g., system) tasks if necessary.</li> </ul>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4 9-10.RI.6</p> <p>Writing 9-10.W.7<sup>ELO</sup></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><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></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 Personal Finance – Blended Model

Session Details	MN Career and College Standards	Common Core ELA	
<p><b>Session Three: Savings</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize high-dollar items and unexpected costs that require savings.</li> <li>▪ Review key concepts related to successfully saving money.</li> </ul>	<p><b>Grades 9-12 Economics</b></p> <p>9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</p> <p><b>Employability Skills-</b></p> <p>Collaboration</p> <ul style="list-style-type: none"> <li>▪ Participate as team leaders or effective team members in project assignments, and organize work and utilize team roles to meet project goals.</li> </ul> <p>Mindsets- Self Management</p> <ul style="list-style-type: none"> <li>▪ Learn and practice the process of setting goals.</li> </ul> <p>Mindsets- Problem Solving</p> <ul style="list-style-type: none"> <li>▪ Apply mathematical computational skills appropriately in real-world contexts that integrate the skills in authentic classroom projects or assignments</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Session Four: Credit and Debt</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Differentiate between credit and debt.</li> <li>▪ Recognize the factors that affect an individual's credit score and credit history.</li> <li>▪ Recognize the consequences of a low credit score</li> </ul>	<p><b>Grades 9-12 Economics</b></p> <p>9.2.2.2.3 Evaluate the benefits and costs of credit; describe the “three C’s” of credit (character, capacity and collateral) and explain how these attributes can affect one's ability to borrow, rent, get a job and achieve other financial goals.</p> <p><b>Employability Skills-</b></p> <p>-Critical Thinking</p> <ul style="list-style-type: none"> <li>▪ Assess problems involving the use of available resources; negotiate pros and cons of ideas, approaches, and solutions; and review multiple strategies for resolving problems</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Session Five: Consumer Protection</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify behaviors that may harm their personal finances.</li> <li>▪ Recognize ways to protect their finances.</li> <li>▪ Define credit report. Summarize the rights people have to examine their credit reports.</li> <li>▪ Define identity theft and propose solutions to identity theft.</li> </ul>	<p><b>Grades 9-12 Economics</b></p> <p>9.2.2.2.3 Evaluate the benefits and costs of credit; describe the “three C’s” of credit (character, capacity and collateral) and explain how these attributes can affect one's ability to borrow, rent, get a job and achieve other financial goals.</p> <p><b>Employability Skills-</b></p> <p>Mindsets- Problem Solving</p> <ul style="list-style-type: none"> <li>▪ Develop confidence and skills in identifying and resolving both procedural and conceptual challenges.</li> <li>▪ Follow procedures, experiment, infer, hypothesize (e.g., "What if we do it this way?"), and construct processes to complete a task.</li> </ul>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></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><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></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>

Session Details	MN Career and College Standards	Common Core ELA	
<p><b>Session Six: Smart Shopping</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Identify the factors necessary for making an informed purchase</li> <li>▪ Compare and contrast prices and data when making a purchase decision</li> <li>▪ Calculate savings gained through smart shopping</li> </ul>	<p><b>Grades 9-12 Economics</b></p> <p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p>9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p> <p>9.2.3.3.1 Identify the incentives and trade-offs related to a choice made by an individual, household, organization or government; describe the opportunity cost of a choice; and analyze the consequences of a choice (both intended and unintended).</p>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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><b>Session Seven: Risk Management</b></p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Recognize risk of financial loss as an everyday reality for everyone.</li> <li>▪ Recognize risk management strategies and apply them appropriately.</li> <li>▪ Understand the role of personal responsibility in preventing financial loss.</li> </ul>	<p><b>Grades 9-12 Economics</b></p> <p>9.2.2.2.2 Evaluate investment options using criteria such as risk, return, liquidity and time horizon; evaluate and apply risk- management strategies in investing and insuring decisions.</p> <p>9.2.3.3.1 Identify the incentives and trade-offs related to a choice made by an individual, household, organization or government; describe the opportunity cost of a choice; and analyze the consequences of a choice (both intended and unintended).</p> <p><b>Employability Skills-</b></p> <p>Mindsets- Problem Solving</p> <ul style="list-style-type: none"> <li>▪ Develop a project identifying analyzing, discussing, evaluating information, to resolve a procedural, conceptual, or challenge or ethical issue.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></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><b>Session Eight: Investing</b></p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Understand the role of compound interest in the growth of wealth over time.</li> <li>▪ Recognize that investment options carry different levels of risk and reward.</li> <li>▪ Analyze the risk tolerances for different investment strategies.</li> </ul>	<p><b>Grades 9-12 Economics</b></p> <p>9.2.2.2.2 Evaluate investment options using criteria such as risk, return, liquidity and time horizon; evaluate and apply risk- management strategies in investing and insuring decisions.</p> <p>9.2.3.3.1 Identify the incentives and trade-offs related to a choice made by an individual, household, organization or government; describe the opportunity cost of a choice; and analyze the consequences of a choice (both intended and unintended).</p> <p><b>Employability Skills-</b></p> <p>Mindsets- Growth Mindset</p> <ul style="list-style-type: none"> <li>▪ Contribute new ideas or thinking, seek clarification and understanding, and require active listening.</li> </ul>	<p><b>Grades 9-10</b></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><b>Grades 11-12</b></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	MN Math	Social Studies Standards
<p><b>Session One: How Much? How Many?</b></p> <p>Students explore how price and production can affect business performance.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Explain how product price makes an impact on profits</li> <li>▪ Describe how production can affect price, sales, and profit</li> </ul>	<p><b>Grades 9-10</b>            RI.9-10.2,4,8            SL.9-10.1-4            SL.9-10.6            L.9-10.1,2,4,6</p> <p><b>Grades 11-12</b>            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><b>Citizenship &amp; Govt.</b>  <b>Grades 9-12</b>            9.1.1.1.1            9.1.3.4.5</p> <p><b>Economics</b>  <b>Grades 9-12</b>            9.2.1.1.1            9.2.2.2.4            9.2.3.3.1            9.2.3.4.1            9.2.4.5.1            9.2.4.5.4</p>
<p><b>Session Two: How Much? How Many?–The Simulation</b></p> <p>Students make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Make informed business price and production decisions</li> </ul>	<p><b>Grades 9-10</b>            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><b>Grades 11-12</b>            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><b>Data Analysis &amp; Probability</b>  <b>Grades 9-10</b>            9.4.1.1            9.4.2.1            9.4.2.2</p>	<p><b>Citizenship &amp; Govt.</b>  <b>Grades 9-12</b>            9.1.1.1.1            9.1.3.4.5</p> <p><b>Economics</b>  <b>Grades 9-12</b>            9.2.1.1.1            9.2.2.2.4            9.2.3.3.1            9.2.3.4.1            9.2.4.5.1            9.2.4.5.4</p>
<p><b>Session Three: Cutting Edge</b></p> <p>Students design a marketing plan.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Explore why a business conducts research and development</li> <li>▪ Explain how businesses determine their target markets and conduct market research</li> <li>▪ Explain how marketing affects sales</li> <li>▪ Identify key marketing strategies</li> </ul>	<p><b>Grades 9-10</b>            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><b>Grades 11-12</b>            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><b>Data Analysis &amp; Probability</b>  <b>Grades 9-10</b>            9.4.1.1</p>	<p><b>Economics</b>  <b>Grades 9-12</b>            9.2.1.1.1            9.2.2.2.4            9.2.3.3.1</p>

# JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	MN Math	Social Studies Standards
<p><b>Session Four: Cutting Edge–The Simulation</b></p> <p>Students make decisions about price, production, and research and development using the <i>JA Titan</i> computer simulation.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>Make informed research and development and marketing decisions</li> </ul>	<p><b>Grades 9-10</b>            RI.9-10.2            SL.9-10.1-4            L.9-10.1-2</p> <p><b>Grades 11-12</b>            RI.11-12.2            SL.11-12.1-4            L.11-12.1-4</p>	<p><b>Data Analysis &amp; Probability            Grades 9-10</b></p> <p>9.4.1.1            9.4.2.1            9.4.2.2</p>	<p><b>Economics            Grades 9-12</b></p> <p>9.2.1.1.1            9.2.2.2.4            9.2.3.3.1</p>
<p><b>Session Five: Make an Investment</b></p> <p>Students solicit capital investment.</p>	<p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>Discuss reasons that businesses use different capital investment strategies</li> <li>Make recommendations for capital investment based on set parameters</li> <li>Define charitable giving and explain why businesses make decisions to share their resources</li> </ul>	<p><b>Grades 9-10</b>            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><b>Grades 11-12</b>            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>	<p>NA</p>	<p><b>Citizenship &amp; Govt.            Grades 9-12</b></p> <p>9.1.1.1.1</p> <p><b>Economics            Grades 9-12</b></p> <p>9.2.1.1.1            9.2.3.3.1            9.2.4.7.2</p>
<p><b>Session Six: Make an Investment–The Simulation</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>Make business decisions by applying their knowledge to a business simulation</li> <li>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</li> </ul>	<p><b>Grades 9-10</b>            RI.9-10.2            RI.9-10.4            RI.9-10.8            W.9-10.2            W.9-10.4            W.9-10.7-8            SL.9-10.1-4            SL.9-10.6            L.9-10.1-2            L.9-10.4            L.9-10.6</p> <p><b>Grades 11-12</b>            RI.11-12.2            RI.11-12.4            W.11-12.2            W.11-12.4            W.11-12.7-8            SL.11-12.1-4            SL.11-12.6            L.11-12.1-4</p>	<p><b>Data Analysis &amp; Probability            Grades 9-10</b></p> <p>9.4.1.1            9.4.2.1            9.4.2.2</p>	<p><b>Citizenship &amp; Govt.            Grades 9-12</b></p> <p>9.1.1.1.1            9.1.1.1.3            9.1.2.2.2            9.1.3.4.5</p> <p><b>Economics            Grades 9-12</b></p> <p>9.2.1.1.1            9.2.2.2.4            9.2.3.3.1            9.2.3.4.1            9.2.4.5.1            9.2.4.5.2            9.2.4.5.3            9.2.4.5.4            9.2.4.7.2</p>

# JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	MN Math	Social Studies Standards
<p><b>Session Seven: JA Titan of Industry – The Competition</b></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><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Demonstrate how business decisions affect business performance</li> <li>▪ React appropriately to decisions made by other businesses</li> </ul>	<p><b>Grades 9-10</b></p> <p>RI.9-10.2            RI.9-10.4            RI.9-10.8            W.9-10.2            W.9-10.4            W.9-10.7-8            SL.9-10.1-4            SL.9-10.6            L.9-10.1-2            L.9-10.4            L.9-10.6</p> <p><b>Grades 11-12</b></p> <p>RI.11-12.2            RI.11-12.4            W.11-12.2            W.11-12.4            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><b>Data Analysis &amp; Probability</b></p> <p><b>Grades 9-10</b></p> <p>9.4.1.1            9.4.2.1            9.4.2.2</p>	<p><b>Citizenship &amp; Govt.</b></p> <p><b>Grades 9-12</b></p> <p>9.1.1.1.1            9.1.1.1.3            9.1.2.2.2            9.1.3.4.5</p> <p><b>Economics</b></p> <p><b>Grades 9-12</b></p> <p>9.2.1.1.1            9.2.2.2.4            9.2.3.3.1            9.2.3.4.1            9.2.4.5.1            9.2.4.5.2            9.2.4.5.3            9.2.4.5.4            9.2.4.7.2</p>