**Scope & Sequence**

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### High School Programs (Grades 9-12)

#### 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. Seven volunteer-led sessions required.


**Skills:** Analyzing information, Business planning, Categorizing data, Decision making, Evaluating alternatives, Expressing multiple viewpoints, Graphic presentation, Oral and written communication, Presenting information, Reading for understanding, Weighing consequences, Working in groups and pairs.

#### JA Career Success®
Equips students with the tools and skills required to get and keep a job in high-growth career industries. Seven volunteer-led sessions required.

**Concepts:** Career clusters, Career planning, Career preparation, Collaboration, Communication, Conflict management, Critical thinking, Education and training, Employer expectations, High-growth jobs, High-performance teams, Interests, Inventory and ordering, Job interviews, Job outlook, Job retention, Post-secondary options, Problem-solving techniques, Retail stocking, Skills, Soft skills, STEM, Technical skills, The 4Cs, Work priorities, Workplace skills.

**Skills:** Analyze data, Collaborative discussions, Conflict resolution, Communication, Competition, Creativity and innovation, Critical thinking, Decision making, Following written instructions, Formulate answers from personal experiences, Goal setting, Identify behaviors, Interpersonal skills, Organizing information, Prioritizing, Problem-solving, Research skills, Role-playing, Self-assessment, Time management, Working collaboratively, Working in teams.

#### JA Company Program®—Kit-Based
Analyzes and explores personal opportunities and responsibilities within a student-led company. Twelve volunteer-led meetings required.

**Concepts:** Business, Choices, Competition, Division of labor, Entrepreneurship, Expenses, Fixed costs, Goods, Incentive, Income, Liquidity, Management, Marketing, Parliamentary procedure, Price, Productivity, Profit, Production, Research and development, Services, Stock, Variable costs.

**Skills:** Assembling products, Consensus building, Critical thinking, Estimating, Filling out forms, Interpreting data, Math computation, Negotiating, Presenting reports, Problem solving, Public speaking, Research, Selling, Teamwork.

#### JA Company Program®—Blended Model
Unlocks the innate ability in students to solve a problem or fill a need in their community through an entrepreneurial spirit. Meetings begin with a team builder exercise followed by Company Ops, where students build and manage their business. During the Deeper Dive, they examine a business-related topic and work on their Personal Action Plan. Thirteen volunteer-led meetings required.

**Concepts:** Annual report, Business plan, Capitalization, Company structure, Entrepreneurial facts, myths, and traits, Financial tools, Company launch, Leadership, Liquidate, Marketing, Personal action plan, Pitch, Product development process, Product and service evaluation, Quality control, Sales techniques, Supply chain, SWOT analysis.

**Skills:** Accountability, Collaboration, Creativity, Critical thinking, Decision making, Idea development, Leadership, Product evaluation, Public speaking, Sales, Self-assessment, Synthesizing and evaluating information, Teamwork.

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**Junior Achievement USA®**

Find out how you can make a difference. Visit [www.ja.org](http://www.ja.org)
### High School Programs (Grades 9-12)

#### JA Economics®
Examines the fundamental concepts of micro-, macro-, and international economics. Seven volunteer-led sessions required.


**Skills:** Applying information, Classifying, Critical thinking, Decision making, Giving reports, Graphing, Interpreting data, Math computation, Reading, Research, Taking notes, Writing.

#### JA Exploring Economics®
Fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics. Seven volunteer-led sessions required.


**Skills:** Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Evaluating information, Graphing, Listening for understanding, Oral and written communication, Negotiating, Public speaking, Reading for understanding, Solving algebraic equations, Working in pairs and groups.

#### JA Finance Park®
Helps students build a foundation upon which they can make intelligent lifelong financial decisions. Including those related to income, expenses, saving, and credit. Composed of a Project-Based Learning Activity, the program culminates in a hands-on budgeting simulation at a facility, mobile unit, or virtual site. Thirteen teacher-led sessions required.

**Concepts:** Banking, Benefits, Budgets, Career, Categorization, Credit, Credit reports, Credit score, Debt, Debt, Deposit insurance, Financial responsibility, Goal setting, Government, Identity theft, Impulse buying, Income, Interest, Loans, Opportunity cost, Payment methods, Risk, Saving, Savings, Taxes, Values, Wages, Wants and needs.

**Skills:** Applying valid research strategies, Brainstorming, Comparing, Critical thinking and reasoning, Decision making, Interpreting data, Self-direction, Speaking and listening, Teamwork, Using technology to enhance productivity, Writing.

#### 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. Two in-class sessions, a four- to five-hour site visit, and one in-class session required after the visit.

**Concepts:** Career assessment, Career clusters, Career planning, Elevator pitch, Infographic profile, Interests, Job hunting, Job interview, Job outlook, Networking, Professional and ethical behavior, Resume, Skills, Thank you notes, Work priorities.

**Skills:** Analyze and apply data, Business communication, Creativity and innovation, Following written instructions, Formulate answers from personal experience, Identity behaviors, Interviewing, Oral and written communication, Organize information, Present information, Research a variety of sources for information, Role-play, Self-assessment, Technical writing, Working collaboratively.

### Key
- Minimal
- Moderate
- High

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### High School Programs

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**Scope & Sequence**

**High School Programs**  (Grades 9-12)

### JA Personal Finance®—Kit-Based
Focuses on earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting personal finances. Five volunteer-led sessions required.

- **Concepts:** Budgeting, Credit, Financial choices, Fraud, Identity theft, Insurance, Investment, Pay yourself first, Saving, Setting goals, Spending.
- **Skills:** Analyzing Information, Categorizing data, Decision making, Financial planning, Group work, Organization, Oral and written communication, Public speaking, Reading comprehension.

### JA Personal Finance®—Blended Model
Demonstrates the relationship between financial decisions made now and future financial freedom and quality of life. Students learn money-management strategies and explore careers. High-tech and low-tech versions of each session accommodate schools’ available technology. Two implementation options are offered: Basic (Sessions One–Five volunteer-led) and Advanced (Sessions One–Eight volunteer-led).

- **Concepts:** Budgeting, Compound interest, Cost of living, Credit, Credit reporting and rating, Debt, Delayed gratification, Earnings, Expense tracking, Identity theft, Income, Interest, Investing, Opportunity cost, Priorities, Reward, Risk, Saving, Variable and discretionary expenses.
- **Skills:** Car buying, Comparison shopping, Critical thinking, Decision making, Disputing unauthorized credit card charges, Estimating, Long-term planning, Predicting outcomes, Presentation skills, Prioritizing, Proactive planning, Problem solving, Research, Saving and investing, Sorting, Teamwork.

### JA Titan®
Introduces critical economic and management decisions through an interactive simulation. Seven volunteer-led sessions required.

- **Concepts:** Business management, Capital investment, Charitable giving, Demographics, Fixed costs, Four Ps of Marketing, Law of diminishing returns, Marketing, Marketing research, Price, Product life cycle, Production, Research and development, Target marketing, Variable costs.
- **Skills:** Analyzing Information, Critical thinking, Data analysis, Decision making, Mathematical skills, Planning, Reading charts and graphs, Research, Teamwork, Working in groups.

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