

CURRICULUM GUIDE: JA BizTown combines in-class learning with a day-long visit to a simulated town. This popular program allows fifth and sixth grade students to operate banks, manage restaurants, write checks and vote. The program helps students connect the dots between what they learn in school and the real world.

Lesson One: Financial Services

Students are introduced to services provided by financial institutions and discover the connection between spending and having money in a bank. They apply for a bank account in preparation for their JA BizTown visit.

Lesson Two: Checking Accounts

Students learn how to endorse and deposit a check and how to manage a checking account register. They also learn the consequence of writing checks without sufficient funds. This lesson stresses check writing as well as making and recording deposits.

Lesson Three: Savings Accounts

Students practice check-writing skills and discover the benefits of using interest-earning savings accounts to save money. They play a saving and spending game to reinforce the concepts introduced.

Lesson Four: Debit Cards

Students discover ways to complete purchase transactions electronically. They explore the difference between a debit card and a credit card.

Lesson Five: Circular Flow of Economic Activity

Students discover the rights and responsibilities of citizenship in a community and examine the flow of goods, services, money, and resources between people and businesses. Students take a pledge to become citizens of JA BizTown.

Lesson Six: Free Enterprise

Students experience an activity that illustrates the basics of free enterprise and allows them the opportunity to produce goods and services. Students begin to see how applying these concepts will help them participate in the JA BizTown simulation.

Lesson Seven: Public Goods and Services

Students recognize that both businesses and individuals pay taxes. They discover the characteristics of public goods and services and identify familiar items that are supported by taxes, including libraries, schools, roads, fire and police services, and more.

Lesson Eight: Interests and Skills

Students learn how their interests and skills can be linked to various career alternatives. This lesson emphasizes STEM and high-demand careers. Students explore four interest-based career types and demonstrate appropriate workplace behaviors.

Lesson Nine: Applying for a Job

Students learn about the various steps required to apply for and obtain a job. In addition, they engage in hands-on activities, including the completion of a job application and participation in practice job interviews. These activities help prepare students for their JA BizTown jobs. Teacher guidance on how to effectively manage student job interviews and elections prior to the simulation is provided.

Lesson Ten: Business Costs

Students learn about various factors associated with operating a business. In preparation for their visit to JA BizTown, students work in business teams to determine the components of a successful business operation.

Lesson Eleven: Setting Prices

Students recognize the importance of accurately setting the prices for goods and services to earn a profit. Through hands-on learning activities, they explore pricing and its connection to revenue and profit in JA BizTown.

Lesson Twelve: Visit Preparation

Students learn about the importance of advertising as a method of marketing the goods and/or services offered by various businesses. Working in business teams, students develop advertisements to market their JA BizTown businesses and complete their final preparations for their on-site visit.

Lesson Thirteen: The Visit

Students participate in the JA BizTown simulation.

Lesson Fourteen: Debriefing

Following the visit day, students reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.