



**A Correlation between  
Oklahoma C<sup>3</sup> Standards  
and  
Junior Achievement Elementary Programs**

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Oklahoma Core Curriculum  
Content Standards

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# Overview

Junior Achievement's Elementary Programs reinforce the value of workforce readiness, entrepreneurship, and financial literacy while providing opportunities to develop cross-disciplinary knowledge and skills. This multidisciplinary approach helps students connect information across social studies disciplines, such as economics, geography, history, government, and civics, while incorporating mathematical concepts, reasoning, and language arts skills.

In this document, Junior Achievement programs are correlated to the Oklahoma Academic Standards 2016-2017 for English Language Arts, Mathematics and Social Studies for grades K-5. Programs frequently used at other grade levels also may be listed in the standards. When a standard is specifically addressed by an Extended Learning Opportunity, On Your Own, or other additional material, it will be indicated by a superscripted ELO next to the standard number.

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.

## **JA Elementary School Programs**

*JA Ourselves*<sup>®</sup> uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving.

*JA Our Families*<sup>®</sup> introduces students to the intersection of entrepreneurship and first-grade social studies learning objectives, including how family members' jobs and businesses contribute to the well-being of the family.

*JA Our Community*<sup>®</sup> explores the interdependent roles of workers in a community, the work they perform, and how communities work.

*JA Our City*<sup>®</sup> introduces students to the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how people and businesses in cities manage their money.

*JA Our Region*<sup>®</sup> introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.

*JA Our Nation*<sup>®</sup> provides practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs. Further, it introduces the concept of globalization of business as it relates to production materials and the need for students to be entrepreneurial in their thinking to meet the requirements of high-growth, high-demand careers worldwide.

*JA More than Money*<sup>®</sup> teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.

[\*JA BizTown\*<sup>®</sup>](#) combines in-class learning with a day-long visit to a simulated town. This popular program allows elementary school students to operate banks, manage restaurants, write checks, and vote for mayor. The program helps students connect the dots between what they learn in school and the real world.

# JA BizTown

JA BizTown Unit	Objectives and Concepts	OK Academic Standards	OAS ELA	OAS Math
<p><b>Unit 1: Financial Literacy</b>            You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life. In a society in which money transactions increasingly are instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals and then build on that knowledge to understand electronic banking and bank cards.</p>	<p><b>Objectives:</b>            The students will:</p> <ul style="list-style-type: none"> <li>▪ Extrapolate services offered by financial institutions.</li> <li>▪ Complete a bank account application.</li> <li>▪ Demonstrate an ability to endorse a paycheck.</li> <li>▪ Complete a deposit ticket.</li> <li>▪ Maintain a check register correctly.</li> <li>▪ Describe the consequences of insufficient funds.</li> <li>▪ Write and sign checks.</li> <li>▪ State the benefit of an interest-earning savings account.</li> <li>▪ Explain how money in a savings account grows.</li> <li>▪ Explore the differences between checks, debit cards, and credit cards.</li> <li>▪ Explain how money changes hands when a debit card is used.</li> <li>▪ Demonstrate use of a check register to record a debit purchase.</li> </ul> <p><b>Concepts:</b> Financial institutions, Check register, Goods and services, Payment methods</p> <p><b>Skills:</b> Critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication</p>	<p><b>Personal Financial Literacy</b>            PASS 3.1 Identify and compare the basic types of financial institutions.            PASS 3.2 Describe and compare the most common financial products and services.            PASS 4.1 Explain the reasons for balancing a checkbook and reconciling an account statement.            PASS 4.2 Develop and apply banking account management skills.            PASS 5.1 Explain reasons for saving and investing to meet goals and build wealth.            PASS 7.1 Identify and analyze sources of credit and credit products.            PASS 8.1 Compare costs and benefits of using credit cards and making online purchases.            PASS 8.2 Evaluate options for payments on credit cards.</p>	<p>4.1.R.1-3            4.2.R.1            4.3.R.7            4.4.R.1            4.6.R.1-3            4.7.R.1-2              5.1.R.1-3            5.2.R.3            5.4.R.1,5            5.6.R.1-3            5.7.R.1-2              6.1.R.1-3            6.2.R.3            6.4.R.1,5            6.6.R.1-3            6.7.R.1-2</p>	<p>4.N.1.1            4.N.1.3            4.N.1.5            4.N.1.6            4.GM.2.5              5.N.1.4            5.N.2.2            5.A.2.<sup>ELO</sup>              6.N.2.1            6.N.4.4            6.A.3.1            6.A.1.3<sup>ELO</sup>            6.A.3.1-2<sup>ELO</sup></p>

ELO- Standard is supported by an Extended Learning Opportunity

# JA BizTown

JA BizTown Unit	Objectives and Concepts	OK Academic Standards	OAS ELA	OAS Math
<p><b>Unit 2: Community and Economy</b> Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Define various vocabulary terms.</li> <li>▪ Explain how good citizens have a sense of responsibility to others and to their community.</li> <li>▪ Identify goods, services, and resources (human, natural, and capital).</li> <li>▪ Demonstrate the circular flow of an economy.</li> <li>▪ Discover the function of businesses in producing goods and services.</li> <li>▪ Define scarcity and learn more about free enterprise.</li> <li>▪ Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>▪ Understand why people pay taxes.</li> <li>▪ Define gross pay and net pay.</li> <li>▪ Calculate tax by multiplying with decimals.</li> <li>▪ Differentiate between public goods and services and private goods and services.</li> <li>▪ Give examples of philanthropy.</li> </ul> <p><b>Concepts:</b> Circular flow, Resources, Free enterprise, Scarcity</p> <p><b>Skills:</b> Critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation</p>	<p><b>Economics</b> CS.2.1. Summarize how scarcity and surplus require people to make choices about producing and consuming goods and services. CS.2.2 Compare differences among human, natural, and capital resources used to produce goods and services.</p> <p><b>Process and Literacy Skills</b> PALS 1.A.3. Explain events, ideas, or historic and geographic concepts based on specific information in the text. PALS 3.A. 1. Engage effectively in a range of collaborative discussions</p> <p><b>Personal Financial Literacy</b> PASS 2.1 Identify and explain types of taxes (e.g., personal income, sales, and property taxes) and explain the reasons for taxation at the local, state, and federal levels.</p>	<p>4.1.R.1-3 4.1.W.1-2 4.2.R.1 4.2.R.3-4 4.2.W.1-4 4.3.R.7 4.4.R.1 4.4.W.1 4.6.R.1-3 4.7.R.1-2</p> <p>5.1.R.1-3 5.1.W.1-2 5.2.R.3 5.2.W.2-5 5.4.R.1,5 5.6.R.1-3 5.7.R.1-2</p> <p>6.1.R.1-3 6.1.W.1-2 6.2.R.3 6.2.W.2-5 6.4.R.1,5 6.6.R.1-3 6.7.R.1-2</p>	<p>4.N.1.5 5.D.1.2<sup>ELO</sup> 6.N.4.4</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	OK Academic Standards	OAS ELA	OAS Math
<p><b>Unit 3: Work Readiness</b> Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize their interests and skills.</li> <li>▪ Explain the relevance of interests and skills in career exploration and planning.</li> <li>▪ Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> <li>▪ Categorize STEM careers into different types.</li> <li>▪ Demonstrate appropriate workplace behaviors.</li> <li>▪ Define resume, job interview, and applicant.</li> <li>▪ Complete a job application.</li> <li>▪ Model appropriate business greetings.</li> <li>▪ Demonstrate proper interview skills.</li> </ul> <p><b>Concepts:</b> Interests and skills, Careers, Soft skills, Jobs</p> <p><b>Skills:</b> Word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline</p>	<p><b>Process and Literacy Skills</b> PALS 1.C. 7. Interpret qualitative and quantitative information and explain how the information contributes to an understanding of the text.</p> <p><b>Personal Financial Literacy</b> PASS 1.1 Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living.</p>	<p>4.1.R.1-3 4.1.W.1-2 4.2.R.1 4.2.R.3-4 4.2.W.1-4 4.3.R.7 4.3.W.3 4.4.R.1 4.4.W.1 4.7.R.1-2</p> <p>5.1.R.1-3 5.1.W.1-2 5.2.R.3 5.2.W.2-5 5.3.W.3-4 5.4.R.1,5 5.7.R.1-2</p> <p>6.1.R.1-3 6.1.W.1-2 6.2.R.3 6.2.W.2-5 6.3.W.3-4 6.4.R.1,5 6.7.R.1-2</p>	<p>4.N.1.5 4.D.1.1<sup>ELO</sup> 5.D.1.2<sup>ELO</sup> 6.N.4.4</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	OK Academic Standards	OAS ELA	OAS Math
<p><b>Unit 4: Business Management</b> Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Describe costs associated with operating a business.</li> <li>▪ Calculate business expenses.</li> <li>▪ Use teamwork to create a paragraph that describes a business.</li> <li>▪ Define selling price, revenue, and inventory.</li> <li>▪ Describe factors that affect selling price.</li> <li>▪ Explain the relationship between revenue, costs, and profit.</li> <li>▪ Define advertising.</li> <li>▪ Describe characteristics of effective advertising.</li> <li>▪ Acknowledge how effective teamwork and cooperation enhance business teams.</li> <li>▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul> <p><b>Concepts:</b> Running a business, Operating costs, Advertising, Quality business, Personal finance</p> <p><b>Skills:</b> Leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions</p>	<p><b>Economics</b> CS.2.1. Summarize how scarcity and surplus require people to make choices about producing and consuming goods and services. CS.2.2. Compare differences among human, natural, and capital resources used to produce goods and services.</p> <p><b>Process and Literacy Skills</b> PALS 3.A 1. Engage effectively in a range of collaborative discussions with diverse partners on topics and texts, building on others' ideas and expressing their own clearly.</p> <p><b>Personal Financial Literacy</b> PASS 1.3 Explain how taxes, employee benefits, and payroll deductions affect income. PASS 9.2 Describe ways to recognize and avoid identity theft.<sup>ELO</sup></p>	<p>4.1.R.1-3 4.1.W.1-2 4.3.R.7 4.3.W.3 4.4.R.1 4.4.W.1 4.6.R.1-3 4.7.R.1-2  5.1.R.1-3 5.1.W.1-2 5.3.W.3-4 5.4.R.1,5 5.6.R.1-3 5.7.R.1-2  6.1.R.1-3 6.1.W.1-2 6.3.W.3-4 6.4.R.1,5 6.6.R.1-3 6.7.R.1-2</p>	<p>4.N.1.1 4.N.1.5  5.N.1.4 5.N.2.2  6.N.4.4</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	OK Academic Standards	OAS ELA	OAS Math
<p><b>Unit 5: Visit and Debrief</b>            Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p>	<p><b>Objectives:</b>            The students will:</p> <ul style="list-style-type: none"> <li>▪ Function in their job capacity at JA BizTown.</li> <li>▪ Manage their personal finances and time.</li> <li>▪ Carry out responsibilities of citizenship, such as voting and obeying laws.</li> <li>▪ Evaluate team performance at JA BizTown.</li> <li>▪ Explain the circular flow of economic activity.</li> <li>▪ Describe how citizens use financial institutions.</li> <li>▪ Describe how citizens work within a quality business.</li> </ul> <p><b>Concepts:</b> Business management, Economics, Free enterprise, Performance evaluation</p> <p><b>Skills:</b> Self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</p>	<p><b>Process and Literacy Skills</b>            PALS 2.B.4. Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.            PALS 6. With some guidance and support from adults, use technology, including the Internet, to produce and publish writing as well as to interact and collaborate with others.</p> <p><b>Personal Financial Literacy</b>            PASS 4.2 Develop and apply banking account management skills.            PASS 5.1 Explain reasons for saving and investing to meet goals and build wealth.</p>	<p>4.1.R.1-3            4.1.W.1-2            4.2.R.1            4.2.W.1-4            4.3.R.7            4.3.W.3            4.4.R.1            4.4.W.1            4.7.R.1-2</p> <p>5.1.R.1-3            5.1.W.1-2            5.2.W.2-5            5.3.W.3-4            5.4.R.1,5            5.7.R.1-2</p> <p>6.1.R.1-3            6.1.W.1-2            6.2.W.2-5            6.3.W.3-4            6.4.R.1,5            6.7.R.1-2</p>	<p>4.A.2.2            4.N.1.1            4.N.1.3            4.N.1.5            4.N.1.6            4.N.3.1            4.GM.2.5</p> <p>5.N.1.4            5.N.2.2</p> <p>6.N.2.1            6.N.4.4            6.A.3.1</p>