



**A Correlation between
Common Core State Standards,
Alabama Course of Study
and
Junior Achievement Programs**

Updated May 2017
Career/Technical Education
Common Core State Standards Included

Junior Achievement USA®
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Overview

Junior Achievement programs offer a multidisciplinary approach – connecting information 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 the Alabama Academic Standards for grades 9-12. Common Core State Standards in English/ Language Arts (ELA) and mathematics are also included.

This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

High School Programs

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

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

[JA Company Program](#)[®] unleashes students' entrepreneurial spirit and allows them to fill a need or solve a problem in their community by launching a business venture. Each of the program's 13 meetings is divided into a Company Ops and Deeper Dive activity. The Company Ops is that portion of the meeting during which students build and manage their business. During the Deeper Dive, students work individually or in groups to take a closer look at a business-related topic.....Page

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

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

[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.....Page

[JA Personal Finance](#)[®] focuses on: earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one's personal finances.....Page

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

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	Reading for Literacy in History/Social Studies	Instructional Standards
<p>Session One: Introduction to Entrepreneurship</p> <p>Students test their knowledge about entrepreneurship, and they begin the process to select a product or service for a business venture.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the elements of a successful business start-up ▪ Evaluate myths and facts about entrepreneurship ▪ Consider product-development options <p>Concepts: entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, working in groups</p>	<p>Grades 9-10 RI.9-10.4 W.9-10.7 SL.9-10.1-2 SI.9-10.4 L.9-10.1-3 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 W.11-12.4 W.11-12.7 SL.11-12.1-4 L.11-12.1-4 L.11-12.6</p>	<p>Grades 9-10 RH.9-10.4</p> <p>Grades 11-12 RH.11-12.4</p>	<p>CTE Entrepreneurship 1. 2.</p>
<p>Session Two: What’s My Business?</p> <p>Students select a product or service for a business venture.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of carefully selecting a product or service before starting a business ▪ Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans. <p>Concepts: entrepreneur, franchise, non-profit business, product development</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, reading for understanding, working pairs</p>	<p>Grades 9-10 RI.9-10.2 RI.9-10.4 W.9-10.2 W.9-10.4 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Grades 9-10 RH.9-10.2 RH.9-10.4 RH.9-10.8-9</p> <p>Grades 11-12 RH.11-12.2 RH.11-12.4 RH.11-12.8-9</p>	<p>CTE Entrepreneurship 1. 4.</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	Reading for Literacy in History/Social Studies	Instructional Standards
<p>Session Three: Who’s My Customer?</p> <p>Students analyze potential markets.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize the importance of analyzing markets Apply a needs assessment to the market available to a specific product <p>Concepts: advertisement, entrepreneur, customer, demographic, market needs, marketing</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	<p>Grades 9-10 RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7 SL.9-10.1-2 SL.9-10.4 SL.9-10.6 L.9-10.1-4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 RI.11-12.8 W.11-12.2 W.11-12.4 W.11-12.7 SL.11-12.1-2 SL.11-12.4 L.11-12.1-4 L.11-12.6</p>	<p>Grades 9-10 RH.9-10.2 RH.9-10.4 RH.9-10.8</p> <p>Grades 11-12 RH.11-12.2 RH.11-12.4 RH.11-12.8</p>	<p>CTE Entrepreneurship 14</p>
<p>Session Four: What’s My Advantage?</p> <p>Students determine how to set a product apart from competition.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define competitive advantages and recognize them in other businesses Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market <p>Concepts: competitive advantages, customer, entrepreneur, profit, product</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	<p>Grades 9-10 RI.9-10.2 RI.9-10.4 SL.9-10.1-4 SL.9-10.6 L.9-10.1-4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Grades 9-10 RH.9-10.2 RH.9-10.4-5 RH.9-10.8</p> <p>Grades 11-12 RH.11-12.2 RH.11-12.4 RH.11-12.8</p>	<p>CTE Entrepreneurship 14</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	Reading for Literacy in History/Social Studies	Instructional Standards
<p>Session Five: Competitive Advantages</p> <p>Students decide how to set a product or service apart from the competition.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate competitive advantages ▪ Select competitive advantages that will drive a developing business venture <p>Concepts: competitive advantages, entrepreneur, profit</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups</p>	<p>Grades 9-10</p> <p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 SL.9-10.1 SL.9-10.4 L.9-10.1-4 L.9-10.6</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 SL.11-12.1-2 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.9-10.2 RH.9-10.4</p> <p>Grades 11-12</p> <p>RH.11-12.2 RH.11-12.4</p>	<p>CTE Entrepreneurship 14.</p>
<p>Session Six: Ethics Are Good for Business</p> <p>Students consider consequences in making ethical business decisions.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate short- and long-term consequences in making ethical decisions ▪ Express that being ethical can be good for business <p>Concepts: consequences, entrepreneur, ethical dilemma, ethics, social responsibility, stakeholder</p> <p>Skills: analyzing information, categorizing data, decision-making, expressing multiple viewpoints, evaluating alternatives, oral and written communication, reading for understanding, weighing consequences, working in pairs</p>	<p>Grades 9-10</p> <p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 SL.9-10.1 SL.9-10.6 L.9-10.1-4 L.9-10.6</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 RI.11-12.8 W.11-12.2 W.11-12.4 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.9-10.2 RH.9-10.4-5 RH.9-10.8</p> <p>Grades 11-12</p> <p>RH.11-12.2 RH.11-12.4-5 RH.11-12.8</p>	<p>CTE Entrepreneurship 1.</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	Reading for Literacy in History/Social Studies	Instructional Standards
<p>Session Seven: The Business Plan Students compile a sample business plan</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan <p>Concepts: business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development</p> <p>Skills: analyzing information, business planning, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in pairs</p>	<p>Grades 9-10 RI.9-10.2 RI.9-10.4 W.9-10.2 W.9-10.4 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7 SL.11-12.1-4 SL.11-2.6 L.11-12.1-4 L.11-12.6</p>	<p>Grades 9-10 RH.9-10.2 RH.9-10.4</p> <p>Grades 11-12 RH.11-12.2 RH.11-12.4</p>	<p>CTE Entrepreneurship 8.</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Instructional Standards
<p>Session One: Get Hired: Critical Thinking and Creativity</p> <p>Students are introduced to the need to be work ready by developing the 4 C's skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Use a problem-solving technique to solve personal and professional problems. ▪ Apply critical-thinking skills to work-based problems. ▪ Recognize that decisions made in the workplace have consequences. 	<p>Grades 9-10 RI.9-10.1 RI.9-10.4-5 W.9-10.4 SL.9-10.1-3 L.9-10.1-4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 SL.11-12.1-2 L.11-12.1-2</p>	<p>Grades 9 - 12 CTE Career Preparedness 2 a-c</p>
<p>Session Two: Get Hired: Communication and Conflict-Management Skills</p> <p>Students apply communication skills to resolve conflicts in work-based scenarios. Students will role-play conflicts and conflict management. They will explore behaviors that inflame conflict and behaviors that lead to a resolution.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize common responses to conflict. ▪ Apply conflict-management skills to resolve work-based issues. 	<p>Grades 9-10 RI.9-10.4 SL.9-10.1-3 L.9-10.1 L.9-10.3-4</p> <p>Grades 11-12 RI.11-12.4-5 SL.11-12.1-3 L.11-12.1 L.11-12.3-4 L.11-12.6</p>	<p>Grades 9 - 12 CTE Career Preparedness 2.a</p>
<p>Session Three: Get Hired: Collaboration and Creativity</p> <p>Students practice collaboration—a 4 C's skill—by using a teambuilding model referred to as the GRPI model (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Demonstrate collaboration with team members to accomplish work-based challenges. ▪ Recognize the components of a high-performance team. 	<p>Grades 9-10 SL.9-10.1-4 SL.9-10.6 L.9-10.1</p> <p>Grades 11-12 SL.11-12.1-4 SL.11-12.6</p>	<p>Grades 9 - 12 CTE Career Preparedness 1.</p>
<p>Session Four: Get Hired: Strong Soft Skills</p> <p>Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify soft skills that are in demand by employers. ▪ Demonstrate personal soft skills in a mock interview. 	<p>Grades 9-10 SL.9-10.1-4 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.14 SL.11-12.6 L.11-12.1 L.11-12.3-4 L.11-12.6</p>	<p>Grades 9 - 12 CTE Career Preparedness 2.a</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Instructional Standards
<p>Session Five: Know Your Work Priorities</p> <p>Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of being focused, proactive, and adaptable when exploring careers. ▪ Rank work environment priorities as an anchor for further career planning decisions. 	<p>Grades 9-10 RI.9-10.2 RI.9-10.4 SL.9-10.1-2 L.9-10.1 L.9-10.3-4</p> <p>Grades 11-12 RI.11-12.4-5 SL.11-12.1-4 L.11-12.1-4 L.11-12.6</p>	<p>Grades 9 - 12 CTE Career Preparedness 3 4</p>
<p>Session Six: Know Who's Hiring</p> <p>In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Analyze requirements needed for high-growth industries, such as those offering ▪ STEM-related jobs. ▪ Identify the education and training needed to be adaptable and competitive in the job market. 	<p>Grades 9-10 RI.9-10.2 RI.9-10.4 SL.9-10.1-2 L.9-10.1 L.9-10.3-4</p> <p>Grades 11-12 RI.11-12.2-4 SL.11-12.1-2 L.11-12.1-3 L.11-12.4 L.11-12.6</p>	<p>Grades 9 - 12 CTE Career Preparedness 6</p>
<p>Session Seven: Know Your Personal Brand</p> <p>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explore how to hunt for a job and the tools needed. ▪ Determine choices they can make to create a positive personal brand as they build their careers. 	<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4-5 W.9-10.1-2 W.9-10.4 SL.9-10.1-4 L.9-10.1-3</p> <p>Grades 11-12 RI.11-12.1-2 RI.11-12.4-5 W.11-12.4 W.11-12.9 SL.11-12.1-4 L.11-12.1-4</p>	<p>Grades 9 - 12 CTE Career Preparedness 3</p>

JA Company Program

Session Details	Instructional Standards	Common Core ELA	Common Core Math
<p>Meeting One: Start a Business</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify what they will be doing in JA Company Program. ▪ Share important information about prior knowledge, beliefs, and attitudes. ▪ Build relationships with others in their group. ▪ Determine entrepreneurial traits and choose a business team. ▪ Explore potential ways to fund their venture. 	<p>CTE Entrepreneurship</p> <p>1. Evaluate social and civil responsibilities of business ownership</p> <p>2. Describe typical behavioral characteristics of an effective entrepreneur.</p>	<p>Grades 9-10 SL.9-10.1-2 L.9-10.1-4</p> <p>Grades 11-12 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>NA</p>
<p>Meeting Two: Fill a Need</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Collaborate as a group to decide on the product or service that the Company will sell. ▪ Narrow the list of potential business ideas by answering critical questions about each one. 	<p>CTE Entrepreneurship</p> <p>1. Evaluate social and civil responsibilities of business ownership</p> <p>4. Compare types of business ownership</p> <p>15.) Interpret research data to determine market-driven problems faced by entrepreneurs.</p> <p>17.) Identify advantages and disadvantages of Internet entrepreneurial opportunities.</p>	<p>Grades 9-10 RI.9-10.2 SL.9-10.1-3 L.9-10.1-2 L.9-10.4-6</p> <p>Grades 11-12 RI.11-12.1,4 SL.11-12.1-5 L.11-12.1-2 L.11-12.6</p>	<p>NA</p>
<p>Meeting Three: Vet the Venture</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Conduct research on top business ideas. ▪ Decide which product or service idea to move forward with. ▪ Submit the product idea for approval. 	<p>CTE Entrepreneurship</p> <p>3. Critique a variety of business classifications, including retailers, wholesalers, services, and manufacturers, to determine potential business ventures.</p>	<p>Grades 9-10 RI.9-10.2,4 W.9-10.4 W.9-10.6-7 SL.9-10.1-3 SL.9-10.4-5 L.9-10.1-3 L.9-10.5-6</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.4 W.11-12.6-7 SL.11-12.1-3 L.11-12.1-2 L.11-12.6</p>	<p>NA</p>

JA Company Program

Session Details	Instructional Standards	Common Core ELA	Common Core Math
<p>Meeting Four: Create a Structure</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Form and select Business Teams. ▪ Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business. ▪ Work individually or with other Company members to conduct research and complete tasks in order to launch the business. 	<p>CTE Entrepreneurship</p> <p>5.) Determine technological needs of a small business, including hardware, software, networking, and telecommunications.</p>	<p>Grades 9-10 RI.9-10.4,7-8 W.9-10.2 W.9-10.4-7 SL.9-10.1-3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.2 W.11-12.4-7 SL.11-12.1-3 SL.11-12.5 L.11-12.1-2 L.11-12.6</p>	<p>Mathematical Practices</p> <p>1-3</p>
<p>Meeting Five: Launch the Business</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Engage in business communication and implementation. ▪ Research business processes, and integrate information across all teams. ▪ Apply the concept of accountability to practices in the Company. ▪ Complete a business plan. 	<p>CTE Entrepreneurship</p> <p>5.) Determine technological needs of a small business, including hardware, software, networking, and telecommunications.</p> <p>8.) Develop a business plan, including identifying an executive summary; conducting a marketing and competitive analysis report; and developing a marketing, management, and financial plan</p>	<p>Grades 9-10 RI.9-10.4 SL.9-10.1-6 L.9-10.1-4</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.2 W.11-12.4-7 SL.11-12.1-5 L.11-12.1-2 L.11-12.6</p>	<p>Mathematical Practices</p> <p>1-3</p>
<p>Meeting Six through Eleven: Run the Business</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Practice business communication and implementation. ▪ Practice task prioritization. ▪ Practice follow-through. ▪ Submit important information. ▪ Practice problem solving 		<p>Grades 9-10 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-6</p> <p>Grades 11-12 SL.11-12.1-5 L.11-12.1-2 L.11-12.6</p>	<p>Mathematical Practices</p> <p>1-8</p>

JA Company Program

Session Details	Instructional Standards	Common Core ELA	Common Core Math
<p>Topic: Capitalization</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explore sources of capital. ▪ Consider which sources of capital might be used for the Company. ▪ Learn pitch ideas for building capital or obtaining funding. ▪ Present a pitch. 		<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4 W.9-10.6-7 SL.9-10.1-5 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.2 W.11-12.4-7 SL.11-12.1-5 L.11-12.1-2 L.11-12.6</p>	<p>Mathematical Practices 1-8 HSS-IC.B.6</p>
<p>Topic: Finance</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Examine the most important financial elements of a startup. ▪ Practicing using the Business Finance Tool. 	<p>CTE Entrepreneurship</p> <p>10.) Explain taxes associated with business ownership and employment, including local, state, and federal taxes.</p> <p>11.) Use mathematics skills to analyze profit and loss margins for a business.</p>	<p>Grades 9-10 RI.9-10.4 W.9-10.4 W.9-10.6-7 SL.9-10.1 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.2 W.11-12.4-7 SL.11-12.1-5 L.11-12.1-2 L.11-12.6</p>	<p>Mathematical Practices 1-8 HSS-IC.B.6</p>
<p>Topic: Management and Leadership</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Research how leaders make decisions. ▪ Investigate how leaders influence a company, beyond giving direction. ▪ Provide evidence of a leader’s specific leadership style. ▪ Develop a TED-style talk on leadership. 		<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4 W.9-10.2,4 SL.9-10.1-6 L.9-10.1 L.9-10.3-6</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.2,4 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Mathematical Practices 1-8</p>

JA Company Program

Session Details	Instructional Standards	Common Core ELA	Common Core Math
<p>Topic: Marketing</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Learn about the 4 P’s of marketing— Product, Place, Price, and Promotion—and how they are related. ▪ Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s. 	<p>CTE Entrepreneurship</p> <p>14.) Determine marketing functions needed for effective business ownership.</p> <p>15.) Interpret research data to determine market-driven problems faced by entrepreneurs.</p>	<p>Grades 9-10 RI.9-10.2,4,7 SL.9-10.1-2 L.9-10.1 L.9-10.2-6</p> <p>Grades 11-12 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>Mathematical Practices</p> <p>1-8</p> <p>HSS-IC.B.6</p>
<p>Topic: Sales</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Understand tips for sales success. ▪ Create a video blog entry about a product or service to practice these tips. 		<p>Grades 9-10 RI.9-10.2 RI.9-10.4 SL.9-10.1-2 SL.9-10.4-6 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.4 SL.11-12.1-2 SL.11-12.4 L.11-12.1-2 L.11-12.6</p>	<p>Mathematical Practices</p> <p>1-8</p> <p>HSS-IC.B.6</p>
<p>Topic: Supply Chain</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explore the interconnected links in a supply chain. ▪ Define standards for communicating about production. ▪ Apply the concept of quality control to practices in the Company. 		<p>Grades 9-10 RI.9-10.2,4,7 W.9-10.4-5 SL.9-10.1-2 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1 W.11-12.2,4 SL.11-12.1 L.11-12.1-2 L.11-12.6</p>	<p>Mathematical Practices</p> <p>1-8</p> <p>HSS-IC.B.6</p>

JA Company Program

Session Details	Instructional Standards	Common Core ELA	Common Core Math
<p>Meeting Twelve: Liquidate the Company</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain and follow the liquidation process. ▪ Complete business closing and liquidation tasks, including recordkeeping. ▪ Create an annual report. 	<p>CTE Entrepreneurship</p> <p>11.) Use mathematics skills to analyze profit and loss margins for a business.</p>	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-4 L.9-10.1-6</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2 W.11-12.4-7 SL.11-12.1-5 L.11-12.1-2 L.11-12.6</p>	<p>Mathematical Practices</p> <p>1-8</p> <p>HSS-IC.B.6</p>
<p>Meeting Thirteen: Create a Personal Action Plan</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Understand the importance of networking. ▪ Complete a personal action plan. ▪ Explore potential career options. 	<p>CTE Entrepreneurship</p> <p>16.) Determine career opportunities, responsibilities, and educational and credentialing requirements related to various entrepreneurship ventures.</p>	<p>Grades 9-10</p> <p>RI.9-10.2,4 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-6</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2 W.11-12.4-7 SL.11-12.1-5 L.11-12.1-2 L.11-12.6</p>	<p>NA</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Instructional Standards
<p>Topic One: Introduction to Economics</p> <p>Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the nature of human wants and how they are satisfied ▪ Identify and define the four factors of production ▪ Define the meanings of scarcity and opportunity cost ▪ Explain the key ideas in the economic way of thinking ▪ Explain what it means to think at the margin ▪ Describe the choices businesses face and a major goal of business ▪ Identify the basic economic decisions facing all societies ▪ Describe the two branches of economics ▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise ▪ Describe the nature of command, traditional, and mixed economic systems ▪ Explain the three kinds of models economists use ▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy ▪ Define money and explain its three functions ▪ Identify the goals of the U.S. economic system 	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4 W.9-10.4 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Grade 12</p> <p>Economics</p> <p>1. 3.</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Instructional Standards
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer</p> <p>Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course. Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the role prices play in a market economy ▪ Define demand and describe how it illustrates the price effect ▪ Explain why people buy more of something at lower prices and less at higher prices ▪ Describe the relationship between individuals' demands and market demand ▪ Define the price elasticity of demand and explain what determines it ▪ Describe the difference between the price effect and a change in demand ▪ Describe how supply is related to opportunity cost ▪ Define supply and explain the price effect related to supply ▪ Explain why producers want to sell more of something at higher prices and less at lower prices ▪ Describe the relationship between market supply and the supplies of individual sellers ▪ Explain the price elasticity of supply and what determines it ▪ Describe the difference between the price effect and a change in supply ▪ Describe how competitive markets "clear" the amount buyers want to purchase with the amount sellers want to sell ▪ Explain the nature of shortages and surpluses and how market competition eliminates them ▪ Describe how market-clearing prices motivate people to produce goods and services ▪ Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices ▪ Identify the two main sources of household income ▪ Describe the factors that influence wealth accumulation ▪ Explain how personal budgets help people make good choices as consumers and savers ▪ Identify options to consider when making saving and investment decisions ▪ Describe advantages and disadvantages of using credit ▪ Explain how consumer interests are protected in our economy 	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4 SL.9-10.1-3 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 SL.11-12.1-4 L.11-12.1-4 L.11-12.6</p>	<p>Grade 12</p> <p>Economics 2.</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Instructional Standards
<p>Topic Three: Businesses and Their Resources</p> <p>Chapters 7 through 11 discuss the business and economic principles that guide decision-making in business firms. The roles of profit, business organization, business finance, productivity, market structure, and other related topics are addressed.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of entrepreneurs ▪ Explain the role of small business in the U.S. economy ▪ Identify information that can be helpful in starting a small business ▪ Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations ▪ Describe how large corporations are organized ▪ Describe how financial markets help businesses obtain capital resources ▪ Define equity and explain how it is used to finance business growth ▪ Identify the ways businesses save ▪ Define what a stock market is and describe why it is important ▪ Distinguish between a balance and an income statement ▪ Define Gross Domestic Product (GDP) and how it is measured ▪ Explain how real GDP is calculated and how changes in real GDP affect living standards ▪ Define real per capita GDP ▪ Define the meaning of productivity ▪ Identify ways in which businesses have improved productivity ▪ Explain why production costs change as output changes ▪ Define the law of diminishing marginal returns and how this law affects production costs ▪ Explain economies of scale ▪ Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products ▪ Describe major changes in the U.S. labor force over the past 100 years ▪ Identify what accounts for differences in wages and salaries ▪ Identify non-market forces that affect the labor force ▪ Describe how unions arose in the U.S. and how their growth was influenced by legislation ▪ Identify aspects of current labor- management relations ▪ Explain how firms in the four types of market structure make production and pricing decisions ▪ Describe the types of business mergers ▪ Explain how marketing helps businesses compete ▪ Identify the 4 P's of marketing 	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Grade 12</p> <p>Economics</p> <p>5. 6. 7. 8. 9.</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Instructional Standards
<p>Topic Four: Government, Banking, and Economic Stability</p> <p>In chapters 12 through 14, the focus shifts to the larger economy and the roles of government and financial institutions, as well as monetary and fiscal policies used to moderate the economy's ups and downs.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the four referee roles the federal government fulfills in the economy ▪ Explain how the federal government manages the economy ▪ Describe how the federal government spends and raises its money ▪ Identify and define the two principles of taxation ▪ Explain how proportional, progressive, and regressive taxes differ ▪ Describe the justifications for and the criticisms of federal deficits and the national debt ▪ Define money and describe its functions ▪ Describe the kind of money in use in the United States ▪ Explain the services banks and other financial institutions offer ▪ Describe how banks create money ▪ Explain what the federal reserve system is and what it does ▪ Explain why the value of money changes ▪ Identify the nature of inflation and describe how people are affected by it ▪ Identify and describe the major indicators economists use to measure the health of the economy ▪ Explain the components of the gross domestic product ▪ Define unemployment and describe the types of unemployment ▪ Explain the tools of fiscal policy ▪ Explain the tools of monetary policy ▪ Describe the advantages and disadvantages of fiscal and monetary policies 	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Grade 12</p> <p>Economics 4. 10. 11..</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Instructional Standards
<p>Topic Five: The Global Economy</p> <p>Chapters 15 and 16 discuss the costs and benefits of international trade, describe the structure and values of other economic systems, and address economic growth and development in industrialized and developing nations.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain why international trade is considered a two-way street ▪ Describe how imports and exports depend on each other ▪ Explain how absolute and comparative advantage differ ▪ Explain why productivity is important in international trade ▪ Identify the arguments for and against trade barriers ▪ Describe the purpose of international trade organizations ▪ Explain the nature of exchange rates and why they change ▪ Explain why a nation’s balance of payments always balances ▪ Define and describe globalization ▪ Identify the worldwide changes that have occurred as a result of globalization ▪ Explain the relationship between economic development and population growth ▪ Describe how china has changed its economy to achieve greater prosperity ▪ Identify the concerns about income growth in less- developed countries ▪ Explain the role property rights and markets can play in the protection of environmental resources ▪ Describe how governments can use market incentives to protect the environment 	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Grade 12</p> <p>Economics 12.</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Instructional Standards
<p>Session One: Economic Systems—Who Makes the Big Decisions?</p> <p>Examine how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services. ▪ Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship <p>Concepts: Command economy, Distribution, Economic systems, Economics, Market economy, Production</p> <p>Skills: Analyzing information, Categorizing data, Decision- making, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Grades 9-10 RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Grade 12 Economics 1. 2. 3.</p> <p>Conceptual Framework Economics 1.</p>
<p>Session Two: Supply and Demand—What’s It Worth to You?</p> <p>Illustrate the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Review the concepts of supply and demand. ▪ Define the term market- clearing price. ▪ Demonstrate the interaction between supply and demand in a free-market economy. ▪ Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price. <p>Concepts: Demand, Economics, Market-clearing Price, Supply, Supply and demand</p> <p>Skills: Analyzing information, Categorizing data, Decision- making, Evaluating alternatives, Listening for understanding, Oral and written communication, Working in groups</p>	<p>Grades 9-10 W.9-10.2 W.9-10.4 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 W.11-12.2 W.11-12.4 SL.11-12.1-3 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Grade 12 Economics 6.</p> <p>Conceptual Framework Economics 2</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Instructional Standards
<p>Session Three: Supply and Demand—The JA Market Game</p> <p>Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price. Apply real-life examples of market forces that influence supply and demand <p>Concepts: Demand, Economics, Market-clearing Price, Supply</p> <p>Skills: Analyzing information, Categorizing data, Charting, Decision-making, Graphing, Negotiating, Oral and written communication, Working in groups</p>	<p>Grades 9-10 RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7 SL.11-12.1-3 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Grade 12 Economics 6.</p> <p>Conceptual Framework Economics 2. 6.</p>
<p>Session Four: Saving, Spending, and Investing</p> <p>Explore concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compare the characteristics, risks, and rewards of several options.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize ways to earn and increase wealth through saving and investing. Analyze examples of wealth acquired through saving and investing. Evaluate different methods of saving and investing, including varied risk and rewards. <p>Concepts: Banks as borrower and lender, Economics, Investing options, Risk versus reward, Saving options, Simple interest</p> <p>Skills: Analyzing information, Categorizing data, Decision- making, Oral and written communication, Public speaking, Reading for understanding, Working in groups</p>	<p>Grades 9-10 RI.9-10.2 RI. 9-10.4 RI.9-10.8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Conceptual Framework Economics 5. 7.</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Instructional Standards
<p>Session Five: Government’s Role in the Market</p> <p>Analyze the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods. ▪ Express why individuals and businesses pay taxes. ▪ Analyze the impact of the government’s role in protecting private property. <p>Concepts: Economics, Free- rider problem, Non-rivalry, Private property, Public vs. private goods, Public vs. private sector, Taxes</p> <p>Skills: Analyzing information, Categorizing data, Decision- making, Oral and written communication, Public speaking, Working in groups</p>	<p>Grades 9-10 RI.9-10.2 RI. 9-10.4 W.9-10.2 W.9-10.4 SL.9-10.1-3 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 SL.11-12.1-3 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Grade 12 Economics 4. 10. 11.</p> <p>Conceptual Framework Economics 4</p>
<p>Session Six: Money, Inflation, and the CPI</p> <p>Learn about inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power. ▪ Explain and calculate how the Consumer Price Index (CPI) measures consumer prices. ▪ Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment. <p>Concepts: Consumer Price Index (CPI), Consumer purchasing power, Economics, Federal Reserve System, Inflation, Inflation rate, Percentage change, United States Bureau of Labor Statistics (BLS)</p> <p>Skills: Analyzing information Categorizing data, Oral and written communication, Public speaking, Reading for understanding, Solving algebraic equations, Working in pairs</p>	<p>Grades 9-10 RI.9-10.2 RI. 9-10.4 W.9-10.2 W.9-10.4 SL.9-10.1-3 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 SL.11-12.1-3 L.11-12.1-4 L.11-12.6</p>	<p>A-SSE.1 A-SSE.3 A-REI.1-3</p> <p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Grade 12 Economics 5</p> <p>Conceptual Framework Economics 4</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Instructional Standards
<p>Session Seven: International Trade</p> <p>Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade. ▪ Analyze the impact of trade on national and international utility. <p>Concepts: Economic isolationism, Economics, International trade, Regional trade, Trade restrictions, Tariff, Utility, World trade</p> <p>Skills: Categorizing data, Evaluating information, Negotiating, Oral and written communication, Public speaking, Working in groups</p>	<p>Grades 9-10</p> <p>RI.9-10.2 RI. 9-10.4 W.9-10.2 W.9-10.4 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>Grade 12</p> <p>Economics 12.</p> <p>Conceptual Framework Economics 3.</p>

JA Job Shadow

Session Descriptions	Key Learning Objectives	Common Core ELA	Instructional Standards
<p>Session One: Before the Hunt</p> <p>Students are introduced to the <i>JA Job Shadow</i> program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize career clusters that match their skills and interest. ▪ Demonstrate self-awareness of their soft skills in work scenarios. 	<p>Grades 9-10 RI.9-10.1 W.9-10.7 SL.9-10.1 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 SL.11-12.1 L.11-12.4</p>	<p>Grades 9 - 12 CTE Career Preparedness 2. 3. 4.</p>
<p>Session Two: Perfect Match</p> <p>Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Review methods of identifying job openings. ▪ Demonstrate professional interviewing skills. ▪ Express expectations for the upcoming site visit. 	<p>Grades 9-10 W.9-10.4-5 W.9-10.7 SL.9-10.1 L.9-10.1 L.9-10.3-4</p> <p>Grades 11-12 W.11-12.4-5 W.11-12.7 SL.11-12.1 L.11-12.1 L.11-12.3-4</p>	<p>Grades 9 - 12 CTE Career Preparedness 1 2. 3. 4..</p>
<p>Session Three: Get Hired: Collaboration and Creativity</p> <p>Students reflect on what they learned before and during the site visit, and they practice business communication by composing a thank-you note. They then create one of four career preparation tools: a career assessment, elevator pitch, resume, or infographic profile.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile. 	<p>Grades 9-10 W.9-10.4-5 W.9-10.7 SL.9-10.1 SL.9-10.4 L.9-10.1 L.9-10.3 L.9-10.4</p> <p>Grades 11-12 W.11-12.2 W.11-12.5 W.11-12.7 SL.11-12.1 SL.11-12.4 L.11-12.1 L.11-12.3-4</p>	<p>Grades 9 - 12 CTE Career Preparedness 2. 3. 4. 6. 7.</p>

JA Personal Finance – Updated

Session Details	Instructional Standards	Common Core ELA	
<p>Session One: Earning, Employment and Income</p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define a relationship between educational choices, career prospects, and job satisfaction. ▪ Cite evidence to support the relationship between educational choices and earning potential. ▪ Recognize that education and training affect lifetime income. 	<p>CTE Personal Finance</p> <p>1.) Compare factors that impact consumer purchasing decisions throughout the life span.</p> <p>5.) Determine factors that affect money management, including career choice, education, skills, and economic conditions.</p> <p>17.) Determine factors that affect the cost of goods and services, including sales tax, tips, coupons, discounts, and unit pricing.</p>	<p>Grades 9-10</p> <p>Reading for Information 910.RI.1.4 910.RI.6</p> <p>Writing 910.W.2.7</p> <p>Speaking and Listening 910.SL.1 910.SL.3 910.SL.3</p> <p>Language 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 1112.RI.4</p> <p>Writing 1112.W.4</p> <p>Speaking and Listening 1112.SL.1 1112SL.2 1112.SL.3</p> <p>Language 1112.L.1.1 1112.L.2.3 1112.L.3.4</p>
<p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of making and keeping a budget or spending plan. ▪ Consider the wide range of expenditures that might make up a monthly budget. 	<p>CTE Personal Finance</p> <p>7.) Determine practices that allow individuals and families to maintain financial security.</p>	<p>Grades 9-10</p> <p>Reading for Information 910.RI.4 910.RI.6</p> <p>Writing 910.W.7 ^{ELO}</p> <p>Speaking and Listening 910.SL.1 910.SL.2 910.SL.3 910.SL.4</p> <p>Language 910.L.1 910.L.4</p>	<p>Grades 11-12</p> <p>Reading for Information 1112.RI.4</p> <p>Writing 1112.W.7^{ELO}</p> <p>Speaking and Listening 1112.SL.1 1112SL.2 1112.SL.3</p> <p>Language 1112.L.1.1 1112.L.2.3 1112.L.3.4</p>

JA Personal Finance – Updated

Session Details	Instructional Standards	Common Core ELA	
<p>Session Three: Savings</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize high-dollar items and unexpected costs that require savings. Review key concepts related to successfully saving money. 	<p>CTE Personal Finance</p> <p>7.) Determine practices that allow individuals and families to maintain financial security.</p> <p>11.) Compare benefits of saving and investing for individuals or families, including factors that affect the rate of return on investments, sources of investment information, characteristics of savings and investment options, and stages of investing.</p>	<p>Grades 9-10</p> <p>Reading for Information 910.RI.4</p> <p>Speaking and Listening 910.SL.1 910.SL.2 910.SL.3 910.SL.4</p> <p>Language 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 1112.RI.4</p> <p>Speaking and Listening 1112.SL.1 1112SL.2 1112.SL.3 1112.SL.4</p> <p>Language 1112.L.1.1 1112.L.2.3 1112.L.3.4</p>
<p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Differentiate between credit and debt. Recognize the factors that affect an individual’s credit score and credit history. Recognize the consequences of a low credit score 	<p>CTE Personal Finance</p> <p>7.) Determine practices that allow individuals and families to maintain financial security.</p> <p>10.) Explain factors that affect creditworthiness.</p>	<p>Grades 9-10</p> <p>Reading for Information 910.RI.1 910.RI.4</p> <p>Speaking and Listening 910.SL.1 910.SL.2 910.SL.3</p> <p>Language 910.L.1.1 910.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 1112.RI.1 1112.RI.4</p> <p>Speaking and Listening 1112.SL.1 1112SL.2</p> <p>Language 1112.L.1.1 1112.L.3.4</p>
<p>Session Five: Consumer Protection</p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Identify behaviors that may harm their personal finances. Recognize ways to protect their finances. Define credit report. Summarize the rights people have to examine their credit reports. Define identity theft and propose solutions to identity theft. 	<p>CTE Personal Finance</p> <p>2.) Describe state and federal consumer protection laws for individuals and families, including identity protection and credit laws.</p> <p>3.) Determine procedures for resolving consumer problems and complaints.</p>	<p>Grades 9-10</p> <p>Reading for Information 910.RI.4</p> <p>Writing 910.W.7^{ELO}</p> <p>Speaking and Listening 910.SL.1 910.SL.2 910.SL.3 910.SL.4</p> <p>Language 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 1112.RI.4</p> <p>Writing 1112.W.7^{ELO}</p> <p>Speaking and Listening 1112.SL.1 1112SL.2 1112.SL.3 1112.SL.4</p> <p>Language 1112.L.1.1 1112.L.2.3 1112.L.3.4</p>

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<p>Session Six: Smart Shopping</p> <p>Students explore making informed purchasing decisions to maximize their buying power. They will work in groups to compare prices in a simulated shopping experience.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the factors necessary for making an informed purchase. ▪ Compare and contrast prices and data when making a purchase decision. ▪ Calculate savings gained through smart shopping. 	<p>CTE Personal Finance</p> <p>7.) Determine practices that allow individuals and families to maintain financial security.</p> <p>14.) Critique the impact of advertising and sales propaganda on individual and family spending decisions.</p> <p>15.) Analyze shopping skills in relation to individual and family resource management across the life span.</p> <p>16.) Determine strategies for acquiring the most economical product or service.</p> <p>18.) Prioritize steps involved in making consumer purchases, including transportation and housing.</p>	<p>Grades 9-10</p> <p>Reading for Information 910.RI.4</p> <p>Speaking and Listening 910.SL.1 910.SL.2 910.SL.3</p> <p>Language 910.L.1.1</p>	<p>Grades 11-12</p> <p>Reading for Information 1112.RI.4</p> <p>Speaking and Listening 1112.SL.1 1112SL.2 1112.SL.3</p> <p>Language 1112.L.1.1</p>
<p>Session Seven: Risk Management</p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize risk of financial loss as an everyday reality for everyone. ▪ Recognize risk management strategies and apply them appropriately. ▪ Understand the role of personal responsibility in preventing financial loss. 	<p>CTE Personal Finance</p> <p>4.) Explain the importance of taking responsibility for personal financial decisions.</p> <p>13.) Compare types, lengths, and costs of care, life, health, disability, homeowner, and renter insurance, including disability, waiting period, and disability benefits.</p>	<p>Grades 9-10</p> <p>Reading for Information 910.RI.4</p> <p>Speaking and Listening 910.SL.1 910.SL.2 910.SL.3 910.SL.4</p> <p>Language 910.L.1.1</p>	<p>Grades 11-12</p> <p>Reading for Information 1112.RI.4</p> <p>Writing 1112.W.7^{ELO}</p> <p>Speaking and Listening 1112.SL.1 1112SL.2 1112.SL.3 1112.SL.4</p> <p>Language 1112.L.1.1</p>
<p>Session Eight: Investing</p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Understand the role of compound interest in the growth of wealth over time. ▪ Recognize that investment options carry different levels of risk and reward. ▪ Analyze the risk tolerances for different investment strategies. 	<p>CTE Personal Finance</p> <p>12.) Distinguish between retirement and estate planning options available to individuals and families.</p>	<p>Grades 9-10</p> <p>Reading for Information 910.RI.1 910.RI.4</p> <p>Speaking and Listening 910.SL.1 910.SL.2</p> <p>Language 910.L.1.1 910.L.2.3 910.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 1112.RI.1 1112.RI.4</p> <p>Speaking and Listening 1112.SL.1 1112SL.2 1112.SL.3</p> <p>Language 1112.L.1.1 1112.L.2.3 1112.L.3.4</p>

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Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Instructional Standards
<p>Session One: How Much? How Many?</p> <p>Students explore how price and production can affect business performance.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain how product price makes an impact on profits ▪ Describe how production can affect price, sales, and profit <p>Concepts: assembly line, break- even point, business management, fixed costs, law of diminishing returns, loss, price, product, production, profit, resources, variable costs</p> <p>Skills: data analysis, decision- making, mathematical skills, oral communication, working in groups</p>	<p>Grades 9-10 RI.9-10.2 RI.9-10.4 RI.9-10.8 SL.9-10.1-4 SL.9-10.6 L.9-10.1 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 SL.11-12.1-4 SL.11-12.6 L.11-12.1 L.11-12.3-4 L.11-12.6</p>	<p>Mathematical Practices Grades 9-12 1-8</p>	<p>Grade 12 Economics 6.</p> <p>Conceptual Framework Economics 1.</p>
<p>Session Two: How Much? How Many? – The Simulation</p> <p>Students make decisions about price and production levels using the JA Titan computer simulation.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Make informed business price and production decisions <p>Concepts: business management, fixed costs, law of diminishing returns, price, production, variable costs</p> <p>Skills: data analysis, decision- making, mathematical skills, oral communication, working in groups</p>	<p>Grades 9-10 RI.9-10.4 SL.9-10.2</p> <p>Grades 11-12 SL.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices Grades 9-12 1-2 4-6</p> <p>Statistics S-IC.1 S-IC.6</p>	<p>Grade 12 Economics 6.</p> <p>Conceptual Framework Economics 6.</p>
<p>Session Three: Cutting Edge</p> <p>Students design a marketing plan.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explore why a business conducts research and development ▪ Explain how businesses determine their target markets and conduct market research ▪ Explain how marketing affects sales ▪ Identify key marketing strategies <p>Concepts: demographics, 4 P’s of marketing, market research, marketing, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, decision- making, mathematical skills, oral communication, planning, working in groups</p>	<p>Grades 9-10 RI.9-10.4 W.9-10.2 W.9-10.2 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 W.11-12.2 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>Grade 12 Economics</p>

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Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Instructional Standards
<p>Session Four: Cutting Edge – The Simulation</p> <p>Students make decisions about price, production, and research and development using the JA Titan computer simulation.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Make informed research and development and marketing decisions <p>Concepts: demographics, 4 P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, decision- making, mathematical skills, oral communication, planning, working in groups</p>	<p>Grades 9-10 RI.9-10.4 SL.9-10.2</p> <p>Grades 11-12 SL.11-12.1-4</p>	<p>Mathematical Practices Grades 9-12 1-8</p> <p>Statistics S-IC.1 S-IC.6</p>	<p>Grade 12 Economics</p>
<p>Session Five: Make an Investment</p> <p>Students solicit capital investment.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Discuss reasons that businesses use different capital investment strategies ▪ Make recommendations for capital investment based on set parameters ▪ Define charitable giving and explain why businesses make decisions to share their resources <p>Concepts: business management, capital investment, cash flow, charitable giving, investors</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, working in groups</p>	<p>Grades 9-10 RI.9-10.2 RI.9-10.4 W.9-10.2 W.9-10.7 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.7 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices Grades 9-12 1-4</p>	<p>Grade 12 Economics 5</p> <p>Conceptual Framework Economics 1. 5</p>

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Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Instructional Standards
<p>Session Six: Make an Investment– The Simulation</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Make business decisions by applying their knowledge to a business simulation ▪ Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the ja titan computer simulation <p>Concepts: business management, capital investment, cash flow, charitable giving, demographics, 4 P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>Grades 9-10 RI.9-10.4 SL.9-10.2</p> <p>Grades 11-12 RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-2 L.11-12.4 L.11-12.6</p>	<p>Mathematical Practices</p> <p>Grades 9-12 1-2 4-6</p> <p>Statistics S-IC.1 S-IC.6</p>	<p>Grade 12 Economics 5</p>
<p>Session Seven: JA Titan of Industry – The Competition</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Demonstrate how business decisions affect business performance ▪ React appropriately to decisions made by other businesses <p>Concepts: business management, capital investment, cash flow, charitable giving, demographics, 4 P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>Grades 9-10 RI.9-10.2 RI.9-10.4 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI-11-12.2 RI-11-12.4 L.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices</p> <p>Grades 9-12 1-2 4-6</p> <p>Statistics S-IC.1 S-IC.6</p>	<p>Grade 12 Economics 1. 6.</p> <p>Conceptual Framework Economics 1. 5. 6.</p>