



empowering young people to
own their economic success®

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

Updated Sept. 2021
Mississippi Social Studies Standards
Mississippi Personal Finance Benchmarks
Mississippi College and Career Readiness
Common Core State Standards Included

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906

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. By design, JA Programs incorporate grade level reading, speaking, and listening skills in all programs and many programs at the High School grade level also offer opportunities to do research, use technology for writing and responding, and practice presentation skills, all while supporting the JA Pillars of Financial Literacy, Work and Career Readiness and Entrepreneurship.

In this document, Junior Achievement programs are correlated to Mississippi State Academic Standards for Social Studies, the Mississippi Personal Finance and College and Career Course Benchmarks, as well as the Common Core English Language and Mathematics standards. 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. Alternate delivery methods, such as remote digital delivery and student self-guided options, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

High School Programs

[JA All About Cars™](#) allows students to consider their needs and wants for their first automobile.

[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.

[JA Be Entrepreneurial \(modular\)](#) is a reimagined, modular program that teaches students about the mindset and the skills needed for success by aspiring entrepreneurs and innovators. In JA Creative Problem Solving, students learn and apply design thinking, an innovative process for problem solving used by entrepreneurs (and intrapreneurs).

[JA Career Exploration Fair™](#) is an event where students learn about a range of career options across multiple career clusters.

[JA Career Speaker Series™](#) brings a volunteer guest speaker into the classroom to share information about his or her career, work, and education experience.

[JA Career Success®](#) equips students with the tools and skills required to earn and keep a job.

[JA Company Program®](#) 2.0 empowers high school students to fill a need or solve a problem in their community and teaches them practical skills required to conceptualize, capitalize, and manage their own business venture.

[JA Excellence Through Ethics™](#) affords students the opportunity to learn the importance of ethics and ethical decision-making and how ethical and unethical choices affect everyone in a community.

[JA High School Heroes™](#) provides leadership development opportunities to high school students who deliver JA programs in elementary schools.

[JA It's My Job \(Soft Skills\)™](#) (Soft Skills) will help students understand the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters.

[JA Job Shadow™](#) prepares students to acquire and apply the skills needed in demanding and ever-changing workplaces.

[JA Job Shadow™ Blended Model](#) is a comprehensive experience that helps students design an individualized career path. Supporting blended as well as self-guided activities, JA Job Shadow provides a design-thinking structure for career exploration.

[JA Personal Finance®](#) allows students to experience the interrelationship between today's financial decisions and future financial freedom.

[JA Take Stock in Your Future™](#) helps students discover the benefits and challenges of investing in the stock market as part of a broader, long-term investment strategy and the risks and rewards of trading.

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

[JA Titan® Blended Model](#) is a simulation-based program in which high school students compete as business CEOs in the phone industry, experiencing firsthand how an organization makes decisions.

JA All About Cars

| Session Description | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|--|---|
| <p>Session One: All About Cars</p> <p>JA All About Cars introduces students to the essential costs related to buying and operating a first car and offers tips on being a smart consumer when purchasing a vehicle. In this volunteer-led session, students will consider their needs and wants to make a real-world connection to the car-buying experience to help motivate them to make good financial decisions when buying or leasing.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Assess their driving needs • Prioritize the car features that best meet their needs • Compare the advantages of buying versus leasing a car • Identify a care that meets their driving needs | <p>E.4. 1. Demonstrate that market prices are determined through the buying and selling decisions made by buyers and sellers.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision -making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>2.3. When buying a good, consumers may consider various aspects of the product including the product’s features. For goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.</p> <p>College and Career</p> <p>6.4.h Determine the most cost-effective option for purchasing a vehicle.</p> | <p>Grades 9–10 RI.9-10.2,4,8 SL.9-10.1,2,4,6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p> |

JA Be Entrepreneurial

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|--|---|--|--|--|
| <p>Session One: Introduction to Entrepreneurship</p> <p>Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the elements of a successful business startup Evaluate myths and facts about entrepreneurship Consider product-development options | <p>9-12. 4.1 A. Examine the [opportunity costs] and benefits of economic decisions on society as a whole as well as on individuals and governments.</p> <p>E.1.3. Illustrate that making good choices should involve trading off the expected value of one opportunity against the expected value of its best alternative.</p> <p>E.5.9. Discuss how entrepreneurs organize resources to produce goods and services because they expect to earn profits.</p> <p>E.5.12. Compare and contrast positive and negative aspects of entrepreneurship.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision - making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 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>Grades 11–12 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>NA</p> |
| <p>Session Two: What’s My Business?</p> <p>Students select a product or service for a business venture.</p> <p>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>E.2. 3. Identify the three major economic questions: What goods and services will be produced? How will these goods and services be produced? Who will consume them?</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision - making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 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>Grades 11–12 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>Mathematical Practices</p> <p>2. 3. 5.</p> |
| <p>Session Three: Who’s My Customer?</p> <p>Students analyze potential markets.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of analyzing markets Apply a needs assessment of the market available to a specific product | <p>E.3.3. Identify the three major economic questions: What goods and services will be produced? How will these goods and services be produced? Who will consume them?</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>2.3. When buying a good, consumers may consider various aspects of the product including the product’s features. For goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.</p> | <p>Grades 9–10 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>Grades 11–12 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>NA</p> |

JA Be Entrepreneurial

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|--|---|--|--|------------------|
| <p>Session Four: What's My Advantage?</p> <p>Students determine how to set a product apart from its competition</p> <p>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>E.3.3. Identify the three major economic questions: What goods and services will be produced? How will these goods and services be produced? Who will consume them?</p> | <p>Personal Finance</p> <p>2.3. When buying a good, consumers may consider various aspects of the product including the product's features. For goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.</p> | <p>Grades 9–10 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>Grades 11–12 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>NA</p> |
| <p>Session Five: Competitive Advantages</p> <p>Students decide how to set a product or service apart from the competition.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate competitive advantages Select competitive advantages that will drive a developing business venture | <p>E.5. 1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> | <p>NA</p> | <p>Grades 9–10 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>Grades 11–12 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>NA</p> |
| <p>Session Six: Ethics Are Good for Business</p> <p>Students consider consequences in making ethical business decisions.</p> <p>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>E.1.6. Discuss ways that decisions made by individuals, firms, or government officials often have long run unintended consequences that can partially or entirely offset or supplement the initial effects of the decision.</p> <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision - making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 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>Grades 11–12 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>NA</p> |

JA Be Entrepreneurial

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|--|--------------------------|--|--|---|
| <p>Session Seven: The Business Plan</p> <p>Students compile a sample business plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Compile entrepreneurial elements into a sample business plan | NA | <p>1.2 2. People choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>1. 4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p> | <p>Grades 9–10 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>Grades 11–12 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>Mathematical Practices</p> <p>1-7</p> |

JA Be Entrepreneurial Creative Problem Solving

| Session Description | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|---|---|--|
| <p>Session One: Identifying the Problem</p> <p>Students are oriented to problem/solution thinking practices and introduced to the Design Thinking process of creative problem solving. They explore the first step (Empathize) that teaches them to look at problems as human-centered, from the customer’s perspective.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how brainstorming several ideas and then picking the best options will lead to creative problem solving. Describe the Design Thinking model and the steps involved in the process. Describe the advantages of applying the Design Thinking model to new ideas or problem solving. Describe the Empathize step in the Design Thinking model. Demonstrate how an empathy map can be used to identify a user’s needs. | <p>E.3.1 Describe how consumers, producers, workers, savers, investors, and citizens respond to incentives in order to allocate their scarce resources in ways that provide them the highest possible net benefits.</p> <p>E.5.9. Discuss how entrepreneurs organize resources to produce goods and services because they expect to earn profits.</p> | <p>Personal Finance</p> <p>1. 1. People make decisions because their wants exceed available resources.</p> <p>2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9–10 RI.2,4,8 W.4,7 SL.1,2,3,4,6 L.1,2,3,4,6</p> <p>Grades 11–12 RI.2,4,6 SL. 1,2,3,4,6 L.1,2,3,4,6 W 4,7 RH 9-12 2,4, 5,7,9 WhST4,6,7,9</p> |
| <p>Session Two: Exploring Solutions</p> <p>Students focus on the second and third steps of the Design Thinking process (Define and Ideate). They summarize the root cause of the issue in a problem statement and then use brainstorming techniques to generate viable ideas as solutions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the Define step in the Design Thinking model. Demonstrate how to write a short, clear problem statement that reflects the problem to be solved. Describe the Ideate step in the Design Thinking model. Apply ideation methods by brainstorming ideas in a fast-paced activity. | <p>E.1.3. Illustrate that making good choices should involve trading off the expected value of one opportunity against the expected value of its best alternative.</p> <p>E.3.3. Identify the three major economic questions: What goods and services will be produced? How will these goods and services be produced? Who will consume them?</p> | <p>Personal Finance</p> <p>1. 1. People make decisions because their wants exceed available resources.</p> <p>2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 RI. 2,4,8 W.4 SL. 1,2,3,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12 RI. 2,4,8 SL. 1,2,3,4,6 L. 1,2,3,4,6 W 4 RH 9-12 1,2,4,5,6,7,9 WhST 1, 4,6,9</p> |

JA Be Entrepreneurial Creative Problem Solving

| Session Description | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|---|---|
| <p>Session Three: Prototyping the Solution</p> <p>Students use rapid prototyping techniques to create an inexpensive model of their solution for customer review and feedback. This process teaches the importance of keeping customers involved in the process without large investments of time or money.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the Prototype step in the Design Thinking model. Construct a prototype based on a problem statement and a brainstormed solution to the problem. | <p>E.3.1 Describe how consumers, producers, workers, savers, investors, and citizens respond to incentives in order to allocate their scarce resources in ways that provide them the highest possible net benefits.</p> | <p>Personal Finance</p> <p>1. 1. People make decisions because their wants exceed available resources.</p> <p>2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 RI.2,4 W. 4 SL.1,2,3,6 L. 1,2,3,4,6</p> <p>Grades 11–12 RI.4,8 SL. 1,2,3,6 L. 1,2,3,4,6 W 4 RH 9-12 1,2,4,5,7 WhST 4,6</p> |
| <p>Session Four: Testing the Solution</p> <p>Students devise testing plans to validate the design and function of their prototyped ideas with customer participants. User testing emphasizes the importance of ongoing improvement cycles in the Design Thinking model.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define the Test step in the Design Thinking model. Develop a testing plan for a given product and target audience. | <p>NA</p> | <p>Personal Finance</p> <p>1. 1. People make decisions because their wants exceed available resources.</p> <p>2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 RI. 2,4 W. 2,4,7 SL.1,2,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12 RI.4,8 SL. 1,2,3,4,6 L. 1,2,3,4,6</p> <p>RH 9-12 1,4,5,7 WhST 4,6,7,9</p> |
| <p>Session Five: Applying Design Thinking (Optional, Self-Guided)</p> <p>Students complete a cumulative Design Thinking project to demonstrate comprehension and execution of the creative problem-solving process.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use the Design Thinking model to create a solution to an identified problem. Produce an artifact for each step of the Design Thinking process to demonstrate their work. | <p>E.5.9. Discuss how entrepreneurs organize resources to produce goods and services because they expect to earn profits.</p> <p>E.5.12. Compare and contrast positive and negative aspects of entrepreneurship.</p> | <p>Personal Finance</p> <p>1. 1. People make decisions because their wants exceed available resources.</p> <p>2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 RI.2,4 W. 2,4,7 SL.2,3,4,6 L.1,2,3,4,6</p> <p>Grades 11–12 RI.2,4 SL. 2,3,4,6 L. .1,2,3,4,6</p> <p>RH 9-12 1-9 WhST 1.4.6.7.9</p> |

JA Be Entrepreneurial Think Like an Entrepreneur

| Session Description | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|--|--|
| <p>Session One: Developing a Mindset</p> <p>Students are introduced to entrepreneurship and the characteristics of a mindset that promote success in their personal and professional lives.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define entrepreneurship and some key qualities of entrepreneurs. Differentiate the important components of a positive, growth mindset from a fixed mindset as a foundation of entrepreneurship. Describe the advantages in life of embracing a growth mindset. Define the entrepreneurial mindset. Describe the key characteristics of a successful entrepreneur’s mindset. | <p>9-12. 4.1 A. Examine the [opportunity costs] and benefits of economic decisions on society as a whole as well as on individuals and governments.</p> <p>E.5.9. Discuss how entrepreneurs organize resources to produce goods and services because they expect to earn profits.</p> | <p>Personal Finance</p> <p>2. 1. People choose jobs or careers for which they are qualified based on the income they expect to earn and the benefits, such as health insurance coverage or a retirement plan, that they expect to receive.</p> <p>2.2. People choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> | <p>Grades 9–10 RI.4 W.4 SL.1,2,3 L.1,2,4,6</p> <p>Grades 11–12 RI.4 SL.1,2,3 L.1,2,3,4,6 W.4 RH.9-12 2,4,7,9</p> |
| <p>Session Two: Assessing Entrepreneurial Potential</p> <p>Students demonstrate their understanding of the entrepreneurial characteristics by identifying prevalent skills in scenarios. Then, they complete an introspective personal assessment about their entrepreneurial potential.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze the characteristics of the entrepreneurial mindset. Evaluate personal entrepreneurial strengths and areas for refinement using an entrepreneurial potential self-assessment. | <p>NA</p> | <p>College and Career</p> <p>5.1.a Determine the skills, education, and training that will be needed for this career/profession.</p> | <p>Grades 9–10 RI.2,4,8 SL.1,2,3 L.1-6</p> <p>Grades 11–12 RI.2,4 SL.1,2,3 L.1,4,6</p> <p>RH.9-12 1,2,4,5,7</p> |
| <p>Session Three: Creating an Entrepreneurial Action Plan (Optional, Self-Guided)</p> <p>Students craft a personal action plan to start thinking like an entrepreneur in their daily life and career aspirations.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate the results of the entrepreneurial mindset self-assessment. Develop a personal action plan that includes goal setting to strengthen aspects of an entrepreneurial mindset. | <p>E.5.12. Compare and contrast positive and negative aspects of entrepreneurship.</p> | <p>College and Career</p> <p>5.1 f. Create a spreadsheet or flow chart showing the advancement of the chosen career path and track the cost of any additional education/certifications that could be required throughout this career or other related options.</p> | <p>Grades 9–10 RI.2,4 W.2,4,7 SL.1-6 L.1-6</p> <p>Grades 11–12 RI.2,4 SL.1-6 L.1-6 W.2,4,7 RH 1,2,4,5,7,8,9 WhST 1,4,6,7,9</p> |

JA Be Entrepreneurial Rapid Business Planning

| Session Description | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|---|---|---|
| <p>Planning with the Customer in Mind</p> <p>Students are introduced to lean business planning and focus on the customer-focused segments of the Lean Canvas. They identify customer segments, the problem to be solved, and the intended solution.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify the purpose of a business plan. • Describe the key elements of the lean business plan model. • State the problem to be solved in the Lean Canvas as a customer-centered problem statement. • Identify the customers in the target audience for the proposed product or service. • Identify the solution that answers the problem statement. | <p>E.3.1 Describe how consumers, producers, workers, savers, investors, and citizens respond to incentives in order to allocate their scarce resources in ways that provide them the highest possible net benefits.</p> <p>E.5. 1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> <p>E.5.9. Discuss how entrepreneurs organize resources to produce goods and services because they expect to earn profits.</p> | <p>College and Career</p> <p>5.1 f. Create a spreadsheet or flow chart showing the advancement of the chosen career path and track the cost of any additional education/certifications that could be required throughout this career or other related options.</p> | <p>Grades 9–10 RI.2,4,8 W.4 SL.1,2,3,4 L. 1,2,3,4,6</p> <p>Grades 11–12 RI.2,4,8 SL. 1,2,3,4 L. 1,2,3,4,6</p> <p>RH 9-12 1-9 WhST 4,6,9</p> |
| <p>Summarizing the Customer Elements</p> <p>Students learn about customer communication channels and the most effective practices for reaching their customers. Then, they practice completing the customer elements of the lean business plan using an original or supplied idea.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define channels as they relate to business planning • Differentiate uses of each channel based on situations/context • Practice the lean business planning process by applying information to the Problem, Customer Segments, Solution, and Channels sections of the Lean Canvas. | <p>NA</p> | <p>College and Career</p> <p>CS7 Critical Thinking and Problem Solving</p> <ol style="list-style-type: none"> 1. Reason effectively. 2. Use systems thinking. 3. Make judgments and decisions. 4. Solve problems. | <p>Grades 9–10 RI. 2,4 W.4 SL. 1,2,3,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12 RI.2,4 SL. 1,2,3,4,6 L. 1,2,3,4,6 W 4</p> <p>RH 9-12 1-9 WhST 4,6,9</p> |

JA Be Entrepreneurial Rapid Business Planning

| Session Description | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|---|--|--|
| <p>Formulating the Finances:</p> <p>Students focus on financial elements of the Lean Canvas, including cost structure, pricing, and revenue streams. Then, they identify what metrics are key to gauge the performance and health of the venture.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the cost structure for a product/service by listing associated fixed and variable costs. Determine the appropriate price for a product/service given data about the associated costs, breakeven point, and desired profitability. Recognize the revenue streams that will generate profitability for a product or service. Explain how key metrics help determine the success of a product/service and impact the business decisions made about it. Explain how key metrics help determine the success of a product/service and impact the business decisions made about it | NA | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision -making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>College and Career</p> <p>CS2 Financial, Economic, Business, and Entrepreneurial Literacy</p> <p>1. Knowing how to make appropriate personal economic choices</p> <p>2. Understanding the role of the economy in society</p> <p>3. Using entrepreneurial skills to enhance workplace productivity and career options</p> | <p>Grades 9–10 RI.4,8 W. 4 SL.1,2,3,4 L.1,2,3,4,6</p> <p>Grades 11–12 RI. 4 SL. 1,2,3,4 L.1,2,3,4,6 W. 4</p> <p>RH 9-12 4,7,9 WhST 4</p> |
| <p>Conveying the Business’s Value:</p> <p>Students identify the business’s unique value and competitive advantage to convey its “edge.” Then, they practice writing compelling unique value proposition (UVP) statements and identifying the business’s competitive advantage.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the process used to convey the unique value proposition of a business idea. Identify what competitive (or unfair) advantage is as it relates to a lean business plan. | E.5.12. Compare and contrast positive and negative aspects of entrepreneurship. | <p>College and Career</p> <p>CS8 Communication and Collaboration</p> <p>1. Communicate clearly.</p> <p>2. Collaborate with others.</p> | <p>Grades 9–10 RI. 4,8 W. 4 SL. 1,2,3,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12 RI. 4 SL. 1,2,3,4,6 L. 1,2,3,4,6 W 4</p> <p>RH 9-12 2,4,5,7,9WhST 4,6</p> |

JA Be Entrepreneurial Rapid Business Planning

| Session Description | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--|--|---|
| <p>Completing and Testing the Lean Business Plan</p> <p>Students practice completing the marketing and financial elements of the lean business plan using an original or supplied idea. Then, they review the importance of testing the business plan for ongoing refinement.</p> <p>Students will:</p> <ul style="list-style-type: none"> Practice the lean business planning process by applying information to the Cost Structure, Revenue Streams, Key Metrics, Unique Value Proposition, and Competitive (Unfair) Advantage sections of the Lean Canvas Describe the importance of testing and validating the assumptions and ideas that frame a business plan | <p>E.1.3. Illustrate that making good choices should involve trading off the expected value of one opportunity against the expected value of its best alternative.</p> <p>E.5.9. Discuss how entrepreneurs organize resources to produce goods and services because they expect to earn profits.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision - making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 RI.4 W. 2,4 SL.1,2,4 L. 1,2,3,4,6</p> <p>Grades 11–12 RI.4 SL.1,2,4,6 L. 1,2,3,4,6 W 2,4</p> <p>RH 9-12 4,5,9</p> |
| <p>Developing a Lean Business Plan (Optional, Self-Guided)</p> <p>Students construct a lean business plan with an original idea using the Lean Canvas to demonstrate comprehension and execution of business planning.</p> <p>Students will:</p> <ul style="list-style-type: none"> Produce a lean business plan in the Lean Canvas template using the identified problem or a startup business idea | <p>E.1.3. Illustrate that making good choices should involve trading off the expected value of one opportunity against the expected value of its best alternative.</p> <p>E.5.9. Discuss how entrepreneurs organize resources to produce goods and services because they expect to earn profits.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision - making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 RI.4 W. 2,4,7 SL.2,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12 RI. 4 SL.1.4 L. 1,2,3,4,6 W 2,4,7</p> <p>RH 9-12 1,2,4,5</p> <p>WhST 1,4,6</p> |

JA Career Exploration Fair High School

| Session Description | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--|---|---|
| <p>Session One: Before the Fair</p> <p>In the pre-fair session, students will assess their abilities, interests, work preferences, and values in preparation for the JA Career Exploration Fair.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define careers Differentiate among abilities, interests, work preferences, and values Identify their personal characteristics | <p>E.5.14. Explain and define the different forms of getting income: labor, capital, natural resources, and entrepreneurial talents.</p> <p>E.5.15. Analyze how peoples' incomes, in part, reflect choices they have made about education, training, skill development, and careers.</p> | <p>College and Career</p> <p>1.1. Research a selected career path based on interests and program of study</p> <p>a. Determine the skills, education, and training that will be needed for this career/profession.</p> | <p>Reading for Informational Text RI 4 RI 7</p> <p>Speaking and Listening SL 1 SL 2</p> <p>Language L 3 L 4 L 6</p> <p>Social Studies Literacy RH.9-10.3 RH.9-10.4.</p> |
| <p>Session Two: Day of the Fair</p> <p>During the JA Career Exploration Fair, students engage with volunteers and learn more about different businesses and jobs.</p> <p>Students will:</p> <ul style="list-style-type: none"> Relate the impact of personal interests and abilities on career choices Investigate a variety of careers and the skills, educational preparation, training, and personal qualities needed for those careers Examine how school skills apply to career paths Explain the importance of staying in school and graduating high school | <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> <p>E.1.3. Illustrate that making good choices should involve trading off the expected value of one opportunity against the expected value of its best alternative.</p> | <p>Personal Finance</p> <p>2.3. People vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</p> | <p>Reading for Informational Text RI 4 RI 7</p> <p>Speaking and Listening SL 1 SL 2</p> <p>Writing W 4 W 7</p> <p>Language L 3 L 4 L 6</p> <p>Social Studies Literacy RH.6-8.3 RH.6-8.4</p> |
| <p>Session Three: After the Fair</p> <p>In the post-fair session, students will reflect on their JA Career Exploration Fair experiences.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify a future career goal Create a personal action plan | <p>2.1. People choose jobs or careers for which they are qualified based on the income they expect to earn and the benefits, such as health insurance coverage or a retirement plan, that they expect to receive.</p> <p>2.2. People choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> | <p>Personal Finance</p> <p>2.4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p> <p>College and Career</p> <p>6.1.b Identify non-income factors that influence career choice.</p> | <p>Reading for Informational Text RI 2 RI 4 RI 5 RI 7</p> <p>Speaking and Listening SL 1 SL 2</p> <p>Writing W 4 W 7</p> <p>Social Studies Literacy RH.6-8.3 RH.6-8.4</p> |

JA Career Speaker Series

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|---|---|
| <p>Session One: Before the Event</p> <p>Students research the visiting career speaker and his or her company, and prepare questions for the speaker event.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify skills and interests. Recognize Career Clusters Recall future high-demand occupations | <p>E.5.14. Explain and define the different forms of getting income: labor, capital, natural resources, and entrepreneurial talents.</p> <p>E.5.15. Analyze how peoples' incomes, in part, reflect choices they have made about education, training, skill development, and careers.</p> | <p>College and Career</p> <p>1.1. Research a selected career path based on interests and program of study</p> <p>a. Determine the skills, education, and training that will be needed for this career/profession.</p> | <p>Reading for Informational Text RI 1 RI 4 RI 7</p> <p>Speaking and Listening SL 1 SL 2</p> <p>Writing W 4 W 7</p> <p>Language L 3 L 4 L 6</p> |
| <p>Session Two: During the Event</p> <p>Students learn about the guest speaker's job experiences and stories, ask questions, and take notes.</p> <p>Students will:</p> <ul style="list-style-type: none"> Practice active listening skills. Equate job responsibilities with skills and interests | <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> <p>E.1.3. Illustrate that making good choices should involve trading off the expected value of one opportunity against the expected value of its best alternative.</p> | <p>Personal Finance</p> <p>2.3. People vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</p> | <p>Speaking and Listening SL 1 SL 2</p> <p>Writing W 4 W 7</p> <p>Language L 3 L 4 L 6</p> |
| <p>Session Three: After the Event</p> <p>Students reflect on what they learned during their preparation and the speaker event.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize Career Clusters | <p>NA</p> | <p>Personal Finance</p> <p>2.4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p> <p>College and Career</p> <p>6.1.b Identify non-income factors that influence career choice.</p> | <p>Speaking and Listening SL 1 SL 2</p> <p>Writing W 2 W 4 W 7</p> <p>Language L 3 L 4 L 6</p> |

JA Career Success

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|--|---|
| <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>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>E.1.6. Discuss ways that decisions made by individuals, firms, or government officials often have long run unintended consequences that can partially or entirely offset or supplement the initial effects of the decision.</p> <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision -making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision</p> | <p>Grades 9–10 RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p> |
| <p>Session Two: Get Hired– Communication and Conflict-Management Skills</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>Students will:</p> <ul style="list-style-type: none"> • Recognize common responses to conflict • Apply conflict-management skills to resolve work-based issues | NA | <p>College and Career</p> <p>8. 2. Demonstrate proper etiquette when collaborating, communicating, and using digital media.</p> | <p>Grades 9–10 RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</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 (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.</p> <p>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 | NA | <p>College and Career</p> <p>CS8 Communication and Collaboration</p> <ol style="list-style-type: none"> 1. Communicate clearly. 2. Collaborate with others. | <p>Grades 9–10 RI.9-10.4 SL.9-10.1,6 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p> |

JA Career Success

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--|--|--|
| <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>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 | NA | <p>College and Career</p> <p>1.1.c. Distinguish between hard skills and soft skills and how they apply to postsecondary and the workforce.</p> | <p>Grades 9–10 RI.9-10.4 W.9-10.2 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p> |
| <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>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 making career planning decisions | NA | <p>Personal Finance</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> <p>2. 2. People choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> | <p>Grades 9–10 RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</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>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>E.5.14. Explain and define the different forms of getting income: labor, capital, natural resources, and entrepreneurial talents.</p> <p>E.5.15. Analyze how peoples’ incomes, in part, reflect choices they have made about education, training, skill development, and careers.</p> | <p>Personal Finance</p> <p>2.3. People vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</p> <p>2.4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p> | <p>Grades 9–10 W.9-10.1 L.9-10.1</p> <p>Grades 11–12 L.11-12.1</p> |

JA Career Success

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--|---|--|
| <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>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>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> | <p>College and Career</p> <p>CS13 Initiative and Self-Direction</p> <ol style="list-style-type: none"> 1. Manage goals and time. 2. Work independently. 3. Be self-directed learners. | <p>Grades 9–10</p> <p>RI.9-10.4,5 W.9-10.2 SL.9-10.1,2 L.9-10.1</p> <p>Grades 11–12</p> <p>RI.11-12.4,5 W.11-12.1,3,9 SL.11-12.1,2 L.11-12.1</p> |

JA Company Program

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--|--|---|
| <p>Meeting One: Start a Business</p> <p>Students are introduced to the JA Company Program experience, explore ways to raise capital for their business venture, and analyze their personal strengths to help inform their individual roles in their company project.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the JA Company Program overall objectives by reviewing the major milestones. Describe the importance of setting goals and developing a vision as first steps toward entrepreneurial success. Identify the roles and associated skill sets that are integral in a company structure. Assess personal strengths against the designated company roles to determine a potential business role. Identify different means by which to raise capital for a start-up business. Differentiate between facts and myths about entrepreneurs. Reflect on personal and professional vision and set some immediate goals for becoming an entrepreneur. | <p>9-12. 4.1 A. Examine the [opportunity costs] and benefits of economic decisions on society as a whole as well as on individuals and governments.</p> <p>E.4. 1. Demonstrate that market prices are determined through the buying and selling decisions made by buyers and sellers.</p> <p>E.5.9. Discuss how entrepreneurs organize resources to produce goods and services because they expect to earn profits.</p> <p>E.5.12. Compare and contrast positive and negative aspects of entrepreneurship.</p> | <p>College and Career</p> <p>1.2. a. Discuss reasons for setting goals.</p> <p>CS2 Financial, Economic, Business, and Entrepreneurial Literacy</p> <p>1. Knowing how to make appropriate personal economic choices</p> <p>2. Understanding the role of the economy in society</p> <p>3. Using entrepreneurial skills to enhance workplace productivity and career options</p> | <p>Grades 9–10 RI.9-10 2,,4,6,7,10 SL.9-10.1-3 L.9-10.1,2,4,5,6</p> <p>Grades 11–12 RI.11-12. 2,,4,6,7,10 SL.11-12. 1-3 L.11-12.1,2,4,5,6</p> |
| <p>Meeting Two: Solve a Customer’s Problem</p> <p>Students use creative problem solving to brainstorm ideas for a business service/product, with the goal of identifying their top choices to research.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how brainstorming several ideas and then picking the best option will lead to creative problem solving. Describe the Design Thinking model and the steps involved in the process. Describe the advantages of applying the Design Thinking model to new ideas or problem solving. Describe the Empathize, Define, and Ideate steps in the Design Thinking model. Apply the Empathize, Define, and Ideate steps of the Design Thinking model to identify a customer need and some plausible solutions. | <p>E.1.1. Identify that [scarcity] is the condition of not being able to have all of the goods and services that one wants. It exists because human wants for goods and services exceed the quantity of goods and services that can be produced using all available resources.</p> <p>E.3.1 Describe how consumers, producers, workers, savers, investors, and citizens respond to incentives in order to allocate their scarce resources in ways that provide them the highest possible net benefits.</p> <p>E.5. 1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>2.3. When buying a good, consumers may consider various aspects of the product including the product’s features. For goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.</p> <p>College and Career</p> <p>CS7 Critical Thinking and Problem Solving</p> <p>1. Reason effectively.</p> <p>2. Use systems thinking.</p> <p>3. Make judgments and decisions.</p> <p>4. Solve problems.</p> | <p>Grades 9–10 RI.9-10 2,4,7,10 W. 9-10 4 SL.9-10.1-5 L.9-10.1,2,4,5,6</p> <p>Grades 11–12 RI.11-12 2,,4,6,7,10 W.11-12 4 SL11-12.1-3 L.11-12.1-2</p> |

JA Company Program

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|--|--|---|
| <p>Meeting Three: Evaluate the Options</p> <p>Students apply their personal entrepreneurial skills while exploring good decision making and vetting the viability of a venture, using a SWOT analysis tool to narrow their decision on their company’s final product idea.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain why innovation is an integral factor for a company’s health and growth. • Explain how failure leads to success and how using a growth mindset can provide the appropriate perspective in challenging situations. • Define the entrepreneurial mindset. • Describe the key characteristics that a successful entrepreneur embodies. • Explain the uses and benefits of a SWOT analysis for a start-up venture. • Apply a SWOT analysis to each product/service the company is considering. • Define the terms pivot and persevere related to business venture startups. • Use data to make informed decisions about the direction of the business. • Execute a final decision about whether to proceed with the team’s chosen product/service using data-informed decision making. • Demonstrate that entrepreneurs have accountability by completing a Product Approval application to submit to JA. | <p>E.1.3. Illustrate that making good choices should involve trading off the expected value of one opportunity against the expected value of its best alternative.</p> <p>E.5.1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> <p>E.5.2. Evaluate how the level of competition in an industry is affected by the ease with which new producers can enter the industry, and by consumers’ information about the availability, price and quantity of substitute goods and services.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9–10 RI.9-10 2,4,5,6,10 W.9-10 4,6,7,8,9,10 SL.9-10.1-4 L.9-10.1-6</p> <p>Grades 11–12 RI.11-12. 2,4,6,10 W.11-12 4,6,7,8,9,10 SL.11-12. 1-4 L.11-12.1-6</p> |

JA Company Program

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--|--|--|
| <p>Meeting Four: Create a Structure</p> <p>Students initiate the company’s structure by establishing roles, commence planning within business teams, and finalize capitalization decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the five functional roles of the company and the essential responsibilities of each role. • Relate the sections of the Business Snapshot with the business planning information necessary to identify for a start-up company. • Evaluate personal strengths aligned to each role and select team members for business teams. • Evaluate the different means for raising capital and select an option for the company’s start-up venture. • Identify essential tasks for different roles in the startup by drafting Business Team task lists for each functional role. • Discuss collaboration and communication strategies within and between business teams. | <p>E.1.3. Illustrate that making good choices should involve trading off the expected value of one opportunity against the expected value of its best alternative.</p> | <p>Personal Finance</p> <p>1. People make decisions because their wants exceed available resources.</p> <p>2. A rational decision making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> | <p>Grades 9–10 RI.9-10 2,4,5,6,10 W.9-10 4,6,7,8,9,10 SL.9-10.1-4 L.9-10.1-6</p> <p>Grades 11–12 RI.11-12. 2,4,6,10 W.11-12 4,6,7,8,9,10 SL.11-12. 1-4 L.11-12.1-6</p> |
| <p>Meeting Five: Launch the Business</p> <p>Students explore corporate leadership roles and responsibilities, evaluate personal leadership skills, and elect leaders for the business venture. Then, they organize their business teams, start deep dives into business team roles, and complete work on the Business Snapshot and Company Charter.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Evaluate different leadership styles and the most positive leadership influence for companies in different situations. • Assess personal leadership styles and reflect on what considerations might be important in decision making as a leader of a start-up company. • Describe the significance of accountability as an entrepreneur and a student as it relates to a company venture and JA experience. • Evaluate the different leader candidates, and elect people for the company leadership positions. • Demonstrate basic business planning by completing the Business Snapshot which outlines all the key elements to launch a business. • Express the legal and social need for a company’s guiding principles by developing and agreeing to a company charter. | <p>E.4. 1. Demonstrate that market prices are determined through the buying and selling decisions made by buyers and sellers.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 RI.9-10.1,2,4,10 W.9-10.2 W.9-10.4-6 SL.9-10.1,3,4,5,6 L.9-10.1-6</p> <p>Grades 11-12 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> |

JA Company Program

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--|---|---|
| <p>Topic: Finances (Self-Guided) Students learn how the finance department is a vital part of an organization and review the characteristics that contribute to a strong finance team</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of finance in a company. Explain the primary tasks and responsibilities of the finance team to understand this team's role in company operations. | <p>E.4. 1. Demonstrate that market prices are determined through the buying and selling decisions made by buyers and sellers. i.</p> | <p>Personal Finance</p> <p>6.3 i. Identify common monthly bills and demonstrate how to schedule and manage bill payments.</p> <p>j. Develop a budgeting plan to manage spending and saving.</p> | <p>Grades 9-10 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>Grades 11-12 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 L.11-12.6</p> |
| <p>Topic: Leadership and Management (Self-Guided) Students review the concept of leadership and how leaders guide organizations, discover the characteristics that foster strong leadership skills, and identify the primary responsibilities of this business role in the JA Company Program.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of leadership and management in a company. Explain the primary tasks and responsibilities of the Leadership and Management team to understand this team's role in company operations. | <p>9-12 2.3 B. Analyze the style and function of a leader to determine his/her impact on a governmental system.</p> | <p>College and Career</p> <p>CS16 Leadership and Responsibility</p> <ol style="list-style-type: none"> Guide and lead others. Be responsible to others. | <p>Grades 9-10 RI.9-10.1-2 RI.9-10.4,10 SL.9-10.1-2 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.2,4,10 SL.11-12.1-2 L.11-12.1-6</p> |
| <p>Topic: Marketing (Self-Guided) Students learn how marketing connects the company with the customer and is really the way that a company communicates with customers and other businesses. They learn the four Ps of the marketing mix and the primary responsibilities of the Marketing team during the JA Company Program.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of marketing in a company Explain the primary tasks and responsibilities of the Marketing team to understand this team's role in company operations. | <p>NA</p> | <p>Personal Finance</p> <p>1. Consumer decisions are influenced by the price of a good or service, the price of alternatives, and the consumer's income as well as his or her preferences.</p> <p>3. When buying a good, consumers may consider various aspects of the product including the product's features. For goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.</p> | <p>Grades 9-10 RI.9-10.2,4,7,10 W.9-10.2,4,5,6,7,8,10 SL.9-10.1-6 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,7,10 W.11-12.2 W.11-12.4-8 SL.11-12.1-6 L.11-12.1-6</p> |

JA Company Program

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|---|--|---|
| <p>Topic: Sales (Self-Guided)</p> <p>Students learn how sales teams are vital to an organization and discover the primary responsibilities of the Sales team for the JA Company Program and learn tips for sales success.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe the importance of sales in a company • Explain the primary tasks and responsibilities of the • Sales team to understand this team’s role in company operations. | <p>E.4.2. Explain that the term ‘relative price’ refers to the price of one good or service compared to the prices of other goods and services. Relative prices are the basic measures of the relative scarcity of products when prices are set by market forces (supply and demand).</p> | <p>Personal Finance</p> <p>2. 4. Consumers may be influenced by how the price of a good is expressed.</p> | <p>Grades 9-10 RI.9-10.2,4,5,6,10 SL.9-10.1-6 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,6,10 SL.11-12.1-6 L.11-12.1-6</p> |
| <p>Topic: Supply Chain Workflow (Self-Guided)</p> <p>Students learn that a supply chain is the network established to gather components, manufacture a product, and distribute that product to consumers. responsibilities.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe the function of a supply chain and the purpose of each link in the supply chain as it relates to company operations. | <p>NA</p> | <p>Personal Finance</p> <p>1.1 People make decisions because their wants exceed available resources.</p> | <p>Grades 9-10 RI.9-10.1,2,4,7,10 W.9-10. 4,7 SL.9-10.1-6 L.9-10.1,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4,7,10 W.11-12. 4,7,10 SL.11-12.1-6 L.11-12.1-4 L.11-12.6</p> |
| <p>Business Operations Over the course of several meetings, students launch their business, work in their business teams to run the business, and share weekly progress with Leadership. They have access to self-guided content to support their specific roles.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the five functional roles of the company and the essential responsibilities of each role. • Describe the steps involved in a company status update report. • Present status updates from each business team of the company. • Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. • Establish a functional startup through completing tasks related to the management and running of their company. | <p>NA</p> | <p>NA</p> | <p>Grades 9-10 RI.9-10.2,4,6,10 W.9-10.2,4,8-10 SL.9-10.1-6 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,6,7,10 W.11-12.2,4,8,10 SL.11-12.1-6 L.11-12.1-6</p> |

JA Company Program

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|--|--|--|
| <p>Meeting Twelve: Liquidate the Company</p> <p>Students finalize their company’s operations, initiate the steps necessary to liquidate their company’s assets, and complete the steps to close out their company.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the liquidation process for the company and the associated tasks. Demonstrate the liquidation process of a business by executing the tasks to complete the student company. | <p>E.5.10. Demonstrate that entrepreneurs (as well as other sellers) earn profits when the revenues they receive from selling the products they sell are greater than the costs of production.</p> <p>E.5.11. Demonstrate that entrepreneurs (as well as other sellers) incur losses when the revenues they receive from selling the products they sell do not cover the costs of production.</p> <p>E.5.12. Compare and contrast positive and negative aspects of entrepreneurship.</p> | <p>NA</p> | <p>Grades 9-10 RI.9-10.2,4,7,10 SL.9-10.1-4 L.9-10.1-4</p> <p>Grades 11-12 RI.11-12.2,4,10 SL.11-12.1-4 L.11-12.1-4</p> |
| <p>Meeting Thirteen:</p> <p>Create a Personal Plan of Action</p> <p>Students recognize the necessity of networking as an entrepreneur and work on a personal action plan to develop their personal network and to refine their entrepreneurial skills.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of networking related to your business and overall entrepreneurial success. Execute an introductory plan to initiate networking by determining immediate people and organizations you can connect with. Execute a personal action plan to detail the next steps you will take in your entrepreneurial journey. | <p>9-12. 4.1 A. Examine the [opportunity costs] and benefits of economic decisions on society as a whole as well as on individuals and governments.</p> | <p>College and Career</p> <p>1.1 Explain what it means to be college- and career-ready.</p> <p>a. Define college- and career-readiness.</p> | <p>Grades 9-10 RI.9-10. 2,4,6,7,10 W.9-10. 4,6 SL.9-10 .1-2 L.9-10. 1-4,6</p> <p>Grades 11-12 RI.11-12. 2,4,6,7,10 SL.11-12.1-2 L.11-12.1-4,6</p> |
| <p>Meeting Fourteen:</p> <p>Develop an Annual Report (Optional)</p> <p>During this optional meeting, students create an annual report as a summary of their student company experience.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe an annual report and its purpose. Develop a summary annual report project to complete the business venture experience. | <p>E.5.12. Compare and contrast positive and negative aspects of entrepreneurship.</p> <p>E.5.13. Evaluate how entrepreneurial decisions are influenced by tax, regulatory, education, and research support policies.</p> | <p>College and Career</p> <p>CS8 Communication and Collaboration</p> <p>1. Communicate clearly.</p> <p>2. Collaborate with others.</p> <p>CS9 Information Literacy</p> <p>1. Access and evaluate information.</p> <p>2. Use and manage information.</p> | <p>Grades 9-10 RI.9-10. 2,4,6,10 W.9-10. 2,4-10 SL.9-10 .1-2, 4-6 L.9-10. 1-6</p> <p>Grades 11-12 RI.11-12. 2,4,6,10 W.11-12. 2, 4-10 SL.11-12.1-2,4-6 L.11-12.1-6</p> |

JA Excellence Through Ethics

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|--|--|---|
| <p>Day of the Visit</p> <p>A business professional volunteer will speak to the students about ethics and lead self-assessment and ethics scenario activities.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define ethics. • Evaluate personal values in ethical dilemmas. • Articulate and identify the steps necessary to make ethical decisions. • Recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices. | <p>9-12. 4.1 A. Examine the [opportunity costs] and benefits of economic decisions on society as a whole as well as on individuals and governments.</p> <p>9-12 2.1 B. Predict the consequences which can occur when individuals fail to carry out their personal responsibilities.</p> <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> | <p>Personal Finance</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 W.9-10. 4,7 SL.9-10. 1-2 L.9-10. 3-6</p> <p>Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6</p> |
| <p>Reflection Activity (Optional)</p> <p>Students will reflect and discuss their learnings after interacting with a local business professional.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Reflect on what they learned during their volunteer visit. • Begin to understand ethical choices beyond the perspective of what they read in books. • Give thoughtful consideration to “right” and “wrong” choices and examination of personal beliefs. • Self-examine to develop a personal awareness of values to begin to see the disconnect between their words and actions. • Strengthen the belief that ethics is an active ethos and start to develop a deeper commitment to living ethically. | <p>E.1 4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> | <p>College and Career</p> <p>CS7 Critical Thinking and Problem Solving</p> <p>1. Reason effectively.</p> <p>3. Make judgments and decisions.</p> <p>4. Solve problems.</p> | <p>Grades 9-10 W.9-10. 4,7 SL.9-10. 1-2 L.9-10. 3-6</p> <p>Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6</p> |
| <p>Extended Learning Opportunities (Optional)</p> <p>Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Learn more about ethics. | <p>NA</p> | <p>NA</p> | <p>Grades 9-10 W.9-10. 4,7 SL.9-10. 1-2 L.9-10. 3-6</p> <p>Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6</p> |

JA High School Heroes

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|---|---|
| <p>Effective Civic Leadership.</p> <p>Students explore the importance of leadership skills and the value of community involvement. They learn the importance of communication and conflict-management skills to achieve group goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify qualities of a leader. • Recognize the role of civic leadership in a community. • Develop conflict-resolution skills. | <p>9-12 2.1 B. Predict the consequences which can occur when individuals fail to carry out their personal responsibilities.</p> <p>9-12 2.3 B. Analyze the style and function of a leader to determine his/her impact on a governmental system.</p> | <p>College and Career</p> <p>CS16 Leadership and Responsibility</p> <ol style="list-style-type: none"> 1. Guide and lead others. 2. Be responsible to others. | <p>Grades 9-10 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>Grades 11-12 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>Presentation Skills and Classroom Management</p> <p>Students learn effective presentation techniques to get an audience’s attention and keep it. They gain insight into classroom dynamics to assist with managing elementary school students when in that environment.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use strong presentation skills to communicate effectively. • Develop classroom management practices. • Recognize and use techniques that further teamwork and achieve group goals. | <p>NA</p> | <p>College and Career</p> <p>7.3 Implement a student-led service project into the school/community.</p> | <p>Grades 9-10 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>Grades 11-12 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>Critical Thinking and Problem Solving</p> <p>Students advance their critical thinking skills so that they can adapt quickly to new circumstances and develop successful solutions to problems.</p> <p>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 have consequences. | <p>E.1 6. Discuss ways that decisions made by individuals, firms, or government officials often have long run unintended consequences that can partially or entirely offset or supplement the initial effects of the decision.</p> <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> | <p>Personal Finance</p> <ol style="list-style-type: none"> 1.1. People make decisions because their wants exceed available resources. 1.2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool. 1.3. Decision-making includes recognizing the opportunity cost of a decision. 1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision. | <p>Grades 9-10 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>Grades 11-12 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> |

JA High School Heroes

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|--------------------------|--|---|
| <p>Reflection Students share their JA High School Heroes experience and learn about its relevance to their futures. They complete a self-assessment designed to reiterate lessons about leadership, presentations, and critical thinking.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Implement objective criteria to self-evaluate • Recognize the value of constructive feedback and the growth mind-set • Develop a personal action plan. | NA | <p>College and Career</p> <p>7. 4. Evaluate the success of the student service project.</p> <p>a. Evaluate to determine if the project benefitted and created a positive environment for the local school/community.</p> | <p>Grades 9-10 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>Grades 11-12 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> |

JA It's My Job (Soft Skills)

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|--------------------------|---|---|
| <p>Communicating About Yourself</p> <p>Students learn what their dress, speech, and listening skills communicate to others about them.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of manners as an element of professionalism. Identify language and style appropriate for the workplace. Listen actively for content, not to anticipate response. | NA | <p>College and Career</p> <p>1.1.c. Distinguish between hard skills and soft skills and how they apply to postsecondary and the workforce.</p> | <p>Grades 9-10 RI.9-10.1,4,11 SL.9-10.1-3 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-3 L.11-12.1-2 L.11-12.6</p> |
| <p>Applications and Resumes</p> <p>This session covers job applications and resumes, two written methods of applying for a job. Students examine both documents and begin to think about how to adapt their experiences, skills, and achievements to the applicable template to present themselves to a potential employer.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify information necessary for a job application. Recognize key features and formatting of resumes. Use appropriate language for a resume. | NA | <p>Personal Finance</p> <p>2.1. People choose jobs or careers for which they are qualified based on the income they expect to earn and the benefits, such as health insurance coverage or a retirement plan, that they expect to receive.</p> <p>2.2. People choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> | <p>Grades 9-10 RI.9-10.2 W.9-10.2,4,6 SL.9-10.1-2 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.2 W.11-12.2,4,6 SL.11-12.1-3 L.11-12.1-2 L.11-12.6</p> |
| <p>Interviewing for a Job</p> <p>This session covers communication styles used during the process of job hunting, with an emphasis on interviewing. Students complete an activity and track their accomplishments in a “brag sheet.”</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify appropriate content for a personal brag sheet Adapt personal information to interview situations. Develop answers to common interview questions. Recognize appropriate professional dress and demeanor for a job interview. | NA | <p>College and Career</p> <p>4.4. Participate in mock scholarship and academic interviews.</p> | <p>Grades 9-10 RI.9-10.2 W.9-10.2,4,6 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6</p> |

JA It's My Job (Soft Skills)

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--------------------------|---|--|
| <p>Cell Phones in the Workplace</p> <p>This session covers communication methods to ensure workplace success, focusing on using cell phones in the workplace. A required activity covers cell phone etiquette, plus there are three additional activities from which to choose.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize and identify appropriate and inappropriate uses of cell phones in the workplace. • Identify the effects of inappropriate usage of cell phones in the workplace. • Adapt cell phone behavior and functions for professional uses. • Recognize and apply appropriate texting style for communicating in the workplace. | NA | <p>College and Career</p> <p>1.1.c. Distinguish between hard skills and soft skills and how they apply to postsecondary and the workforce.</p> <p>CS11 ICT Literacy</p> <p>1. Apply technology effectively.</p> | <p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6</p> |
| <p>Workplace Communication</p> <p>This session covers communication methods in the workplace. Activities focus on appropriate tone and topics for the workplace and communication strategies for collaborating effectively.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify and use an appropriate professional tone in workplace communication. • Identify appropriate and inappropriate subjects for workplace discussion. • Enable cooperative and productive group interactions. • Communicate to solve problems collaboratively and respectfully. | NA | <p>College and Career</p> <p>1.1.c. Distinguish between hard skills and soft skills and how they apply to postsecondary and the workforce.</p> <p>CS9 Information Literacy</p> <p>1. Access and evaluate information. 2. Use and manage information.</p> | <p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6</p> |
| <p>Workplace Writing</p> <p>This session covers the basics of professional writing. Included are activities that allow students to practice writing concisely, clearly, and correctly, with appropriate workplace style.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use proper spelling, grammar, and punctuation in the workplace. • List best practices for effective business writing. • Use clear language and appropriate style for written communication in the workplace. • Identify important ideas and express them clearly and concisely in writing. | NA | <p>College and Career</p> <p>1.1.c. Distinguish between hard skills and soft skills and how they apply to postsecondary and the workforce.</p> <p>CS9 Information Literacy</p> <p>1. Access and evaluate information. 2. Use and manage information.</p> | <p>Grades 9-10 RI.9-10.2 W.9-10.2,4,6,10 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 W.11-12.2,4,6,10 SL.11-12.1-4 L.11-12.1-2 L.11-12.6</p> |

JA Job Shadow

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--------------------------|--|---|
| <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>Students will:</p> <ul style="list-style-type: none"> Recognize career clusters that match their skills and interests Demonstrate self-awareness of their soft skills in work scenarios | NA | <p>Personal Finance</p> <p>2.1. People choose jobs or careers for which they are qualified based on the income they expect to earn and the benefits, such as health insurance coverage or a retirement plan, that they expect to receive.</p> <p>2. 2. People choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>College and Career</p> <p>1.1.c. Distinguish between hard skills and soft skills and how they apply to postsecondary and the workforce.</p> | <p>Grades 9–10 RI.9-10.1 W.9-10.7 SL.9-0.1 L.9-10.4</p> <p>Grades 11–12 RI.11-2.1 SL.11-2.1 L.11-12.4</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>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 | NA | <p>Personal Finance</p> <p>2.4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p> | <p>Grades 9–10 W.9-10.4-5 W.9-10.7 SL.9-10.1 L.9-10.1,3 L.9-10.4</p> <p>Grades 11-12 W.11-12.2,7 SL.11-12.1 L.11-12.3 L.11-12.4</p> |
| <p>Session Three: Get Hired– Collaboration and Creativity</p> <p>Students reflect on what they learned before and during the site visit, and 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>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 | NA | <p>College and Career</p> <p>CS6 Creativity and Innovation</p> <ol style="list-style-type: none"> Think creatively. Work creatively with others. Implement innovations. | <p>Grades 9–10 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>Grades 11-12 W.11-12.4-5 W.11-12.7 SL.11-12.1,4 L.11-12.1 L.11-12.3-4</p> |

JA Job Shadow Blended Model

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|---|---|
| <p>Session One: Finding Your Future</p> <p>In this session, students are introduced to the Design for Delight innovation model and how to use it for career planning. They examine career options and pathways in relation to their skills and interests, to allow them to choose potential occupations to explore.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the three Design for Delight innovation principles ▪ Correlate the Design for Delight innovation principles to the development of a personal career plan ▪ Explain career clusters and their relationship to career pathways, industries, and careers | <p>9-12. 4.1 A. Examine the [opportunity costs] and benefits of economic decisions on society as a whole as well as on individuals and governments.</p> | <p>Personal Finance</p> <p>2.1. People choose jobs or careers for which they are qualified based on the income they expect to earn and the benefits, such as health insurance coverage or a retirement plan, that they expect to receive.</p> <p>2. 2. People choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>College and Career</p> <p>5.1 Research a selected career path based on interests and program of study.</p> | <p>Reading for Informational Text 9-10 RI.1,2,4,6 11-12 RI 2,4,8</p> <p>Speaking and Listening 9-12 SL.1,2</p> <p>Writing 9-12 W.7</p> <p>Language 9-12 L. 1-4</p> |
| <p>Session Two: Career Exploration & Informational Interviews</p> <p>In this session, students work with a partner to explore their top three career choices and explain how they made their selections. They learn what an informational interview is and how to conduct one with a professional contact to learn more about a career of interest, and they prepare for a site visit.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Analyze which career options most closely relate to their interests, strengths, and skills ▪ Describe informational interviews and their relevancy to personal career exploration ▪ Develop questions for informational interviews to identify preferable careers ▪ Practice positive interview techniques and etiquette ▪ Research local individuals working in preferable careers (optional) ▪ Craft a personal elevator pitch (optional) | <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> | <p>Personal Finance</p> <p>2.4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p> <p>College and Career</p> <p>5.1.a Determine the skills, education, and training that will be needed for this career/profession.</p> <p>4.4 Participate in mock scholarship and academic interviews.</p> <p>4.4.a Identify and examine questions that may be asked during a scholarship/academic interview.</p> | <p>Reading for Informational Text 9-10 RI. 1,2,4 11-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1-6</p> <p>Writing 9-12 W. 4,6</p> <p>Language 9-12 L. 1-6</p> |

JA Job Shadow Blended Model

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--------------------------|--|--|
| <p>Session Three: Job Site Visit</p> <p>In this session students attend a workplace site visit. They see presentations about the company, conduct informational interviews, and participate in a series of challenges. A detailed itinerary is in the JA Job Shadow Site Coordinator Guide.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Observe and analyze a company’s presentations to discern business mission, values, and functions ▪ Make ethical decisions related to a business scenario ▪ Conduct informational interviews ▪ Relate what was learned from a workplace visit to a personal career path | NA | <p>Personal Finance</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> <p>College and Career</p> <p>5.2 Participate in an internship, career interview, or job shadowing experience in person or online that is related to a researched career field.</p> | <p>Reading for Informational Text 9-10 RI. 1,2,4 11-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1,2,3,6</p> <p>Language 9-12 L. 1-6</p> |
| <p>Session Four: Site Visit Reflection</p> <p>In this session students reflect on their site visit and write a thank you note to their hosts and any informational interview subjects. They create a resume and an online professional profile.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Evaluate personal career plan ▪ Create a resume ▪ Research local individuals working in preferable careers (optional) ▪ Create an online job search profile ▪ Write thank you notes | NA | <p>College and Career</p> <p>5.2.b b. Discuss the purpose of an internship, a career interview, and job shadowing experience and how participating can provide purposeful exposure to a researched career path.</p> | <p>Reading for Informational Text 9-10 RI. 2,4,6 11-12 RI. 2,4,8</p> <p>Speaking and Listening 9-12 SL. 1-4</p> <p>Writing 9-10 W. 3,4,6 11-12 W.2,4,6</p> <p>Language 9-12 L. 1-6</p> |
| <p>Session Five: Interviewing for a Job</p> <p>In this session students learn how to behave professionally and answer questions on job interviews, and they practice interviewing for a job. They explore how to secure a job shadow placement.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify common interview mistakes ▪ Investigate common job interview formats ▪ Practice job interviews from both the employer’s and applicant’s perspectives ▪ Prepare for job interview ▪ Plan and obtain job shadow commitment | NA | <p>College and Career</p> <p>4. 4. Participate in mock scholarship and academic interviews.</p> | <p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL. 1-6</p> <p>Language 9-12 L. 1-6</p> |

JA Job Shadow Blended Model

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--------------------------|--|---|
| <p>Session Six: Job Shadow Prep</p> <p>In this session students prepare for their job shadow experience by developing questions to ask of their job shadow subjects, learning about appropriate workplace behavior, and researching the companies where they will spend time.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Research the job shadow subject’s company, employees, and industry ▪ Develop questions for the job shadow experience ▪ Distinguish between appropriate and inappropriate workplace behavior ▪ Assess personal preparedness for the job shadow experience | NA | <p>College and Career</p> <p>5.3 Participate in an internship, career interview, or job shadowing experience in person or online that is related to a researched career field.</p> | <p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL. 1,2,4,6</p> <p>Writing 9-12 W. 4,6,7</p> <p>Language 9-12 L. 1-6</p> |
| <p>Session Seven: Job Shadow Experience</p> <p>In this session students visit a workplace and participate in an independent job shadow experience with the host(s) they identified.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Complete a job shadow experience ▪ Observe and analyze a workplace to evaluate relevancy to personal career plan ▪ Adapt behavior to a work environment ▪ Develop professional networking contacts | NA | <p>College and Career</p> <p>5.4 Participate in an internship, career interview, or job shadowing experience in person or online that is related to a researched career field.</p> | <p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1,2,3,6</p> <p>Language 9-12 L. 1-6</p> |
| <p>Session Eight: Job Shadow Reflection & Career Planning</p> <p>In this session students reflect on their job shadow experience and write up their notes. They analyze the relevance of the company and jobs they observed to their own career path plans and consider next steps.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Analyze job shadow experience. ▪ Re-evaluate personal career plan. ▪ Demonstrate appropriate workplace etiquette. | NA | <p>Personal Finance</p> <p>2.4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p> <p>College and Career</p> <p>5.2.i Complete and document internship/job shadowing hours within the chosen career field. 5.5 Write a reflection that gives an overview of the internship or job shadowing experience</p> | <p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1,2,3,6</p> <p>Writing 9-10 W. 3,4,6 11-12 2,4,6</p> <p>Language 9-12 L. 1-6</p> |

JA Personal Finance 2.0

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|---|--|
| <p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances require planning and managing. They begin to analyze the financial implications of their educational and career choices as a basis for understanding the relationship between earnings and personal finance. Students also explore how their decisions can affect other people with whom they have relationships and practice using healthy behaviors to discuss shared financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain how values, priorities, and educational goals can affect career decisions. • Identify employment options that align with your priorities and values. • Recognize how your financial decisions can affect others. • Use healthy relationship behaviors to discuss shared financial decisions. | <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> <p>E.5.14. Explain and define the different forms of getting income: labor, capital, natural resources, and entrepreneurial talents.</p> <p>E.5.15. Analyze how peoples' incomes, in part, reflect choices they have made about education, training, skill development, and careers.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> <p>2.1. People choose jobs or careers for which they are qualified based on the income they expect to earn and the benefits, such as health insurance coverage or a retirement plan, that they expect to receive.</p> <p>2.2. People choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>3. People vary in their willingness to obtain more education or training ...</p> <p>2.4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p> <p>College and Career</p> <p>1.2. a. Discuss reasons for setting goals.</p> <p>Compare sources of personal income and compensation and analyze factors that affect net income.</p> | <p>Grades 9-12 9-12.RI.4 9-12.RI.6 9-12.W.3-4 9-12.SL.1-3 9-12.L.1-4</p> |

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| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
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| <p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget. They review characteristics of a healthy relationship and explore how shared budgeting creates opportunities to talk about equality, independence, and respect.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize the importance of making and keeping a budget or spending plan. • Identify categories of expenses on a budget. • Explain how to use a budget to clarify shared financial decisions with another person. • Prioritize expense categories on a budget. | <p>E.1.3. Illustrate that making good choices should involve trading off the expected value of one opportunity against the expected value of its best alternative.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> <p>College and Career</p> <p>6.3. Analyze strategies to monitor income and expenses, plan for spending, and save for future goals.</p> <p>j. Develop a budgeting plan to manage spending and saving.</p> | <p>Grades 9-12</p> <p>9-12.RI.1 <u>RI.4</u></p> <p>9-12.RI.6</p> <p>9-12.W.4</p> <p>9-12.SL.1-3</p> <p>9-12.L.1-4</p> |
| <p>Session Three: Savings</p> <p>Students analyze the role that saving plays in their personal finances. They explore how having a healthy savings plan is necessary in all phases of life but is especially critical for big-ticket items and emergencies. Students learn how to apply communication strategies when discussing financial issues.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize reasons for saving. • Explain how saving can help you earn interest instead of paying interest. • Use strategies to achieve a saving goal. • Recognize unhealthy relationship behaviors related to saving. | <p>5. Identify the household as a major institution in which consumption and production take place. Recognize that banks and other financial institutions channel funds from savers to borrowers and investors.</p> <p>E.7. 3. Investigate how lower interest rates encourage investment.</p> <p>E.6.10. Define an interest rate as the price of money that is borrowed or saved which are determined by the forces of supply and demand.</p> | <p>Personal Finance</p> <p>3. 1. People choose between immediate spending and saving for future consumption. Some people have a tendency to be impatient, choosing immediate spending over saving for the future.</p> | <p>Grades 9-12</p> <p>9-12.RI.4</p> <p>9-12.RI.6</p> <p>9-12.W.3-4</p> <p>9-12.SL.1-2</p> <p>9-12.SL.4</p> <p>9-12.L.1-4</p> |

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| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|---|---|--|
| <p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. They examine the potential consequences of sharing credit or cosigning for loans.</p> <p>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. • Recognize the impact of sharing credit cards or cosigning for loans. | <p>E.1.6. Discuss ways that decisions made by individuals, firms, or government officials often have long run unintended consequences that can partially or entirely offset or supplement the initial effects of the decision.</p> <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> <p>E.6.5. Explain why deposits in checking accounts are considered money but assets such as stocks and bonds are not. Explain why a credit card should not be considered money.</p> | <p>Personal Finance</p> <p>4.5. Lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrowers’ credit and payment histories and provide that information to lenders in credit reports.</p> <p>4.6. Lenders can pay to receive a borrower’s credit score from a credit bureau. A credit score is a number based on information in a credit report and assesses a person’s credit risk.</p> <p>4.7. In addition to assessing a person’s credit risk, credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums.</p> <p>5.13. Consumers are entitled to a free copy of their credit reports annually so that they can verify that no errors were made that might increase their cost of credit.</p> <p>College and Career</p> <p>6.4 Develop strategies to control and manage credit and debt.</p> <ol style="list-style-type: none"> a. Discuss the benefits and costs of using credit and debt. b. Explain the effect of debt on net worth and the ability to borrow money. c. Compare and contrast debit and credit cards. | <p>Grades 9-12</p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6 9-12.SL.1-3 9-12.L.1 9-12.L.3-4</p> |

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| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|---|--|--|
| <p>Session Five: Consumer Protection</p> <p>Students explore consumer protection basics, including how to avoid scams, manage their money, use credit and loans carefully, and protect their personal information. They learn some of the risks associated with sharing finances with others.</p> <p>Students will:</p> <ul style="list-style-type: none"> List ways to protect online information. Recognize how a credit report can help identify suspicious activity related to your finances. Recognize risks involved with sharing finances. | <p>E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification.</p> | <p>Personal Finance</p> <p>2. 7. Governments establish laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud.</p> <p>5.12. Consumers who use credit should be aware of laws that are in place to protect them.</p> <p>7. 13. Loss of assets, wealth, and future opportunities can occur if an individual's personal information is obtained by others through identity theft and then used fraudulently. By managing their personal information and choosing the environment in which it is revealed, individuals can accept, reduce, and insure against the risk of loss due to identity theft.</p> <p>7.14. Federal and state regulations provide some remedies and assistance for victims of identity theft.</p> | <p>Grades 9-12</p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6 9-12.W.4 9-12.SL.1 9-12.SL.3-4 9-12.L.1-4</p> |
| <p>Session Six: Smart Shopping</p> <p>Students learn about comparison shopping and participate in a simulated shopping experience. They explore communicating with other people about consumer behaviors and shared shopping. A volunteer or the teacher can introduce and wrap up the session.</p> <p>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>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>2.1. Consumer decisions are influenced by the price of a good or service, the price of alternatives, and the consumer's income as well as his or her preferences.</p> <p>2.2. When people consume goods and services, their consumption can have positive and negative effects on others.</p> <p>2.3. When buying a good, consumers may consider various aspects of the product including the product's features. For goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.</p> <p>2. 4. Consumers may be influenced by how the price of a good is expressed.</p> | <p>Grades 9-12</p> <p>9-12.RI.4 9-12.RI.6 9-12.SL.2 9-12.L.3</p> |

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| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|--|--|
| <p>Session Seven: Risk Management</p> <p>Students practice applying appropriate risk management strategies in scenarios and learn how to discuss risk management and manage the risks associated with shared financial choices.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize the 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>E.1.8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification.</p> <p>9-12 2.1 B. Predict the consequences which can occur when individuals fail to carry out their personal responsibilities.</p> | <p>Personal Finance</p> <p>7. 2. Individuals vary with respect to their willingness to accept risk. Most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.</p> <p>7.4. People choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.</p> <p>7.7. People can lower insurance premiums by behaving in ways that show they pose a lower risk.</p> | <p>Grades 9-12</p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6</p> |

JA Personal Finance 2.0

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|--|---|
| <p>Session Eight: Investing</p> <p>Students explore the difference between saving and investing, the advantages and potential returns of investing, and common types of investment products. Students also learn about various types of investment risks and self-assess their personal investment risk tolerance and communication with others about shared investments.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Evaluate investments with different levels of risk and reward. • Describe the role that compound interest plays in wealth over time. • Recognize that investment options carry different levels of risk and reward. • Analyze the risk tolerances for different investment strategies. Recognize the importance of practicing healthy relationship behaviors in shared investment decisions. | <p>E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification.</p> <p>E.6.10. Define an interest rate as the price of money that is borrowed or saved which are determined by the forces of supply and demand.</p> <p>E.7. 3. Investigate how lower interest rates encourage investment.</p> | <p>Personal Finance</p> <p>3. 3. [Real] interest rates typically are positive because people expect to be compensated for deferring the use of savings from the present into the future. Higher interest rates increase the rewards for saving.</p> <p>3. 5. Money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest.</p> <p>6. 5. An investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.</p> <p>6.6. Shorter-term investments will likely have lower rates of return than longer-term investments.</p> <p>College and Career</p> <p>6.5 Explain how investing helps build wealth and meet financial goals.</p> <p>A Describe the differences between saving and investing and when to utilize each.</p> <p>d. Explain how compound interest works, its benefits to savers, and how to calculate it using an online calculator.</p> | <p>Grades 9-12</p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6 9-12.SL.1 9-12.SL.2 9-12.SL.3 9-12.SL.4 9-12.L.4</p> |

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| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
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| <p>Session Nine: Credit Cards (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities introduce credit cards as a form of short-term financing that can be used to pay a bill or make a purchase. Other topics covered include credit card types, credit card terms and credit card rights.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define the term “credit card.” • Understand the difference between a credit card and a debit card. • Discuss the reasons to use—and not to use—a credit card. • Describe how using a credit card can impact your credit rating for better or worse. • Discuss some of the pros and cons of sharing a credit card. | <p>9-12 2.1 B. Predict the consequences which can occur when individuals fail to carry out their personal responsibilities.</p> <p>9-12 2.1 C. Predict the consequences which can occur when institutions fail to meet the needs of individuals and groups.</p> <p>E.1.4. Explain the choices people make have both present and future consequences and differ across individuals and societies.</p> <p>E.6.5. Explain why deposits in checking accounts are considered money but assets such as stocks and bonds are not. Explain why a credit card should not be considered money.</p> | <p>Personal Finance</p> <p>4. 1. Consumers can compare the cost of credit using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.</p> <p>4.2. Banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment.</p> <p>College and Career</p> <p>6.4.d Examine a credit card statement and identify the interest rate and fees charged.</p> <p>6.4.e Analyze credit reports and credit scores.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p> |
| <p>Session Ten: Debt Management (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities include lessons on bankruptcy, loans, managing debt, defaulting on loans, and consumer credit counselling.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize the process, purpose, and outcomes of declaring bankruptcy. • Identify the different types of bankruptcy. • Evaluate the pros and cons of declaring bankruptcy in different situations. • Analyze the impact of bankruptcy when debt is shared. | <p>9-12 2.1 B. Predict the consequences which can occur when individuals fail to carry out their personal responsibilities.</p> | <p>Personal Finance</p> <p>4. 8. Failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.</p> <p>4.9. Consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.</p> <p>4.10. In extreme cases, bankruptcy may be an option for consumers who are unable to repay debt.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p> |

JA Personal Finance 2.0

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--------------------------|--|---|
| <p>Session 11: Net Worth (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities explain net worth and the process of determining net worth. Students will explore the different types of net worth, set financial goals, and learn about investing to build wealth.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define net worth. • Explore the process of determining net worth. • Summarize the different types of net worth. • Investigate the significance of shared net worth. • Calculate their own net worth. | NA | <p>College and Career</p> <p>1.2. a. Discuss reasons for setting goals.</p> <p>6.2.f. Develop a definition of wealth based on personal values, priorities, and goals.</p> <p>6.2.g Discuss the importance of having a personal financial plan, including goals, a spending-and-savings plan, an investing plan, an insurance plan, a net worth statement, and an estate plan.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p> |

JA Take Stock in Your Future

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|--|---|
| <p>Session One: Understanding Stocks</p> <p>Students are introduced to the foundational concepts of stocks and the stock market through the analysis of an authentic, real-time stock market report. Then, they practice selecting stocks from a fictitious market to develop a portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Distinguish between private and public companies. • Explain how and why people invest in corporations when they purchase stocks. • Identify why companies issue stock. • Explain how stocks can increase and decrease in value. • Identify the steps in the process for buying and selling stocks on the stock market. | <p>E.1.8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification.</p> | <p>Personal Finance</p> <p>6. 2. A financial investment involves the purchase of a financial asset. Financial assets include a variety of financial instruments, such as bank deposits, stocks, bonds, and mutual funds.</p> <p>College and Career</p> <p>6.5.i Explain the stock market, including the basics of how it functions, how investors interact with the stock exchange, and how investors make money in it.</p> | <p>Grades 9-10 RI.9-10.1,2,4 SL.9-10.1,2,3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1,2,4 SL.11-12.1-3 L.11-12.1-6</p> |
| <p>Session Two: Stock Trading</p> <p>Students explore how stocks are traded, how stock prices are affected by current events, and how investors make investment decisions and diversify their portfolios. Students are introduced to stock indexes/averages and stock tables, and they practice buying, selling, or holding stocks from their fictitious stock portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Discuss the impact that economic events have on stock prices and supply and demand. • Analyze the data in a stock table. • Practice following the process for buying and selling stocks on the stock market. | <p>E.4. 1. Demonstrate that market prices are determined through the buying and selling decisions made by buyers and sellers.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 RI.9-10.2,4,6 SL.9-10.1-3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,6,7 SL.11-12.1-3 L.11-12.1-6</p> |
| <p>Session Three: Exploring Dividends</p> <p>Students analyze today’s stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Analyze how current events are affecting stock prices. • Demonstrate an understanding of how cash dividends are earned and calculated. • Evaluate the success of a fictitious stock portfolio in relation to market events. | | <p>Personal Finance</p> <p>6. 5. The rate of return on financial investments includes interest payments, dividends, and capital appreciation expressed as a percentage of the amount invested.</p> | <p>Grades 9-10 RI.9-10.2,4 SL.9-10.1-2 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4 SL.11-12.1 L.11-12.1-6</p> |

JA Take Stock in Your Future

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|--|---|--|
| <p>Session Four: Best-in-Class Competition</p> <p>Students put their new stock market knowledge and skills into practice as they compete to win an in-class competition. This session is designed to be flexible based on students' grade level and experience, plus the online stock market simulation tool selected by local JA Areas.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Implement knowledge of how to buy and sell stocks. • Apply knowledge of how current events can impact stock prices. • Evaluate the possible trade-off for each stock decision, prior to committing to the decision. • Communicate and collaborate effectively within a team to successfully implement game strategies | NA | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> | <p>Grades 9-10 RI.9-10.2,4,6 SL.9-10.1,2,3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,6 SL.11-12.1-3 L.11-12.1-6</p> |
| <p>Session Five: Planning for the Future</p> <p>Students reflect on the experience of participating in the in-class competition and/or the JA Stock Market Challenge event and connect the simulations to the real world. They conclude the program by developing their own.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Compare and contrast real vs. simulated stock markets • Identify various asset classes and assess the risks of each • Develop a personal financial plan • Reflect on your learning and growth throughout the program | E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification. | <p>Personal Finance</p> <p>6. 9. Any expenses associated with buying, selling, or holding financial assets decrease the rate of return from an investment. Federal, state, and local tax rates vary on different types of investments and affect the after-tax rate of return on the investment.</p> | <p>Grades 9-10 RI.9-10.2,4 W.9-10.2,4,5,6 SL.9-10.1,2,4 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4 SL.11-12.1,2,3,4 L.11-12.1-6</p> |
| <p>Analyzing Initial Public Offerings (IPOs)</p> <p>Students learn some of the factors that investors consider when selecting an IPO for investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify the factors to consider when deciding whether to invest in an IPO | NA | <p>Personal Finance</p> <p>6. 9. Any expenses associated with buying, selling, or holding financial assets decrease the rate of return from an investment. Federal, state, and local tax rates vary on different types of investments and affect the after-tax rate of return on the investment.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6,7 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.4,6,7. L.11-12.1-6</p> |
| <p>Comparing Investment Channels</p> <p>Students learn about several ways in which investors buy and sell stocks, uncovering the upsides and downsides of each method.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Compare the advantages and disadvantages of buying and selling investments through various channels. | NA | NA | <p>Grades 9-10 RI.9-10.1,4 W.9-10.4,6 L.9-10.3-6</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.4,6 L.11-12.1,2,4,6</p> |

JA Take Stock in Your Future

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|---|---|
| <p>Data Gathering</p> <p>Students learn where investors can find detailed information about companies and how to evaluate each source of information.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify what resources investors use to make informed investment decisions. Express why investors research companies before making investment decisions. | <p>E.1 5. Identify that choices made by individuals, firms, or government officials are constrained by the resources to which they have access.</p> | <p>Personal Finance</p> <p>1.2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p> |
| <p>Diversification and Risk</p> <p>Students learn that, even though individual investors may have different risk tolerances, smart investors always seek to minimize their risk by diversifying their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify different levels of risk tolerance. Express how and why investors use diversification to minimize risk. | <p>E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification.</p> | <p>Personal Finance</p> <p>6. 11. People vary in their willingness to take risks. The willingness to take risks depends on factors such as personality, income, and family situation.</p> <p>7. 2. Individuals vary with respect to their willingness to accept risk. Most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.</p> <p>College and Career</p> <p>6.5.g Define asset allocation and diversification and explain why they are key strategies for successful investing.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p> |
| <p>Evaluating Your Financial Plan</p> <p>Students learn how to review their financial plans and select investments that meet stated goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review and evaluate their financial plans. Select possible investments that meet the goals of the financial plan. | <p>NA</p> | <p>College and Career</p> <p>1.2. a. Discuss reasons for setting goals.</p> <p>6.2 .g Discuss the importance of having a personal financial plan, including goals, a spending-and-savings plan, an investing plan, an insurance plan, a net worth statement, and an estate plan.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.2,4,6,7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.2,4,6 L.11-12.1,2,4,6</p> |

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| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|---|---|
| <p>Factors That Influence Stock Prices</p> <p>Students learn the basics of supply and demand in the stock market, explore factors that impact stock price, and read and respond to scenarios related to determining stock price.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain how supply and demand govern the price of a stock when it is traded on a stock market. • Describe the factors that can influence stock price. | <p>E.4. 1. Demonstrate that market prices are determined through the buying and selling decisions made by buyers and sellers.</p> | <p>Personal Finance</p> <p>6. 3. 3. Expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.</p> <p>6. 4. 4. Buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets.</p> <p>6.8. Financial markets adjust to new financial news. Prices in those markets reflect what is known about those financial assets.</p> <p>6.9. The prices of financial assets are affected by interest rates. The prices of financial assets are also affected by changes in domestic and international economic conditions, monetary policy, and fiscal policy.</p> | <p>Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6</p> |
| <p>Financial Watchdogs</p> <p>Students learn about several groups who oversee the financial sector, set and enforce the policies and laws regulating it, and protect investors.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify the protections provided to investors by market regulatory agencies that oversee financial markets, products, and professionals. | <p>9-12 2.1 C. Predict the consequences which can occur when institutions fail to meet the needs of individuals and groups</p> | <p>Personal Finance</p> <p>2. 7. Governments establish laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud.</p> <p>3.6. Government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the nation's banking and financial system</p> <p>6. 12. An economic role for governments exists if individuals do not have complete information about the nature of alternative investments or access to competitive financial markets.</p> <p>6.13. The Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies regulate financial markets.</p> | <p>Grades 9-10 RI.9-10.1,2,4 SL.9-10.2,4 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6</p> |

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| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|---|---|--|---|
| <p>Investing for the Long Term</p> <p>Students learn why investing over the long-term offers the best path toward success in the market and why day trading can be fraught with risk.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the value of and benefits associated with long-term investments. Express the risks associated with day trading and short-term investments. | <p>E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification.</p> | <p>Personal Finance</p> <p>3. 1. People choose between immediate spending and saving for future consumption. Some people have a tendency to be impatient, choosing immediate spending over saving for the future.</p> <p>6. 3. Expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.</p> <p>College and Career</p> <p>6.5.h Compare the consequences of delaying investment for retirement and the benefits of investing early.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p> |
| <p>My Stock Portfolio</p> <p>This student self-guided activity enables students to practice what they have learned about investing as they research, select, and track real stocks on the stock market using an initial imaginary investment of \$10,000. This activity has no time limit, and students may track and adjust their portfolios for as long as they'd like. You might want to set time parameters on this project, such as a month, six weeks, or some other period of time that makes sense for students to be able to track their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Apply research-based investment decisions. Practice following the process for buying and selling stocks. | <p>E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>1.2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 RI.9-10.2,4 W.9-10.6-9 L.9-10.1,2,3,4,6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.6-9 L.11-12.1,2,3,4,6</p> |
| <p>Preparing for the JA Stock Market Challenge</p> <p>Students learn about the JA Stock Market Challenge and review the big ideas about stocks and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review the big ideas about investing, specifically stocks and stock trading. Prepare for the JA Stock Market Challenge. | <p>E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> | <p>Grades 9-10 RI.9-10.1,2,4,7 SL.9-10.2,4 L.9-10.1,2,3,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6</p> |

JA Take Stock in Your Future

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA |
|--|--|---|--|
| <p>Private vs. Public Companies</p> <p>Students learn the basics of company ownership models using a pizza business scenario. They explore the advantages and disadvantages for a company of remaining private or becoming publicly owned.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate an understanding of the differences between private and public companies as they relate to company ownership. • Explain why a company would remain private or go public. | E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification. | <p>Personal Finance</p> <p>6. 3. When people buy corporate stock, they are purchasing ownership shares in a business. If the business is profitable, share owners expect to receive income in the form of dividends and/or an increase in the stock's value. An increase in the value of an asset such as a stock is called a capital gain. If the business is not profitable, share owners could lose the money they have invested.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p> |
| <p>Setting Stock Prices & Trading Stock</p> <p>Students learn why public companies sell stock, what happens during a company's initial public offering, and how stocks are traded on a stock exchange.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify how a stock's price is set during a company's initial public offering. • Identify the steps in the process for buying and selling stocks on a stock exchange. | E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification. | <p>Personal Finance</p> <p>6. 3. When people buy corporate stock, they are purchasing ownership shares in a business.</p> | <p>Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6</p> |
| <p>Smart Investing</p> <p>Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize basic principles of investing in stocks. • List strategies for smart investing. | E.1 8. Evaluate the role that risk takes in decision making and that risk can be reduced by diversification. | <p>Personal Finance</p> <p>6. 3. When people buy corporate stock, they are purchasing ownership shares in a business.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 SL.9-10.2,3 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 SL.11-12.2,3 L.11-12.1,2,4,6</p> |
| <p>Taxes and the Stock Market</p> <p>Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Examine how short- and long-term capital gains are taxed. | 9-12 4.4 A. Analyze the role that people, businesses, and government play in taxation and spending required to maintain the public good. | <p>Personal Finance</p> <p>6. 2. Federal, state, and local tax rates vary on different types of investments and affect the after-tax rate of return of an investment.</p> | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p> |
| <p>The Animals of the Stock Market</p> <p>Students learn terms and jargon commonly used by investors when talking about investing and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Express terms that describe people, events, and situations linked to investing | NA | NA | <p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p> |

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|---|---|--|--|---|
| <p>Session One: How Much? How Many?</p> <p>Students explore how price and production can affect business performance.</p> <p>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>E.5.1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> <p>E.5.9. Discuss how entrepreneurs organize resources to produce goods and services because they expect to earn profits.</p> | <p>Personal Finance</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 RI.9-10.2,4,8 SL.9-10.1-4 SL.9-10.6 L.9-10.1,2,4,6</p> <p>Grades 11-12 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>Session Two: How Much? How Many? –The Simulation</p> <p>Students make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Make informed business price and production decisions | <p>E.5.1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> <p>E.5.2. Evaluate how the level of competition in an industry is affected by the ease with which new producers can enter the industry, and by consumers' information about the availability, price and quantity of substitute goods and services.</p> | <p>Personal Finance</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 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>Grades 11-12 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>Statistics and Probability</p> <p>CC.2.4. HS.B. CC.2.4. HS.B.3 CC.2.4. HS.B.5</p> |
| <p>Session Three: Cutting Edge</p> <p>Students design a marketing plan.</p> <p>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>E.5.1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>2.3. When buying a good, consumers may consider various aspects of the product including the product's features. For goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.</p> | <p>Grades 9-10 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>Grades 11-12 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>NA</p> |

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|--|---|--|---|--|
| <p>Session Four: Cutting Edge–The Simulation</p> <p>Students make decisions about price, production, and research and development using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Make informed research and development and marketing decisions | <p>E.5.1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>2.3. When buying a good, consumers may consider various aspects of the product including the product’s features. For goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.</p> | <p>Grades 9-10 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>Grades 11-12 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>Statistics & Probability S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p> |
| <p>Session Five: Make an Investment</p> <p>Students solicit capital investment.</p> <p>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>E.5.13. Evaluate how entrepreneurial decisions are influenced by tax, regulatory, education, and research support policies.</p> <p>E.7. 2. Explain the importance of investing in new physical or human capital on future productivity and consumption, but such investments require the sacrifice of current consumption and entail economic risks.</p> | <p>Personal Finance</p> <p>6. 2. A financial investment involves the purchase of a financial asset. Financial assets include a variety of financial instruments, such as bank deposits, stocks, bonds, and mutual funds.</p> | <p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2</p> <p>Grades 11-12 RI-11-12.2 SL.11-12.1-4 L.11-12.1-4</p> | <p>NA</p> |
| <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 <i>JA Titan</i> computer simulation.</p> <p>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 <i>JA Titan</i> computer simulation | <p>E.5.13. Evaluate how entrepreneurial decisions are influenced by tax, regulatory, education, and research support policies.</p> | <p>Personal Finance</p> <p>6. 2. A financial investment involves the purchase of a financial asset. Financial assets include a variety of financial instruments, such as bank deposits, stocks, bonds, and mutual funds.</p> | <p>Grades 9-10 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>Grades 11-12 RI-11-12.2 ,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6L.11-12.1,2,3,4,6</p> | <p>Statistics and Probability CC.2.4.HS.B. CC.2.4.HS.B.3 CC.2.4.HS.B.5</p> |

JA Titan

| Session Descriptions | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|---|--|--|--|--|
| <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 <i>JA Titan</i> computer simulation.</p> <p>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>E.5.1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> <p>E.5.2. Evaluate how the level of competition in an industry is affected by the ease with which new producers can enter the industry, and by consumers' information about the availability, price and quantity of substitute goods and services.</p> <p>E.5.10. Demonstrate that entrepreneurs (as well as other sellers) earn profits when the revenues they receive from selling the products they sell are greater than the costs of production.</p> <p>E.5.11. Demonstrate that entrepreneurs (as well as other sellers) incur losses when the revenues they receive from selling the products they sell do not cover the costs of production.</p> <p>E.5.13. Evaluate how entrepreneurial decisions are influenced by tax, regulatory, education, and research support policies.</p> | <p>Personal Finance</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 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>Grades 11-12 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>Statistics and Probability CC.2.4.HS.B. CC.2.4.HS.B.3 CC.2.4.HS.B.5</p> |

JA Titan Blended Model

| Session Details | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|---|---|---|--|--|
| <p>Tutorial: Getting Ready for Business*</p> <p>Students are guided through an interactive tour of the JA Titan simulation. They learn about the program’s goals and key terms used in the simulation, and how to play JA Titan.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize and correctly express the program’s key terms. Predict and identify various business trade-offs based on business decisions. Apply business decisions that indicate an understanding of the importance of profit to the success of a business. | NA | <p>Personal Finance</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 RI.9-10.2,4 W.9-10.4,8 SL.9-10.1,2,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 W.11-12.4,8 SL.11-12.1,2,4,6 L.11-12.1,2,4,6</p> | NA |
| <p>Competition Prep: Freestyle Exploration</p> <p>Students jump straight into playing the JA Titan simulation. There is no teacher or volunteer led guidance or focus on a business concept. Instead, students learn solely by playing, using the Student Quick Start Guide and Student Activity Sheet.</p> <p>Students will:</p> <ul style="list-style-type: none"> Apply the profit equation: profit equals total revenue minus total costs. Apply the concept of pricing based on costs, productivity, and profit. Demonstrate an understanding that companies are constrained by limited resources. Evaluate the possible trade-offs for each business decision before committing to the decision. Use a budget as a strategy to monitor income, expenses, and other financial records. Identify potential customers and their preferred phone features to increase profitability. Identify a new phone feature to be developed to potentially increase profits. | <p>E.1 5. Identify that choices made by individuals, firms, or government officials are constrained by the resources to which they have access.</p> <p>E.3.1 Describe how consumers, producers, workers, savers, investors, and citizens respond to incentives in order to allocate their scarce resources in ways that provide them the highest possible net benefits.</p> | <p>Personal Finance</p> <p>1.2. A rational decision-making process that includes identifying alternatives, stating criteria, and evaluating alternatives according to those criteria is a very useful tool.</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> | <p>Grades 9-10 RI.9-10.2,4 W.9-10.4,8 SL.9-10.1,2 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.3,7 W.11-12.4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p> | <p>Math HS</p> <p>1, 2, 4, 5, 6, 7, 8</p> |

JA Titan Blended Model

| Session Details | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|---|--|--|--|---|
| <p>Competition Prep: How to Play JA Titan</p> <p>Students learn key terms and concepts for the simulation: budget, cash-on-hand, CEO, expenses, income statement, price, and production.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express and use the program’s key terms. Use a budget as a strategy to monitor income, expenses, and other financial records. Demonstrate an understanding that businesses are constrained by limited resources. Express the importance of profit to the success of a business. Practice using the features and functionality of the simulation interface. | <p>E.1 5. Identify that choices made by individuals, firms, or government officials are constrained by the resources to which they have access.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> | <p>Grades 9-10 RI.9-10.4 SL.9-10.1-2 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.3,4 W.11-12.4,8 SL.11-12.1 L.11-12.1,2,3,4,6</p> | <p>Common Core HS Math 1.2.4.5.6.7</p> |
| <p>Competition Prep: Exploring Production</p> <p>Students focus on the interconnected aspects of profit, price, cost, and production.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the profit equation. Describe how price is determined by cost plus markup. Express the importance of profit to the success of a business. Practice using the features and functionality of the simulation interface. | <p>E.4.3. Demonstrate that the market clearing or equilibrium price for a good or service is the price at which quantity supplied equals quantity demanded.</p> <p>E.5. 1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> <p>E.4.11. Illustrate that changes in supply or demand cause relative prices to change; in turn, buyers and sellers adjust their purchase and sales decisions.</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> | <p>Grades 9-10 RI.9-10.2,4,8 W.9-10.4,8 SL.9-10.1,2,3,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 SL.11-12.1,2,3,6 L.11-12.1,2,4,6</p> | <p>Statistics & Probability CC.2.4.HS.B.3 CC.2.4.HS.B.5</p> <p>Mathematical Practices 1-8</p> |

JA Titan Blended Model

| Session Details | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|--|--|--|--|---|
| <p>Competition Prep: Examining R&D and Marketing</p> <p>Students focus on the impact R&D and marketing can have on the product and the profits.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe why R&D and marketing expenses are investments. Express how R&D and marketing decisions support the success of a company. Practice using the features and functionality of the simulation interface. | <p>E.5.1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> <p>E.5.2. Evaluate how the level of competition in an industry is affected by the ease with which new producers can enter the industry, and by consumers' information about the availability, price and quantity of substitute goods and services.</p> | <p>Personal Finance</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> | <p>Grades 9-10 RI.9-10.2.4,8 W.9-10.4 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 W.11-12.4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,4,6</p> | <p>Mathematical Practices</p> <p>1-8</p> |
| <p>Competition Prep: Considering Economic Factors</p> <p>Students explore economic circumstances under which they may implement different strategies in preparation of the alternative scenario games available in the simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express and use the program's key terms. Express the importance of profit to a business's success. Evaluate and select the optimal business-based choices using the resources available. Recognize that shocks to demand or supply affect business management decisions. | <p>E.5.1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> <p>E.5.2. Evaluate how the level of competition in an industry is affected by the ease with which new producers can enter the industry, and by consumers' information about the availability, price and quantity of substitute goods and services.</p> <p>E.5.13. Evaluate how entrepreneurial decisions are influenced by tax, regulatory, education, and research support policies.</p> | <p>Personal Finance</p> <p>6.8. Financial markets adjust to new financial news. Prices in those markets reflect what is known about those financial assets.</p> | <p>Grades 9-10 RI.9-10.2,4 SL.9-10.2 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 SL.11-12.1,2,3,4,6 L.11-12.1-3</p> | <p>Mathematical Practices</p> <p>1-8</p> |

JA Titan Blended Model

| Session Details | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|---|---|---|---|---|
| <p>Competition Prep: Presenting the JA Titan of Business Competition</p> <p>In this game-based session, students compete as businesses to see which will be crowned the JA Titan of Industry.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Express the importance of profit to the success of a business. • Apply the profit equation: profit equals total revenue minus total costs. • Demonstrate an understanding that companies are constrained by limited resources. • Evaluate the possible trade-offs for each business decision before committing to the decision. • Use a budget as a strategy to monitor income, expenses, and other financial records. • Identify potential customers and their preferred phone features to increase profitability. • Identify a new phone feature to be developed to potentially increase profits. Additionally, depending on the simulation settings selected, students may: • Apply debt financing for profitability. • Express the benefits to a business of making intentional, positive CSR decisions for the business, its employees, and the community. | <p>E.5.1. Describe how pursuit of self-interest in competitive markets usually leads to choices and behavior that also promote the national level of well-being.</p> <p>E.5.2. Evaluate how the level of competition in an industry is affected by the ease with which new producers can enter the industry, and by consumers' information about the availability, price and quantity of substitute goods and services.</p> <p>E.5.10. Demonstrate that entrepreneurs (as well as other sellers) earn profits when the revenues they receive from selling the products they sell are greater than the costs of production.</p> <p>E.5.11. Demonstrate that entrepreneurs (as well as other sellers) incur losses when the revenues they receive from selling the products they sell do not cover the costs of production.</p> | <p>Personal Finance</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> | <p>Grades 9-10 RI.9-10.2.4 SL.9-10.2 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 SL.11-12.1,2,3,4,6 L.11-12.1-3</p> | <p>Mathematical Practices</p> <p>1-8</p> |

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| Session Details | Social Studies Standards | Personal Finance and College and Career Benchmarks | Common Core ELA | Common Core Math |
|--|---|--|--|---|
| <p>Deep Dive: Research & Development*</p> <p>This session provides a deeper exploration and study of R&D concepts.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of R&D to the continued profitability of a business. Identify a new feature to be developed for a smartphone that would potentially increase profits and practice working through the product design phase. | <p>E.5.13. Evaluate how entrepreneurial decisions are influenced by tax, regulatory, education, and research support policies.</p> <p>E.7. 2. Explain the importance of investing in new physical or human capital on future productivity and consumption, but such investments require the sacrifice of current consumption and entail economic risks.</p> | <p>Personal Finance</p> <p>1.3. Decision-making includes recognizing the opportunity cost of a decision.</p> <p>6. 2. A financial investment involves the purchase of a financial asset. Financial assets include a variety of financial instruments, such as bank deposits, stocks, bonds, and mutual funds.</p> | <p>Grades 9-10 RI.9-10.2.4,8 W.9-10.2,4,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 W.11-12.2,4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,6</p> | <p>Mathematical Practices</p> <p>1-8</p> |
| <p>Deep Dive: Marketing*</p> <p>This session provides a deeper exploration and study of marketing concepts.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of marketing as an investment in the continued profitability of a business. Apply the Four Ps of Marketing (product, place, price, and promotion) to a marketing plan to potentially increase a company's profits. | <p>NA</p> | <p>Personal Finance</p> <p>1.1. People make decisions because their wants exceed available resources.</p> <p>2.3. When buying a good, consumers may consider various aspects of the product including the product's features. For goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.</p> | <p>Grades 9-10 RI.9-10.2.4,8 W.9-10.2,4,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 W.11-12.2,4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,6</p> | <p>Mathematical Practices</p> <p>1-8</p> |

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|--|---|---|--|------------------|
| <p>Deep Dive: Corporate Social Responsibility*</p> <p>In this session, students analyze how a company can be a good community partner and socially responsible, culminating in a case study to explore how investing in CSR and being a good corporate citizen can impact a business and its many stakeholders.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express how a business, its employees, and the community all benefit when the business makes intentional, positive CSR decisions. Resolve an ethical business dilemma between a business's responsibilities of profit versus its responsibilities to various stakeholders, including employees, customers, and the community. | <p>E.5.13. Evaluate how entrepreneurial decisions are influenced by tax, regulatory, education, and research support policies.</p> <p>E.5. 7. Identify the role that not-for-profit organizations have and that they are established primarily for religious, health, educational, civic, or social purposes and are exempt from certain taxes.</p> | <p>Personal Finance</p> <p>1.4. Decisions made today have consequences in the future. There are both intended and unintended consequences of a decision.</p> <p>2.6. People may choose to donate money to charitable organizations and other not-for-profits because they gain satisfaction from donating.</p> | <p>Grades 9-10 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>Grades 11-12 RI-11-12.2.3,4,7 W.11-12.2.4,8 SL.11-12.1.2,3,4,6 L.11-12.1,2,3,6</p> | NA |
| <p>Deep Dive: Daily Business Operations Speaker Session*</p> <p>In this volunteer-led session, a volunteer presents how his/her own business knowledge applies and relates to the business concepts in the simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize real-world applications of the terms and concepts from the game through a volunteer guest speaker presentation. | NA | NA | <p>Grades 9-10 SL.9-10.1-3 L.9-10.1,2,4,6</p> <p>Grades 11-12 SL.11-12.1-3 L.11-12.1,2,3,6</p> | NA |