#### A Correlation:

# Ohio Academic Standards and Junior Achievement High School Programs



**Updated September 2023** 

Ohio Learning Standards for Financial Literacy
Ohio Career Connections Framework
Ohio Learning Standards for Social Studies

Junior Achievement USA 12320 Oracle Blvd. Ste 325 Colorado Springs, CO 80921

#### 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 Ohio Academic Standards for Social Studies and Financial Literacy, as well as the Framework for Career Connections. 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.

#### **JA High School Classroom Learning Experiences**

JA All About Cars™ allows students to consider their needs and wants for their first automobile.

<u>JA Be Entrepreneurial® (modular)</u> 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).

<u>JA Career Exploration Fair</u>® is an event where students learn about a range of career options across multiple career clusters.

<u>JA Career Speaker Series™</u> brings a volunteer guest speaker into the classroom to share information about his or her career, work, and education experience.

<u>JA Career Success®</u> introduces high school students to the workplace as interns of a fictional company, Orbit Boom. They participate in realistic work experiences in multiple departments and concentrate on soft skills and business best practices in the context of realistic scenarios and assignments through both digital and in-class implementation and optional self-guided modules.

<u>JA Company Program® 2.0</u> 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 Company Program® Pop Up teaches students how to plan, launch, and operate their own business venture within a structured, guided experience. Throughout the start-up process, students collaborate, make crucial business decisions, practice communication skills, and develop entrepreneurial knowledge and skills. (Grades 6-12)

<u>JA Excellence Through Ethics</u> 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.

<u>JA High School Heroes®</u> provides leadership development opportunities to high school students who deliver JA programs in elementary schools.

<u>JA Inspire® Advanced</u> is more than a career fair; it brings together the business community and local schools and is designed to help launch students into their futures: high school, college, and careers beyond. Within the virtual experience, students attend webinars and presentations, explore career booths, and interact with career speakers.



<u>JA It's My Job® (Soft Skills)</u> will help students understand the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters.

<u>JA Job Shadow</u>® s 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.

<u>JA Launch Lesson</u>® is a point-of-entry program delivered by community entrepreneurs. Students gain firsthand knowledge about starting a business and the entrepreneurial journey.

<u>JA Personal Finance® 2.0</u> allows students to experience the interrelationship between today's financial decisions and future financial freedom.

<u>JA Take Stock in Your Future</u> 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.

<u>JA Titan®</u> 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	Financial Literacy Standards	Common Core ELA
Session One: All About Cars  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 volunteerled session, students will consider their needs and wants to make a realworld connection to the car-buying experience to help motivate them to make good financial decisions when buying or leasing.  Students will:  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	Economics and Financial Literacy  3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.	11. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.  15. Planned purchasing decisions factor in direct (price) and indirect costs (e.g. sales/use tax, excise tax, shipping, handling, and delivery charges, etc.).	Grades 9–10 RI.9-10.2,4,8 SL.9-10.1,2,4,6 L.9-10.1,2,4,6 Grades 11–12 RI.11-12.2,4 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6



## JA Be Entrepreneurial Creative Problem Solving

Session Description	Social Studies Standards	Common Core ELA
Session One: Identifying the Problem  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.  Students will:  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.	Economics and Financial Literacy  3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.	Grades 9–10 RI.2,4,8 W.4,7 SL.1,2,3,4,6 L.1,2,3,4,6 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 WhST 4,6,7,9
Session Two: Exploring Solutions  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.  Students will:  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.	Economics and Financial Literacy  3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.	Grades 9–10 RI. 2,4,8 W.4 SL. 1,2,3,4,6 L. 1,2,3,4,6 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



#### JA Be Entrepreneurial Creative Problem Solving

Session Description	Social Studies Standards	Common Core ELA
Session Three: Prototyping the Solution  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.  Students will:  Describe the Prototype step in the Design Thinking model.  Construct a prototype based on a problem statement and a brainstormed solution to the problem.	Economics and Financial Literacy  3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.	Grades 9–10 RI.2,4 W. 4 SL.1,2,3,6 L. 1,2,3,4,6 Grades 11–12 RI.4,8 SL1,2,3,6 L. 1,2,3,4,6 W 4 RH 9-12 1,2,4,5,7 WhST 4,6
Session Four: Testing the Solution  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.  Students will:  Define the Test step in the Design Thinking model.  Develop a testing plan for a given product and target audience.	Economics and Financial Literacy  3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.	Grades 9–10 RI. 2,4 W. 2,4,7 SL.1,2,4,6 L. 1,2,3,4,6 Grades 11–12 RI.4,8 SL. 1,2,3,4,6 L. 1,2,3,4,6 RH 9-12 1,4,5,7 WhST 4,6,7,9
Session Five: Applying Design Thinking (Optional, Self-Guided)  Students complete a cumulative Design Thinking project to demonstrate comprehension and execution of the creative problem-solving process.  Students will:  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.	Economics and Financial Literacy  3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.	Grades 9–10 RI.2,4 W. 2,4,7 SL.2,3,4,6 L.1,2,3,4,6 Grades 11–12 RI.2,4 SL. 2,3,4,6 L1,2,3,4,6 RH 9-12 1-9 WhST 1.4.6.7.9



## JA Be Entrepreneurial Think Like an Entrepreneur

Session Description	Financial Literacy Standards	Common Core ELA
Session One: Developing a Mindset  Students are introduced to entrepreneurship and the characteristics of a mindset that promote success in their personal and professional lives.  Students will:  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.	4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Grades 9–10 RI.4 W.4 SL.1,2,3 L.1,2,4,6 Grades 11–12 RI.4 SL.1,2,3 L.1,2,3,4,6 W 4 RH 9-12 2,4,7,9
Session Two: Assessing Entrepreneurial Potential  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.  Students will:  Analyze the characteristics of the entrepreneurial mindset.  Evaluate personal entrepreneurial strengths and areas for refinement using an entrepreneurial potential self-assessment.	4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Grades 9–10 RI.2,4,8 SL.1,2,3 L.1-6 Grades 11–12 RI.2,4 SL. 1,2,3 L.1,4,6 RH 9-12 1,2,4,5,7
Session Three: Creating an Entrepreneurial Action Plan (Optional, Self-Guided)  Students craft a personal action plan to start thinking like an entrepreneur in their daily life and career aspirations.  Students will:  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.	4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.  13. Financial decision-making involves considering alternatives by examining costs and benefits.	Grades 9–10 RI.2,4 W.2,4,7 SL.1-6 L.1-6 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



## JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies Standards	Common Core ELA
Planning with the Customer in Mind  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.  Students will:  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.	Economics and Financial Literacy  11. Income is determined by many factors including individual skills and abilities, work ethic and market conditions.  13. Financial decision-making involves considering alternatives by examining costs and benefits.	Grades 9–10 RI.2,4,8 W.4 SL.1,2,3,4 L. 1,2,3,4,6 Grades 11–12 RI.2,4,8 SL. 1,2,3,4 L. 1,2,3,4,6 RH 9-12 1-9 WhST 4,6,9
Summarizing the Customer Elements  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.  Students will:  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.	Economics and Financial Literacy  11. Income is determined by many factors including individual skills and abilities, work ethic and market conditions.	Grades 9–10 RI. 2,4 W.4 SL. 1,2,3,4,6 L. 1,2,3,4,6 Grades 11–12 RI.2,4 SL. 1,2,3,4,6 L. 1,2,3,4,6 W 4 RH 9-12 1-9 WhST 4,6,9



JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies Standards	Common Core ELA
Formulating the Finances:  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.  Students will:  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.	5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.  6. Competition among sellers lowers costs and prices, and encourages producers to produce more of what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.  13. Financial decision-making involves considering alternatives by examining costs and benefits.	Grades 9–10 RI.4,8 W. 4 SL.1,2,3,4 L.1,2,3,4,6 Grades 11–12 RI. 4 SL. 1,2,3,4 L.1,2,3,4,6 W. 4 RH 9-12 4,7,9 WhST 4
Conveying the Business's Value:  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.  Students will:  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.	Economics and Financial Literacy  5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.	Grades 9–10 RI. 4,8 W. 4 SL. 1,2,3,4,6 L. 1,2,3,4,6 Grades 11–12 RI. 4 SL. 1,2,3,4,6 L. 1,2,3,4,6 W 4 RH 9-12 2,4,5,7,9 WhST 4,6
Completing and Testing the Lean Business Plan  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.  Students will:  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	NA	Grades 9–10 RI.4 W. 2,4 SL.1,2,4 L. 1,2,3,4,6 Grades 11–12 RI.4 SL.1,2,4,6 L. 1,2,3,4,6 W 2,4  RH 9-12 4,5,9



JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies Standards	Common Core ELA
Developing a Lean Business Plan (Optional, Self-Guided)  Students construct a lean business plan with an original idea using the Lean Canvas to demonstrate comprehension and execution of business planning.  Students will:  Produce a lean business plan in the Lean Canvas template using the identified problem or a startup business idea	5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.	Grades 9–10 RI.4 W. 2,4,7 SL.2,4,6 L. 1,2,3,4,6 Grades 11–12 RI. 4 SL.1.4 L. 1,2,3,4,6 W 2,4,7  RH 9-12 1,2,4,5 WhST 1,4,6



## JA Career Exploration Fair High School

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Session Description	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Session One: Before the Fair  In the pre-fair session, students will assess their abilities, interests, work preferences, and values in preparation for the JA Career Exploration Fair.  Students will:  Define careers  Differentiate among abilities, interests, work preferences, and values  Identify their personal characteristics	4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.	Reading for Informational Text RI 4 RI 7 Speaking and Listening SL 1 SL 2 Language L 3 L 4 L 6 Social Studies Literacy RH.9-10.3 RH.9-10.4.
Session Two: Day of the Fair  During the JA Career Exploration Fair, students engage with volunteers and learn more about different businesses and jobs.  Students will:  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	2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.  Activities provide advanced experiences that offer hands-on opportunities in a workplace.  Career planning strategies focus on making clear links between career options and educational decisions.	Reading for Informational Text RI 4 RI 7 Speaking and Listening SL 1 SL 2 Writing W 4 W 7 Language L 3 L 4 L 6 Social Studies Literacy RH.6-8.3 RH.6-8.4
Session Three: After the Fair In the post-fair session, students will reflect on their JA Career Exploration Fair experiences.  Students will: Identify a future career goal Create a personal action plan	2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.  Students develop the skills to revisit previous exploration and planning strategies as they face career changes throughout life.	Reading for Informational Text RI 2 RI 4 RI 5 RI 7  Speaking and Listening SL 1 SL 2  Writing W 4 W 7  Social Studies Literacy RH.6-8.3 RH.6-8.4



## JA Career Speaker Series

	career Speaker		
Session Descriptions	Social Studies Standards	Career Connections Framework	Common Core ELA
Session One: Before the Event Students research the visiting career speaker and his or her company, and prepare questions for the speaker event.  Students will:  Identify skills and interests.  Recognize Career Clusters  Recall future high-demand occupations	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.  4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.	Reading for Informational Text RI 1 RI 4 RI 7 Speaking and Listening SL 1 SL 2 Writing W 4 W 7 Language L 3 L 4 L 6
Session Two: During the Event Students learn about the guest speaker's job experiences and stories, ask questions, and take notes.  Students will:  Practice active listening skills.  Equate job responsibilities with skills and interests	2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.	Speaking and Listening SL 1 SL 2 Writing W 4 W 7 Language L 3 L 4 L 6
Session Three: After the Event Students reflect on what they learned during their preparation and the speaker event. Students will: Recognize Career Clusters	4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.	Speaking and Listening SL 1 SL 2 Writing W 2 W 4 W 7 Language L 3 L 4 L 6



## JA Career Success

Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Welcome to the Workplace  Students are onboarded by the Human Resources department on their first day at Orbit Boom, explore the employee handbook and organizational hierarchy, and set SMART goals for their internship.  Students:  • Examine a company's organizational hierarchy and cultural norms to adapt to the specific business environment.  • Establish SMART performance goals that align with the company's key success factors.	2. Financial responsibility involves lifelong decision-making strategies which include consideration of alternatives and consequences.  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.	Grades 9-10 RI 1.RI.4,RI.10 W.2b.e.f.,W.4,W.5,W.6 SL.1,SL2,SL3,SL.6 L1,L2,L3,L4,L5,L6  Grades 11-12 RI 1.RI.4,RI.10 W.2b.e.f.,W.4,W.5,W.6 SL.1,SL2,SL3,SL.6 L1,L2,L3,L4,L5,L6
Workplace Decision Making  Students are asked by the head of Information Services to evaluate communication platform options using a seven-step decision-making process and share their decision in a persuasive summary.  Students:  • Demonstrate self-direction by identifying credible sources, conducting research, and summarizing recommendations.  • Communicate recommendations using evidence for persuasion.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.	Grades 9-10 RI 1.R2,RI.4,RI.10 W.1,W.4,W.5,W.6 SL.1,SL2,SL3,SL.6 L1,L2,L3,L4,L5,L6  Grades 11-12 RI 1.R2,RI.4,RI.10 W.1.,W.4,W.5,W.6 SL.1,SL2,SL3,SL.6 L1,L2,L3,L4,L5,L6



#### JA Career Success

JA Career Success			
Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Work Smart: Planning and Remote Collaboration  Students work in groups to plan a company-wide remote meeting with a detailed timeline for the Executive team.  Students:  Organize work priorities based on importance and urgency. Plan realistic pacing for tasks to self-manage time and productivity. Identify best practices for collaborating when working remotely.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.	Grades 9-10 RI 1.R2,RI.4,RI.10 W.4 SL.1,SL2,SL3,SL.5,SL6 L1,L2,L3,L4,L5,L6  Grades 11–12 RI 1.R2,RI.4,RI.10 W.4 SL.1,SL2,SL3,SL5,SL.6 L1,L2,L3,L4,L5,L6
Conflict Resolution in the Workplace  Students role-play conflicts in the Logistics department and apply conflict management techniques through improvisation to resolve conflicts in the warehouse.  Students:  • Apply logic and reason to determine a win-win outcome for the team's success.  • Express empathy and use active listening in a conflict resolution situation.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.	Grades 9-10 RI 1.R2,RI.4,RI.10 W.4 SL.1,SL2,SL3,SL.5,SL6 L1,L2,L3,L4,L5,L6  Grades 11-12 RI 1.R2,RI.4,RI.10 W.4 SL.1,SL2,SL3,SL5,SL.6 L1,L2,L3,L4,L5,L6
Workplace Creativity  Students collaborate to generate, narrow down, and elaborate on creative ideas for new products and services with the R&D department.  Students:  Invent creative and reasonable solutions using collaborative brainstorming techniques.  Present the creative idea clearly and briefly, highlighting the solution's features and benefits.  Adjust the chosen solution based on business requirements and real-world limitations.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.	Grades 9-10 RI 1.R2,RI.4,RI.10 W.2,W.4,W.5,W.6 SL.1,SL4,SL6 L1,L2,L3,L4,L5,L6  Grades 11–12 RI 1.R2,RI.4,RI.10 W.2.,W.4,W.5,W.6 SL.1,SL4,SL6 L1,L2,L3,L4,L5,L6



#### JA Career Success

Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Solving Work Problems  Students analyze declining sales of a key software product. They identify the root cause and present findings to the Sales & Marketing department head.  Students:  • Apply analytical thinking to research and identify the root cause of an issue.  • Present a clear solution that conveys sound reasoning and directly addresses the root cause.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.	Grades 9-10 RI 1.R2,RI.4,RI.7 W.2,W.4,W.5,W.6 SL.1,SL2,SL4,SL6 L1,L2,L3,L4,L5,L6  Grades 11–12 RI 1.R2,RI.4,RI.7 W.2.,W.4,W.5,W.6 SL.1,SL2,SL4,SL6 L1,L2,L3,L4,L5,L6
Crisis Management  Students evaluate an existing contingency plan in the Production department and generate recommendations for improvement in an executive summary. They reassess their Session One goals, and Orbit Boom hires them.  Students:  • Identify potential crises and plan appropriate risk responses for each situation (avoid, reduce, transfer, or accept).  • Develop recommendations to revise an existing contingency plan to prepare for future problems.  • Communicate the revised contingency plan accurately and briefly.  • Reassess the original SMART goal based on the soft skills practiced in the simulated internship.	2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.  Students develop the skills to revisit previous exploration and planning strategies as they face career changes throughout life.	Grades 9-10 RI 1.R2,RI.4,RI.10 W.2,W.4, SL.1,SL2,SL4,SL6 L1,L2,L3,L4,L5,L6  Grades 11–12 RI 1.R2,RI.4,RI.10 W.2.,W.4, SL.1,SL,2,SL4,SL6 L1,L2,L3,L4,L5,L6



	parry regrains	
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA
Meeting One: Start a Business	3. People cannot have all the goods and services they	Grades 9–10
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.	want and, as a result, must choose some things and give up others.	RI.9-10 2,.4,6,7,10 SL.9-10.1-3 L.9-10.1,2,4,5,6 <b>Grades 11–12</b> RI.11-12. 2,.4,6,7,10
Students will:		SL.11-12. 1-3
<ul> <li>Identify the JA Company Program overall objectives by reviewing the major milestones.</li> </ul>		L.11-12.1,2,4,5,6
<ul> <li>Describe the importance of setting goals and developing a vision as first steps toward entrepreneurial success.</li> </ul>		
<ul> <li>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.</li> </ul>		
<ul> <li>Identify different means by which to raise capital for a start-up business.</li> </ul>		
<ul> <li>Differentiate between facts and myths about entrepreneurs.</li> </ul>		
<ul> <li>Reflect on personal and professional vision and set some immediate goals for becoming an entrepreneur.</li> </ul>		
Meeting Two: Solve a Customer's Problem	3. People cannot have all the goods and services they	Grades 9–10
Students use creative problem solving to brainstorm ideas for a business service/product, with the goal of identifying	want and, as a result, must choose some things and give up others.	RI.9-10 2,4,7,10 W. 9-10 4
their top choices to research.	6. Competition among sellers lowers costs and prices,	SL.9-10.1-5 L.9-10.1,2,4,5,6
Students will:	and encourages producers to produce more of what consumers are willing and able to buy. Competition	Grades 11–12
<ul> <li>Describe how brainstorming several ideas and then picking the best option will lead to creative problem solving.</li> </ul>	among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.	RI.11-12 2,.4,6,7,10 W.11-12 4 SL11-12.1-3
<ul> <li>Describe the Design Thinking model and the steps involved in the process.</li> </ul>		L.11-12.1-2
<ul> <li>Describe the advantages of applying the Design Thinking model to new ideas or problem solving.</li> </ul>		
<ul> <li>Describe the Empathize, Define, and Ideate steps in the Design Thinking model.</li> </ul>		
<ul> <li>Apply the Empathize, Define, and Ideate steps of the Design Thinking model to identify a customer need and some plausible solutions.</li> </ul>		



Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA
<ul> <li>Meeting Three: Evaluate the Options</li> <li>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.</li> <li>Students will: <ul> <li>Explain why innovation is an integral factor for a company's health and growth.</li> <li>Explain how failure leads to success and how using a growth mindset can provide the appropriate perspective in challenging situations.</li> <li>Define the entrepreneurial mindset.</li> <li>Describe the key characteristics that a successful entrepreneur embodies.</li> <li>Explain the uses and benefits of a SWOT analysis for a start-up venture.</li> <li>Apply a SWOT analysis to each product/service the company is considering.</li> <li>Define the terms pivot and persevere related to business venture startups.</li> <li>Use data to make informed decisions about the direction of the business.</li> <li>Execute a final decision about whether to proceed with the team's chosen product/service using data-informed decision making.</li> <li>Demonstrate that entrepreneurs have accountability by completing a Product Approval application to submit to JA</li> </ul> </li> </ul>		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 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



JA Company mogram		
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA
<ul> <li>Meeting Four: Create a Structure</li> <li>Students initiate the company's structure by establishing roles, commence planning within business teams, and finalize capitalization decisions.</li> <li>Students will:         <ul> <li>Explain the five functional roles of the company and the essential responsibilities of each role, including collaboration and communication between teams</li> </ul> </li> <li>Relate the sections of the Business Snapshot with the business planning information necessary to identify for a start-up company.</li> <li>Evaluate personal strengths aligned to each role and select team members for business teams.</li> <li>Evaluate the different means for raising capital and select an option for the company's start-up venture.</li> <li>Identify essential tasks for different roles in the startup by drafting Business Team task lists for each functional role.</li> </ul>	3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.  7. A nation's overall level of economic well-being is determined by the interaction of spending and production decisions made by all households, firms, government agencies and others in the economy. Economic well-being can be assessed by analyzing economic indicators gathered by the government.	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 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
<ul> <li>Meeting Five: Launch the Business</li> <li>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.</li> <li>Students will: <ul> <li>Evaluate and assess different leadership styles and the most positive leadership influence for companies in different situations.</li> <li>Describe the significance of accountability as an entrepreneur and a student as it relates to a company venture and JA experience.</li> <li>Evaluate the different leader candidates, and elect people for the company leadership positions.</li> <li>Demonstrate basic business planning by completing the Business Snapshot which outlines all the key elements to launch a business.</li> <li>Express the legal and social need for a company's guiding principles by developing and agreeing to a company charter.</li> </ul> </li> </ul>	2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.  5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.	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 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



Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA
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.	5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.  13. Financial decision-making involves considering	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
<ul> <li>Explain the five functional roles of the company and the essential responsibilities of each role.</li> <li>Describe the steps involved in a company status update report.</li> <li>Present status updates from each business team of the</li> </ul>	alternatives by examining costs and benefits.	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
<ul> <li>Identify the purpose of each element of the Finance Workbook and when each will be used in company operations.</li> <li>Establish a functional startup through completing tasks related to the management and running of their company</li> </ul>		
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	13. Financial decision-making involves considering alternatives by examining costs and benefits.	Grades 9-10 RI.9-10.1 W.9-10.4-7 SL.9-10.1-2
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.		SL.9-10.4-6 L.9-10.1-2 L.9-10.4 <b>Grades 11-12</b> Rl.11-12.1 Rl.11-12.4 W.11-12.5-6 SL.11-12.1-2 SL.11-12.1-2 L.11-12.1,6
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.  Students will:  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.	NA NA	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  Grades 11-12 RI.11-12.2,4,10 SL.11-12.1-2 L.11-12.1-6



	Social Studies Standards	Common Core
Session Descriptions	(Economics and Financial Literacy)	ELA
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.  Students will:  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.	NA NA	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 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
Topic: Sales (Self-Guided)  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.  Students will:  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.	<ul> <li>3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.</li> <li>6. Competition among sellers lowers costs and prices, and encourages producers to produce more of what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.</li> </ul>	Grades 9-10 RI.9-10.2,4,5,6,10 SL.9-10.1-6 L.9-10.1-6 Grades 11-12 RI.11-12.2,4,6,10 SL.11-12.1-6 L.11-12.1-6
Topic: Supply Chain Workflow (Self-Guided)  Students learn that a supply chain is the network established to gather components, manufacture a product, and distribute that product to consumers. responsibilities.  Students will:  Describe the function of a supply chain and the purpose of each link in the supply chain as it relates to company operations.	5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.	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  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



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Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA
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.  Students will:  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.	13. Financial decision-making involves considering alternatives by examining costs and benefits.	Grades 9-10 RI.9-10.2,4,7,10 SL.9-10.1-4 L.9-10.1-4 Grades 11-12 RI.11-12.2,4,10 SL.11-12.1-4 L.11-12.1-4
Meeting Thirteen: Create a Personal Plan of Action  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.  Students will:  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.	NA NA	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  Grades 11-12 RI.11-12. 2,4,6,7,10 SL.11-12.1-2 L.11-12.1-4,6
Meeting Fourteen: Develop an Annual Report (Optional)  During this optional meeting, students create an annual report as a summary of their student company experience.  Students will:  Describe an annual report and its purpose.  Develop a summary annual report project to complete the business venture experience.	2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.	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  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



# JA Company Program Pop Up

Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA
Session One: Pop-Up Warm-Up  This meeting introduces the Pop-Up program experience and reviews the milestones related to the project. The entrepreneurial mindset and characteristics are explored to guide students in envisioning the pop-up experience through the eyes of an entrepreneur. Finally, students review the primary business goal for the pop-up project and discuss how to set business success goals and personal growth goals.  Students will:  Explain what a pop-up business is and its intended purpose.  Document goals for the pop-up business in S.M.A.R.T. goal-writing format that reflect business planning elements.  Recognize the entrepreneurial characteristics that an entrepreneur must possess to achieve a successful business venture.	<ol> <li>People cannot have all the goods and services they want and, as a result, must choose some things and give up others.</li> <li>Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.</li> </ol>	Reading for Information RI.6 3,4,7 RI.7 3,4 RI.8 3,4 Writing W.6.4 W.7.2.4 W.8.4 Speaking and Listening SL 6.1,2 SL.7 1,2 SL. 8.1,2 Language L. 6 1,2,3,4,6 L.7. 1-6 L.8 1-6
Session Two: Doing the Research  This meeting focuses on the main goal for the pop-up business: making a profit. Students will examine the factors of the profit equation and learn about what they need to consider when determining a pricing strategy for achieving their goal. They also will define their target audience and explore the importance of market research for ensuring that their product meets customers' needs. They will prepare market research surveys and conduct independent market research that they will analyze in Meeting Three.  Students will:  Identify the elements of the profit equation and understand how to calculate profit.  Explain what a target audience is.  Recognize the importance of the customers' wants and needs related to the business's goals.  Identify appropriate market research techniques to use when collecting information.	<ol> <li>Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.</li> <li>People cannot have all the goods and services they want and, as a result, must choose some things and give up others.</li> <li>Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.</li> <li>Competition among sellers lowers costs and prices, and encourages producers to produce more of what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.</li> </ol>	Reading for Information RI.6 1,2,4,7 RI.7 1,4 RI.8 1,2,4 Writing W.6 4,7,9 W.7 2,7,9 W.8 4,7,9 Speaking and Listening SL.6 1,2,4 SL.7 1,2,4 SL.8 1,2,4 Language L.6 1-6 L.7 1-6 L.8 1-6



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JA Compan	y Program Pop Up	
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA
Session Three: Defining the Pop-Up Structure  During this meeting, students review the market research data they have compiled and look for patterns to inform their decision making as they plan their pop-up business. Then, students explore the different roles and responsibilities of the pop-up company and evaluate their own personal skills and interests to determine what role they will assume during their pop-up experience.  Students will:  Analyze market research data to make planning decisions about the pop-up business to maximize sales.  Describe the different roles and responsibilities necessary to organize and run a pop-up business.  Reflect on personal strengths and weaknesses to determine a personal role on the pop-up team.  Draft a timeline of tasks and associated due dates needed to meet the company's goals.	Economists analyze multiple sources of data to predict trends, make inferences and arrive at conclusions.      Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.	Reading for Information RI.6. 2,4,7 RI.7 2,4 RI.8 2,4 Writing W.6-8 4,7,9 Speaking and Listening SL.6-8 1,2,4 Language L.6 1-6 L.7 1-6 L.8 1-6
Session Four: The Ps of Pop-Up  This meeting introduces students to the Four Ps of marketing (Product, Price, Place, and Promotion), which act as the framework for their pop-up business planning tasks. Students explore which factors to consider when making the important decision of where to locate the pop-up business, and they learn about merchandising, product display, and store layout as important elements of marketing strategy to maximize sales.  Students will:  Explain the importance of the four 4 Ps of the marketing mix related to a pop-up business.  Identify the location for the pop-up business to include dates and hours of operation for the Place "P" detail of the marketing mix.  Design an optimal layout for a pop-up business that will maximize sales.	1. Economists analyze multiple sources of data to predict trends, make inferences and arrive at conclusions.  3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.  5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.  6. Competition among sellers lowers costs and prices, and encourages producers to produce more of what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.	Reading for Information RI.6 2,3,4,7 RI.7-8 2,3,4 Writing W.6 4 W.7 4 W.8 4 Speaking and Listening SL6-8. 1,2,4 Language L.6 1-6 L.7 1-6 L.8 1-6



#### JA Company Program Pop Up

JA Company Program Pop Op		
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA
Session Five: Creating the Buzz  This meeting focuses on selecting a price for the product or service, as well as promotional strategies for attracting attention to the pop-up store. Students will determine their expenses and the revenue necessary to break even so that they can set a price for their product that will achieve their profit goal. Additionally, they will determine how to promote their business and will work on tasks for advertising.  Students will:  Formulate the appropriate price for their product to achieve the pop-up store's monetary goal.  Design promotional strategies and materials to attract interest in the pop-up business.	3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.  5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.  6. Competition among sellers lowers costs and prices, and encourages producers to produce more of what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.	Reading for Information RI.6 1,2,3,4,7 RI.7 1,2,3,4 RI 8 1,2,3,4 Writing W.6-8 4,7,9 Speaking and Listening SL.6-8 1,2,4 Language L.6 1-6 L.7 1-6 L.8 1-6
Session Six: Open for Business!  In this meeting, students explore essential customer service and sales skills to use while their pop-up store is operating. Additionally, they review and finalize all logistics necessary to launch and open the store.  Students will:  Select appropriate sales strategies to use while interacting with customers during pop-up store sales. Practice excellent retail customer care skills to maximize the pop-up store's sales potential to reach its business goals. Resolve final logistics before launching the pop-up business, including transaction types, starting cash, inventory tracking, and staffing schedule.	3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.  5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.  6. Competition among sellers lowers costs and prices, and encourages producers to produce more of what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.	Reading for Information RI.6-8 2,4  Writing W.6-8 4  Speaking and Listening SL.6 1,2,4 SL.7 4 SL.8 1,2,4  Language L.6 1-6 L.7 1-6 L.8 1-6



# JA Company Program Pop Up

Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA
Session Seven: Pop-Up Wrap-Up  This meeting guides students through the final tasks necessary to close the popup business, reconcile the finances, and determine the business's final profit. Students will use the final metrics and the intangible lessons they learned to discuss best practices for future businesses and to assess whether they achieved their business and personal goals. Finally, students deliver the pop-up store's proceeds to their charitable recipient and celebrate their accomplishments.  Students will:  Complete the tasks to calculate final sales and profit and close out the business. Analyze final sales information and compare it to the pop-up business's initial profit goal. Assess company and personal goals to determine successes and areas for improvement.	<ol> <li>Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.</li> <li>Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.</li> </ol>	Reading for Information RI.6 2,3,4,7 RI.7 2,3,4 RI.8 2,3,4 Writing W.6-8 4 Speaking and Listening SL.6-8 1,2,4 Language L.6 1-6 L.7 1-6 L.8 1-6



# JA Excellence Through Ethics

Session Descriptions	Social Studies Standards	Common Core ELA
Day of the Visit	Contemporary World Issues	Grades 9-10
A business professional volunteer will speak to the students about ethics and lead self-assessment and ethics scenario activities.	14. The development and use of technology influences economic, political, ethical and social issues.	W.9-10. 4,7 SL.9-10 .1-2 L.9-10. 3-6
<ul> <li>Students will:</li> <li>Define ethics.</li> <li>Evaluate personal values in ethical dilemmas.</li> <li>Articulate and identify the steps necessary to make ethical decisions.</li> <li>Recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices.</li> </ul>	15. Technologies inevitably involve trade- offs between costs and benefits. Decisions about the use of products and systems can result in intended and unintended consequences.  Economics and Financial Literacy 3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.  American Government 3. Issues can be analyzed through the critical use of credible sources. 4. The processes of persuasion, compromise, consensus building and negotiation contribute to the democratic process.	Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6
Reflection Activity (Optional)	NA	Grades 9-10
Students will reflect and discuss their learnings after interacting with a local business professional.		W.9-10. 4,7 SL.9-10 .1-2 L.9-10. 3-6
Students will:		0 1 4440
<ul> <li>Reflect on what they learned during their volunteer visit.</li> <li>Begin to understand ethical choices beyond the perspective of what they read in books.</li> <li>Give thoughtful consideration to "right" and "wrong" choices and examination of personal beliefs.</li> </ul>		Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6
<ul> <li>Self-examine to develop a personal awareness of values to begin to see the disconnect between their words and actions.</li> <li>Strengthen the belief that ethics is an active ethos and start to develop a deeper commitment to living ethically.</li> </ul>		
Extended Learning Opportunities (Optional)  Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical	NA	Grades 9-10 W.9-10. 4,7 SL.9-10. 1-2 L.9-10. 3-6
dilemma.  Students will:  Work independently to discover more about ethics.		Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6



## JA High School Heroes

Session Descriptions	Social Studies Standards	Common Core ELA
Effective Civic Leadership.  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.  Students will:  Identify qualities of a leader.  Recognize the role of civic leadership in a community.  Develop conflict-resolution skills.	American Government  3. Issues can be analyzed through the critical use of credible sources.  4. The processes of persuasion, compromise, consensus building and negotiation contribute to the democratic process.	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  Grades 11-12 RI.11-12.1 RI.11-12.2 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6
Presentation Skills and Classroom Management  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.  Students will:  Use strong presentation skills to communicate effectively.  Develop classroom management practices.  Recognize and use techniques that further teamwork and achieve group goals.	American Government  4. The processes of persuasion, compromise, consensus building and negotiation contribute to the democratic process.	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  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.11-12.1-2
Critical Thinking and Problem Solving  Students advance their critical thinking skills so that they can adapt quickly to new circumstances and develop successful solutions to problems.  Students will:  Use a problem-solving technique to solve personal and professional problems.  Apply critical-thinking skills to work-based problems.  Recognize that decisions have consequences.	NA	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  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.11-12.1-2



## JA High School Heroes

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Session Descriptions	Social Studies Standards	Common Core ELA		
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.  Students will:  Implement objective criteria to self-evaluate  Recognize the value of constructive feedback and the growth mind-set  Develop a personal action plan.	NA	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  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		



Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Session One: Career Interests and Your Path Students understand the importance of career planning and complete a Career Interest Inventory to assess their own values, skills, and interests in the context of career paths.  Students will:  Consider their values, skills, and interests.  Take a Career Interest Inventory.  Relate their values, skills, interests, and Career Interest Inventory to future career opportunities.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.	Reading for Information RI.1 RI.3 RI.4 RI.5 Language L.1 L.3 L.4 L.5
Session Two: Career Planning and Your Path Students learn to recognize career clusters and focus on those tied to the results of their Career Interest Inventory. They explore the knowledge, skills, and abilities needed for their careers of interest, as well as the outlook for openings in those fields.  Students will:  Learn why career planning is important.  Recognize career clusters.  Identify career clusters that match their skills and interests.  Identify requirements to obtain jobs in fields of interest.	4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.  Career planning strategies focus on making clear links between career options and educational decisions.	Reading for Information RI.1 RI.3 RI.4 RI.5 Writing W.4 W.5 W.6 Language L.1 L.2 L.3 L.4 L.6



Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Session Three: Preparing to Meet Your Future  Students learn how awareness of their values, skills, and interests helps guide them to a career that is meaningful, enjoyable, and positioned for success. They learn about soft skills and explore education and training requirements in their fields of interest.  Students will:  Understand why it's important to choose a career where they can be successful and develop a career plan.  Practice soft skills.  Recognize education and training requirements and opportunities for careers of interest.	2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.  4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.	Reading for Information RI.1 RI.3 RI.4 RI.5 Language L.1 L.3 L.4 L.5 L.6
Session Four: Local Business Means Opportunity  Students learn about their local economy. They review the list of JA Inspire Virtual career fair exhibitors and the website of their local Chamber of Commerce and look for common themes, such as career clusters. They identify companies they would like to visit during the virtual career fair.  Students will:  Recognize traits of their local economy.  Identify common career clusters in their area and among JA Inspire Virtual exhibitors.  Create a list of exhibitors to visit during JA Inspire Virtual.	2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.  4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.	Reading for Information RI.1 RI.3 RI.4 RI.5 Writing W.4 W.5 W.6 Language L.1 L.2 L.3 L.4 L.6



JA Ilispire Advanced				
Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA	
Session Five: Learn from the Experts  Students review the speakers and webinars available at the JA Inspire Virtual career fair, create a list of at least three to view, and define what they would like to learn from them.  Students will:  Identify relevant JA Inspire  Virtual speakers and webinars to attend.	Note facts about the speakers and topics of webinars they will attend.  Develop questions to consider when watching the speakers and webinars.  Inancial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.  Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.  Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government	Students continue career exploration while focusing on career planning.	Reading for Information RI.1 RI.3 RI.4 RI.5 Language L.1 L.3 L.4 L.5	
	payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.			
Session Six: Welcome to JA Inspire Virtual Students attend the JA Inspire Virtual Career fair.  Students will:  Visit exhibits at JA Inspire Virtual.  Attend speeches and webinars at JA Inspire Virtual.  Complete the What I Learned section of the chart from their Learn from the Experts worksheet.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.  Activities provide advanced experiences that offer hands-on opportunities in a workplace.  Career planning strategies focus on making clear links between career options and educational decisions.	Reading for Information RI.1 RI.3 RI.4 RI.5 Writing W.4 W.5 W.6 Language L.1 L.2 L.3 L.4 L.6	



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Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA	
Session Seven: JA Inspire Personal Reflection Students reflect on what they have learned and identify next steps to further define their academic choices and career path.  Students will:  Evaluate personal goals and priorities based on their experience at the JA Inspire Virtual event.  Identify next steps, including exploration of high school coursework and other research.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.  Activities provide advanced experiences that offer hands-on opportunities in a workplace.  Career planning strategies focus on making clear links between career options and educational decisions.  Students develop the skills to revisit previous exploration and planning strategies as they face career changes throughout life.	Reading for Information RI.1 RI.3 RI.4 RI.5 Language L.1 L.3 L.4 L.5 L.6	



# JA It's My Job (Soft Skills)

	Social Studies	Career Connections	Common Core
Session Descriptions	Standards	Framework	ELA
Communicating About Yourself  Students learn what their dress, speech, and listening skills communicate to others about them.  Students will:  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.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.	Grades 9-10 RI.9-10.1,4,11 SL.9-10.1-3 L.9-10.1-2 L.9-10.4 Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-3 L.11-12.1-2 L.11-12.6
Applications and Resumes  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.  Students will:  Identify information necessary for a job application.  Recognize key features and formatting of resumes.  Use appropriate language for a resume.	NA	Students continue career exploration while focusing on career planning.	Grades 9-10 RI.9-10.2 W.9-10.2,4,6 SL.9-10.1-2 L.9-10.4 Grades 11-12 RI.11-12.2 W.11-12.2,4,6 SL.11-12.1-3 L.11-12.1-6
Interviewing for a Job  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."  Students will:  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	Students continue career exploration while focusing on career planning.	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 Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6



JA It's My Job (Soft Skills)

JA ILS MY JOD (SOIL SKIIIS)				
Session Descriptions	Social Studies Standards	Career Connections Framework	Common Core ELA	
Cell Phones in the Workplace  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.  Students will:  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	NA	Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2 L.9-10.4 Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6	
Workplace Communication  This session covers communication methods in the workplace. Activities focus on appropriate tone and topics for the workplace and communication strategies for collaborating effectively.  Students will:  Identify and use an appropriate professional tone in workplace communication.  Identify appropriate and inappropriate subjects for workplace discussion.  Enable cooperative and productive group interactions.	NA	NA	Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2 L.9-10.4 Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6	
Workplace Writing  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.  Students will:  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 .	NA	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 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	



## JA Job Shadow

Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Session One: Finding Your Future  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.  Students will:  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	2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.	Reading for Informational Text 9-10 RI.1,2,4,6 11-12 RI 2,4,8 Speaking and Listening 9-12 SL.1,2 Writing 9-12 W.7 Language 9-12 L.1-4
Session Two: Career Exploration & Informational Interviews  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.  Students will:  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)	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.  4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.	Reading for Informational Text 9-10 RI. 1,2,4 11-12 RI. 2,4 Speaking and Listening 9-12 SL.1-6 Writing 9-12 W. 4,6 Language 9-12 L. 1-6



## JA Job Shadow

Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Session Three: Job Site Visit  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.  Students will:  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	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.	Reading for Informational Text 9-10 RI. 1,2,4 11-12 RI. 2,4 Speaking and Listening 9-12 SL.1,2,3,6 Language 9-12 L. 1-6
Session Four: Site Visit Reflection  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.  Students will:  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	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.	Reading for Informational Text 9-10 RI. 2,4,6 11-12 RI. 2,4,8  Speaking and Listening 9-12 SL. 1-4  Writing 9-10 W. 3,4,6 11-12 W.2,4,6  Language 9-12 L. 1-6
Session Five: Interviewing for a Job  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.  Students will:  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	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.	Reading for Informational Text 9-12 RI. 2,4 Speaking and Listening 9-12 SL. 1-6 Language 9-12 L. 1-6



# JA Job Shadow

Session Descriptions	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Session Six: Job Shadow Prep 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.  Students will:  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	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.	Reading for Informational Text 9-12 RI. 2,4 Speaking and Listening 9-12 SL. 1,2,4,6 Writing 9-12 W. 4,6,7 Language 9-12 L. 1-6
Session Seven: Job Shadow Experience In this session students visit a workplace and participate in an independent job shadow experience with the host(s) they identified.  Students will:  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	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Activities provide advanced experiences that offer hands-on opportunities in a workplace.	Reading for Informational Text 9-12 RI. 2,4 Speaking and Listening 9-12 SL.1,2,3,6 Language 9-12 L. 1-6
Session Eight: Job Shadow Reflection & Career Planning 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.  Students will:  Analyze job shadow experience.  Re-evaluate personal career plan.  Demonstrate appropriate workplace etiquette.	1. Financial responsibility entails being accountable for managing money to satisfy one's current and future economic choices.  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	Students continue career exploration while focusing on career planning.  Students develop the skills to revisit previous exploration and planning strategies as they face career changes throughout life.	Reading for Informational Text 9-12 RI. 2,4 Speaking and Listening 9-12 SL.1,2,3,6 Writing 9-10 W. 3,4,6 11-12 2,4,6 Language 9-12 L. 1-6



#### JA Launch Lesson

S <b>ession Descriptions</b>	Financial Literacy Standards	Career Connections Framework	Common Core ELA
Optional Pre-Lesson Enhancements  To prepare for the guest entrepreneur, consider these optional entrepreneurship-focused opportunities:  Students will:  Determine their entrepreneur profile  brainstorm possible products or services that meet product criteria	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.  4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.	Grades 9-10 W.9-10. 4,7 SL.9-10. 1-2 L.9-10. 3-6 Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6
Day of the Visit  Students engage in an inspirational experience that explores entrepreneurship and highlights the opportunities, challenges, and preparation required for successful participation in the global economy.  Students will:  Analyze a real-world example of entrepreneurship.  Determine one next step that could lead to a new business venture.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.  4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.  Career planning strategies focus on making clear links between career options and educational decisions.	Grades 9-10 W.9-10. 4,7 SL.9-10. 1-2 L.9-10. 3-6 Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6
Extended Learning Opportunities (Optional)  Students will reflect and discuss their learnings after interacting with a local business professional.  Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma.  Students will:  Work independently to discover more about entrepreneurship.	3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.  4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.	Students continue career exploration while focusing on career planning.	Grades 9-10 W.9-10. 4,7 SL.9-10. 1-2 L.9-10. 3-6 Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6



Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
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.  Students will:  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.	11. Income is determined by many factors including individual skills and abilities, work ethic and market conditions.	2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.  3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.	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
Session Two: Budgeting  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.  Students will:  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.	13. Financial decision-making involves considering alternatives by examining costs and benefits.  14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.	6. Financial responsibility includes the development of a spending and savings plan (personal budget).	Grades 9-12 9-12 RI.1 RI 4 9-12.RI.6 9-12.W.4 9-12.SL.1-3 9-12.L.1-4



Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
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.  Students will:  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.	<ol> <li>3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.</li> <li>13. Financial decision-making involves considering alternatives by examining costs and benefits.</li> <li>14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.</li> <li>16. Saving and investing help to build wealth.</li> <li>17. Savings can serve as a buffer against economic hardship.</li> <li>18. Different costs and benefits are associated with saving and investing alternatives.</li> </ol>	7. Financial institutions offer a variety of products and services to address financial responsibility.	Grades 9-12 9-12 RI.4 9-12.RI.6 9-12.W.3-4 9-12.SL.1-2 9-12 SL.4 9-12.L.1-4
Session Four: Credit and Debt  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.  Students will:  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.	<ul> <li>15. Different payment methods have advantages and disadvantages.</li> <li>20. There are costs and benefits associated with various sources of credit available from different types of financial institutions.</li> <li>21. Credit and debt can be managed to maintain credit worthiness.</li> </ul>	21. Effectively balancing credit and debt helps one achieve some short and long-term goals.	Grades 9-12 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



Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
Session Five: Consumer Protection 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.  Students will:  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.	20. There are costs and benefits associated with various sources of credit available from different types of financial institutions.  21. Credit and debt can be managed to maintain credit worthiness.  22. Consumer protection laws provide financial safeguards.	11. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.  12. Consumer advocates, organizations and regulations provide important information and help protect against potential consumer fraud.	Grades 9-12 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
Session Six: Smart Shopping 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.  Students will:  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.	13. Financial decision-making involves considering alternatives by examining costs and benefits.  14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.  15. Different payment methods have advantages and disadvantages.  20. There are costs and benefits associated with various sources of credit available from different types of financial institutions.	11. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.	Grades 9-12 9-12 RI.4 9-12.RI.6 9-12.SL.2 9-12.L.3
Session Seven: Risk Management 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.  Students will:  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.	23. Property and liability insurance protect against risks associated with use of property.  24. Health, disability and life insurance protect against risks associated with increased expenses and loss of income.  25. Steps can be taken to safeguard one's personal financial information and reduce the risk of loss.	24. A risk management plan can protect consumers from the potential loss of personal and/or business assets or income.  27. A comprehensive insurance plan (health, life, disability, auto, homeowners, renters, liability, etc.) serves as a safeguard against potential loss.	Grades 9-12 9-12.RI.1 9-12 RI.4 9-12.RI.6



JA Fersonal Finance 2.0				
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA	
Session Eight: Investing  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.  Students will:  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.	<ul> <li>16. Saving and investing help to build wealth.</li> <li>17. Savings can serve as a buffer against economic hardship.</li> <li>18. Different costs and benefits are associated with saving and investing alternatives.</li> <li>19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.</li> </ul>	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.18. Government agencies are charged with regulating providers of financial services to help protect investors.	Grades 9-12 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	
Session Nine: Credit Cards (Optional: Self-Guided)  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.  Students will:  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.	20. There are costs and benefits associated with various sources of credit available from different types of financial institutions.  21. Credit and debt can be managed to maintain credit worthiness.  25. Steps can be taken to safeguard one's personal financial information and reduce the risk of loss.	19. Credit is a contractual agreement in which a borrower receives something of value now and agrees to repay to lender at some later date.  29. Debt is an obligation owed by one party to a second party.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6	



Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
Session Ten: Debt Management (Optional: Self-Guided)  These 10-minute, student self-guided activities include lessons on bankruptcy, loans, managing debt, defaulting on loans, and consumer credit counselling.  Students will:  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.	20. There are costs and benefits associated with various sources of credit available from different types of financial institutions.  21. Credit and debt can be managed to maintain credit worthiness.	7. Financial institutions offer a variety of products and services to address financial responsibility.  8. Financial experts provide guidance and advice on a wide variety of financial issues.  11. An informed consumer makes decisions on purchases that may include a decisionmaking strategy to determine if purchases are within their budget.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6
Session 11: Net Worth (Optional: Self-Guided)  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.  Students will:  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 personal net worth.	13. Financial decision-making involves considering alternatives by examining costs and benefits.  14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.  16. Saving and investing help to build wealth.	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.18.  Government agencies are charged with regulating providers of financial services to help protect investors.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6



JA.	Take Stock III To		
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
Session One: Understanding Stocks  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.  Students will:  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.	2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.  18. Different costs and benefits are associated with saving and investing alternatives.  19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.	Financial responsibility entails being accountable for managing money to satisfy one's current and future economic choices.     Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.	Grades 9-10 RI.9-10.1,2,4 SL.9-10.1,2,3 L.9-10.1-6  Grades 11-12 RI.11-12.1,2,4 SL.11-12.1-3 L.11-12.1-6
Session Two: Stock Trading  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.  Students will:  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.	3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.  5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.  18. Different costs and benefits are associated with saving and investing alternatives.  19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.	Grades 9-10 RI.9-10.2,4,6 SL.9-10.1-3 L.9-10.1-6  Grades 11-12 RI.11-12.2,4,6,7 SL.11-12.1-3 L.11-12.1-6



	Take Stock III To	ar racare	
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
Session Three: Exploring Dividends  Students analyze today's stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments.  Students will:  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.	2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.	18. Different costs and benefits are associated with saving and investing alternatives.  19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.	Grades 9-10 RI.9-10.2,4 SL.9-10.1-2 L.9-10.1-6 Grades 11-12 RI.11-12.2,4 SL.11-12.1 L.11-12.1-6
Session Four: Best-in-Class Competition  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.  Students will:  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	18. Different costs and benefits are associated with saving and investing alternatives.  19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.	Grades 9-10 RI.9-10.2,4,6 SL.9-10.1,2,3 L.9-10.1-6  Grades 11-12 RI.11-12.2,4,6 SL.11-12.1-3 L.11-12.1-6



JA.	Take Stock III To	ar racare	
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
Session Five: Planning for the Future  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.  Students will:  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	2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.  5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.	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 Grades 11-12 RI.11-12.2,4 SL.11-12.1,2,3,4 L.11-12.1-6
Analyzing Initial Public Offerings (IPOs) Students learn some of the factors that investors consider when selecting an IPO for investment. Students will: Identify the factors to consider when deciding whether to invest in an IPO	18. Different costs and benefits are associated with saving and investing alternatives.	7. Financial institutions offer a variety of products and services to address financial responsibility.  8. Financial experts provide guidance and advice on a wide variety of financial issues.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6,7 L.9-10.1-6 Grades 11-12 RI.11-12.2,4 W.11-124,6,7. L.11-12.1-6
Comparing Investment Channels  Students learn about several ways in which investors buy and sell stocks, uncovering the upsides and downsides of each method.  Students will:  Compare the advantages and disadvantages of buying and selling investments through various channels.	18. Different costs and benefits are associated with saving and investing alternatives.	8. Financial experts provide guidance and advice on a wide variety of financial issues.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.	Grades 9-10 RI.9-10.1,4 W.9-10.4,6 L.9-10.3-6 Grades 11-12 RI.11-12.1,4 W.11-12.4,6 L.11-12.1,2,4,6



<i>37</i> 1	Take Stock III To		
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
Data Gathering  Students learn where investors can find detailed information about companies and how to evaluate each source of information.  Students will:  Identify what resources investors use to make informed investment decisions.  Express why investors research companies before making investment decisions.	Economists analyze multiple sources of data to predict trends, make inferences and arrive at conclusions.	16. Using key investing principles one can achieve the goal of increasing net worth.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6
Diversification and Risk  Students learn that, even though individual investors may have different risk tolerances, smart investors always seek to minimize their risk by diversifying their portfolios.  Students will:  Identify different levels of risk tolerance.  Express how and why investors use diversification to minimize risk.	18. Different costs and benefits are associated with saving and investing alternatives.  19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.	17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6
Evaluating Your Financial Plan  Students learn how to review their financial plans and select investments that meet stated goals.  Students will:  Review and evaluate their financial plans.  Select possible investments that meet the goals of the financial plan.	2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.  13. Financial decision-making involves considering alternatives by examining costs and benefits.  14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.	1. Financial responsibility entails being accountable for managing money to satisfy one's current and future economic choices.  6. Financial responsibility includes the development of a spending and savings plan (personal budget).	Grades 9-10 RI.9-10.1,2,4 W.9-10.2,4,6,7 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 W.11-12.2,4,6 L.11-12.1,2,4,6



Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
Factors That Influence Stock Prices  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.  Students will:  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.	5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.	Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6
Financial Watchdogs  Students learn about several groups who oversee the financial sector, set and enforce the policies and laws regulating it, and protect investors.  Students will:  Identify the protections provided to investors by market regulatory agencies that oversee financial markets, products, and professionals.	22. Consumer protection laws provide financial safeguards.	18. Government agencies are charged with regulating providers of financial services to help protect investors.	Grades 9-10 RI.9-10.1,2,4 SL.9-10.2,4 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6
Investing for the Long Term  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.  Students will:  Identify the value of and benefits associated with long-term investments.  Express the risks associated with day trading and short-term investments.	Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.     Financial decision-making involves considering alternatives by examining costs and benefits.	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6



37.1	Take Stock III To	ar racare	
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
My Stock Portfolio  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.  Students will:  Apply research-based investment decisions.  Practice following the process for buying and selling stocks.	2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.  13. Financial decision-making involves considering alternatives by examining costs and benefits.  14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.	Grades 9-10 RI.9-10.2,4 W.9-10.6-9 L.9-10.1,2,3,4,6  Grades 11-12 RI.11-12.2,4 W.11-12.6-9 L.11-12.1,2,3,4,6
Preparing for the JA Stock Market Challenge Students learn about the JA Stock Market Challenge and review the big ideas about stocks and the stock market.  Students will:  Review the big ideas about investing, specifically stocks and stock trading.  Prepare for the JA Stock Market Challenge.	18. Different costs and benefits are associated with saving and investing alternatives.  19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.18. Government agencies are charged with regulating providers of financial services to help protect investors.	Grades 9-10 RI.9-10.1,2,4,7 SL.9-10.2,4 L.9-10.1,2,3,4,6  Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6
Private vs. Public Companies  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.  Students will:  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.	18. Different costs and benefits are associated with saving and investing alternatives.  19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.	16. Using key investing principles one can achieve the goal of increasing net worth.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6



371	Take Stock III To	ar racare	
Session Descriptions	Social Studies Standards (Economics and Financial Literacy)	Financial Literacy Standards	Common Core ELA
Setting Stock Prices & Trading Stock 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.  Students will:  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.	<ul> <li>13. Financial decision-making involves considering alternatives by examining costs and benefits.</li> <li>19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.</li> </ul>	16. Using key investing principles one can achieve the goal of increasing net worth.	Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6
Smart Investing  Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies.  Students will:  Recognize basic principles of investing in stocks.  List strategies for smart investing.	<ul> <li>13. Financial decision-making involves considering alternatives by examining costs and benefits.</li> <li>18. Different costs and benefits are associated with saving and investing alternatives.</li> </ul>	16. Using key investing principles one can achieve the goal of increasing net worth.  17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.18. Government agencies are charged with regulating providers of financial services to help protect investors.	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  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
Taxes and the Stock Market  Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income.  Students will:  Examine how short- and long-term capital gains are taxed.	8. Economic policy decisions made by governments result in both intended and unintended consequences.	9. Planning for and paying local, state and federal taxes is a financial responsibility.  10. Tax payers may save money by understanding and using tax credits and deductions.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6
The Animals of the Stock Market  Students learn terms and jargon commonly used by investors when talking about investing and the stock market.  Students will:  Express terms that describe people, events, and situations linked to investing	NA	16. Using key investing principles one can achieve the goal of increasing net worth.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6  Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6



Session Details	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA	Common Core Math
Tutorial: Getting Ready for Business*  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.  Students will:  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.	3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.  5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.	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 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	NA
Competition Prep: Freestyle Exploration  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.  Students will:  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.	2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.  13. Financial decision-making involves considering alternatives by examining costs and benefits.	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  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	Math HS 1, 2,4, 5, 6, 7, 8



Session Details	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA	Common Core Math
Competition Prep: How to Play JA Titan  Students learn key terms and concepts for the simulation: budget, cash-on-hand, CEO, expenses, income statement, price, and production.  Students will:  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.	5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.  13. Financial decision-making involves considering alternatives by examining costs and benefits.	Grades 9-10 RI.9-10.4 SL.9-10.1-2 L.9-10.1,2,4,6  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	Common Core HS Math 1.2.4.5.6.7
Competition Prep: Exploring Production  Students focus on the interconnected aspects of profit, price, cost, and production.  Students will:  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.	13. Financial decision-making involves considering alternatives by examining costs and benefits.	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  Grades 11-12 RI-11-12.2,3,4,7 SL.11-12.1,2,3,6 L.11-12.1,2,4,6	Statistics & Probability CC.2.4.HS.B. CC.2.4.HS.B.3 CC.2.4.HS.B.5  Mathematical Practices 1-8
Competition Prep: Examining R&D and Marketing Students focus on the impact R&D and marketing can have on the product and the profits.  Students will:  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.	2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.  13. Financial decision-making involves considering alternatives by examining costs and benefits.  18. Different costs and benefits are associated with saving and investing alternatives.	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  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	Mathematical Practices 1-8



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Session Details	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA	Common Core Math
Competition Prep: Considering Economic Factors  Students explore economic circumstances under which they may implement different strategies in preparation of the alternative scenario games available in the simulation.  Students will:  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.	13. Financial decision-making involves considering alternatives by examining costs and benefits.	Grades 9-10 RI.9-10.2,4 SL.9-10.2 L.9-10.1,2,4,6  Grades 11-12 RI-11-12.2,3,4,7 SL.11-12.1,2,3,4,6 L.11-12.1-3	Mathematical Practices 1-8
Competition Prep: Presenting the JA Titan of Business Competition  In this game-based session, students compete as businesses to see which will be crowned the JA Titan of Industry.  Students will:  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.	13. Financial decision-making involves considering alternatives by examining costs and benefits.	Grades 9-10 RI.9-10.2,4 SL.9-10.2 L.9-10.1,2,4,6  Grades 11-12 RI-11-12.2,3,4,7 SL.11-12.1,2,3,4,6 L.11-12.1-3	Mathematical Practices 1-8



Session Details	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA	Common Core Math
Deep Dive: Research & Development*  This session provides a deeper exploration and study of R&D concepts.  Students will:  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.	13. Financial decision-making involves considering alternatives by examining costs and benefits.	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  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	Mathematical Practices 1-8
Deep Dive: Marketing*  This session provides a deeper exploration and study of marketing concepts.  Students will:  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.	13. Financial decision-making involves considering alternatives by examining costs and benefits.	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 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	Mathematical Practices 1-8
Deep Dive: Corporate Social Responsibility*  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.  Students will:  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.	13. Financial decision-making involves considering alternatives by examining costs and benefits.	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  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	NA



Session Details	Social Studies Standards (Economics and Financial Literacy)	Common Core ELA	Common Core Math
Deep Dive: Daily Business Operations Speaker Session*  In this volunteer-led session, a volunteer presents how his/her own business knowledge applies and relates to the business concepts in the simulation.  Students will:  Recognize real-world applications of the terms and concepts from the game through a volunteer guest speaker presentation.	11. Income is determined by many factors including individual skills and abilities, work ethic and market conditions.	Grades 9-10 SL.9-10.1-3 L.9-10.1,2,4,6 Grades 11-12 SL.11-12.1-3 L.11-12.1,2,3,6	NA

