

SCOPE AND SEQUENCE

KEY		
Minimal	Moderate	High
*JA Pathways signify a program's primary focus.		

K–12 Kit-Based and Blended

	Entrepreneurship	Financial Literacy	Work Readiness
<p>JA Ourselves™ introduces students to personal economics and the choices consumers make to meet their needs and wants. Students learn about the role of money in society and gain practical information about earning, saving, and sharing money. Five volunteer-led sessions required. (Grade K)</p> <p>Concepts: Buying, choices, costs, earning, entrepreneur, giving, goals, goods and services, interests, money, needs and wants, saving, society, spending, values</p> <p>Skills: Counting, decision making, drawing conclusions, following directions, graphing and graph interpretation, listening, matching and classifying, problem solving, reading and writing, self-assessment, sequencing, social skills, teamwork, verbal communication, vocabulary building</p>			
<p>JA Our Families™ introduces students to the concepts of families, neighborhoods, money, and needs and wants. Students explore the ways in which businesses provide goods, services, and jobs for families. Five volunteer-led sessions required. (Grade 1)</p> <p>Concepts: Business, earning, employment, entrepreneurship, family, fill a need, goods and services, income, job, money, needs and wants, neighborhood, shelter, skills, spend, symbols, work</p> <p>Skills: Analyzing information, creative thinking, decision making, differentiating, following directions, listening and responding, making observations, map reading, math calculations, reading, recognizing and interpreting symbols, verbal communication, working in pairs</p>			
<p>JA Our Community™ introduces students to work readiness and early elementary grades social studies learning objectives, including how citizens benefit from and contribute to a community's success. Five volunteer-led sessions required. (Grade 2)</p> <p>Concepts: Businesses, careers, citizenship, coins, community, goods and services, government, innovation, jobs, production, needs and wants, skills, taxes, voting</p> <p>Skills: Creativity, critical thinking, collaboration, decision making, idea development, making choices, map reading</p>			
<p>JA Our City™ introduces students to the choices people have with money. Students learn about the importance of economic exchange in a city and how entrepreneurs promote a healthy economy. Five volunteer-led sessions required. (Grade 3)</p> <p>Concepts: Banking, business, business decisions, circular flow of money, city, consumer, currency, deposit, donate, economic development, earn, entrepreneur, goods, government, income, interdependence, jobs, money choices, producer, save, savings, savings account, services, spend, taxes, withdrawal</p> <p>Skills: Brainstorming, conceptualizing, critical thinking, decision making, developing ideas, drawing conclusions, evaluating payment types, following directions, listening, making choices, making observations, mapping information, planning a business, problem solving, reading, teamwork, verbal communication, working in groups, writing</p>			
<p>JA Our Region™ introduces students to the intersection of entrepreneurship and upper elementary grades social studies learning objectives. Students are provided with a practical approach to starting a business. Five volunteer-led sessions required. (Grade 4)</p> <p>Concepts: Advertising, business fundamentals, capital resources, entrepreneur, expense, finance tracking, goods and services, human resources, innovation, interdependence, loss, manufacturing, natural resources, price, products, profit, region, resources, revenue, risk and reward, services, supply, supply chain, trade, traits, transportation</p> <p>Skills: Analyzing a diagram, analyzing information, assembling parts, categorizing data, cooperative trading, decision making, evaluating alternatives, following directions, mathematics, oral and written communication, presenting information, problem solving, reading for understanding, working in groups and pairs</p>			
<p>JA Our Nation™ provides students with practical information about the U.S. free market system and how it serves as an economic engine for businesses and careers. Students examine the need for entrepreneurial and innovative thinking to meet the requirements of high-growth, high-demand careers in a global business economy. Five volunteer-led sessions required. Optional: Sixth session supplement. (Grade 5)</p> <p>Concepts: Businesses, careers, career clusters, collaboration, communication, competition, competitor, consumer, critical thinking, engineering, employees, employers, entrepreneur, free market economy, global economy, goods and services, human capital, innovation, invention, interdependence, job specialization, opportunity cost, product, producer, profit, resume, skills, technology, work readiness</p> <p>Skills: Analyzing occupations, analyzing information, brainstorming, collaboration, communication, creative thinking, decision making, estimating, following written instructions, interpersonal skills, interpreting economic issues, map reading, organizing information, prioritizing, problem solving, reasoning, speaking and listening, STEM skills, teamwork, working in pairs, writing</p>			
<p>JA More than Money™ teaches students about money-management, goods and services, and global markets. Students learn a practical approach to starting a business and making smart decisions about managing money. Five volunteer-led sessions required. (Grades 3–5, also after school)</p> <p>Concepts: Advertising, bank account, business, business loan, business plan, consumer, deposit, earn, employee, entrepreneur, ethics, expenses, exports, financial institutions, goods and services, identify personal interests and goals, imports, income, market research, money, money management, opportunity cost, profit, skills, withdrawal, work environment</p> <p>Skills: Asking relevant questions and listening for information, comparing and contrasting, computation, considering personal traits and interests, deductive reasoning, empathy, following directions, matching and classifying, presentation, problem solving, reading and following directions, self-employed, teamwork, thinking and working cooperatively, critical thinking, using vocabulary in a meaningful way</p>			
<p>JA Economics for Success™ provides practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values. Six volunteer-led sessions required. (Grades 6–8)</p> <p>Concepts: Budget, credit, credit card, credit score, co-pay insurance, debit card, decision making, deductible, goal setting, gross income, higher education, interest, interests, needs and wants, net income, opportunity cost, policy, premium, risk, opportunity cost, skills, values, word of work</p> <p>Skills: Analyzing information, critical thinking, inquiry skills, interpreting data, math calculations, oral and written communication, organizing information, presentation, problem solving, reading for understanding, self-assessment, working in groups and pairs</p>			
<p>JA Global Marketplace™ demonstrates why and how countries buy and sell from each other. Students examine the interconnection between producers and consumers in the global marketplace and the effect of free enterprise in an economic system. Two implementation options are offered: Basic (Sessions One–Six volunteer-led) and Advanced (Sessions One–Six volunteer-led, Session Seven teacher- or volunteer-led). (Grades 6–8)</p> <p>Concepts: Business, business ethics, career exploration, communication, cultural awareness in international business, cultural differences, cultural norms, culture, currency, customer, educational and legal requirements, etiquette, exchange rate, export, free trade, immigration, import, innovation, interdependence, international careers, international trade, market, marketplace, migration, product, product safety, production, profit, quota, resources, service, specialization, standards, subsidy, tariff, trade, trade barriers, trade embargo</p> <p>Skills: Analyzing charts and evaluating information, analyzing human behavior, categorizing data, decision making, describing how need leads to innovation, entrepreneurial thinking, examining resources, following instructions, identifying business responsibilities, identifying foreign currency, identifying international job requirements, identifying positive and negative traits, interpreting charts and graphs, making customer-based product decisions, negotiating, reading a spreadsheet, reading comprehension, recognizing and applying terms, recognizing consequences of trade barriers, teamwork, trading, understanding business and cultural etiquette, using a currency converter</p>			
<p>JA Inspire™ is more than a career fair, it brings together the business community and local schools and is designed to help launch middle school students into their futures. The program consists of three segments: 1) in-class sessions presented by the classroom teacher; 2) the hands-on JA Inspire expo; and 3) an in-class debrief. During the JA Inspire expo, students participate in hands-on activities, often using equipment or tools used on a job. (Grades 6–8)</p> <p>Concepts: Introspection, self-knowledge, research, mapping skills to potential careers, goal-setting</p> <p>Skills: Self-assessment, utilizing career resources to develop a career plan, explore post-secondary education options, explore various careers, understanding employment trends and job outlook for career planning</p>			
<p>JA It's My Business!™ encourages middle school students to turn their ideas into a business. The program introduces design thinking as a problem-solving process and provides students an authentic entrepreneurial experience that builds toward a pitch competition. Six volunteer-led sessions required. Fifteen-minute optional extension activities are provided for use in after-school implementation. (Grades 6–8)</p> <p>Concepts: Business, consumer feedback, design, entrepreneur, entrepreneurial characteristics, funding, innovation, innovative, investor, market, market research, need, product, passion, persistent, persuasive, pitch, presentation visuals, product, product sketches, prototype, risk-taker, self-confident, self-motivated, service, speaking skills, surveys, target market</p> <p>Skills: Analyzing data from a variety of media sources, applying terms, brainstorming, collecting data, creating a model, creative thinking, communicating information through design, deduction, empathy, evaluating alternatives, group presentation, group work, labeling an illustration, listening, logical reasoning, memory recall and matching, presenting ideas, problem solving, self-evaluation, teamwork</p>			
<p>JA It's My Future™ offers students practical information to help prepare them for the working world. Students develop the personal-branding and job-hunting skills needed to earn a job. Six volunteer-led sessions required. (Grades 6–8)</p> <p>Concepts: Achievements, attitude, brand, career, career clusters, career mapping, career paths, communication, decline, education level, high-growth careers, interests, job application, job growth, job hunting, job interview, job outlook, logo, making a good impression, maps, personal brand, professionalism, references, reputation, soft skills, tagline, teamwork, technical skills, transferable skills, work ethic</p> <p>Skills: Analyzing branding, analyzing charts and graphs, analyzing data from media, applying cause and effect, demonstrating cause and effect, evaluating and sorting options, group discussion, identifying personal skills, identifying strengths and weaknesses, logical reasoning, note taking, prediction, reading for understanding, recognizing patterns, reviewing results, role-playing, self-evaluation, teamwork, using art as self-expression</p>			
<p>JA Career Exploration Fair™ introduces students to a range of career options across multiple career clusters. (Grades K–12)</p> <p>Concepts: Abilities, business, careers, choices, community, earn, goals, goods, guest speakers, interests, job, pay, resume, services, skills, talent, work values</p> <p>Skills: Decision making, formulating questions, listening responsively, making observations, note taking, reasoning, social skills, verbal communication</p>			

K–12 Kit-Based and Blended

	Entrepreneurship	Financial Literacy	Work Readiness
<p>JA Career Speakers Series™ brings a volunteer guest speaker into the classroom to share information about his or her career, work, and education experience. (Grades K–12)</p> <p>Concepts: Business, career clusters, career speaker, careers, choices, community, earn, education, interests, knowledge, job, pay, skills, talent, work activities</p> <p>Skills: Active listening, decision making, formulating questions, making observations, online research, reasoning, social skills, verbal and written communication</p>			
<p>JA Excellence through Ethics™ allows students to meet and interact with a local executive or business professional and learn about the importance of ethics in the workplace and in everyday life. (Grades 6–12)</p> <p>Concepts: Accountability, beliefs, code of conduct, core values, decision-making, employee ethics, ethical awareness, ethical dilemmas, ethical obligations, ethical reasoning, ethical standards, interdependence, interpersonal skills, professional attitude, rights of others, role model, social responsibility, truthfulness, values</p> <p>Skills: Analyze situations and decisions in light of ethical considerations, apply guidelines for ethical decision making, consider attitudes, critical thinking, examine the competing pressures on young people, express why ethical standards are important to society and businesses, listening and communicating, reading for understanding, suggest actions to correct problems</p>			
<p>JA It's My Job (Soft Skills)™ allows students to learn the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters. (Grades 9–12)</p> <p>Concepts: Cell phone behavior and function in the workplace, character development, career preparation, employer expectations, ethics, job application, job interview, positive attitude, professionalism, making a good impression, manners, relationships with others, resume, self-motivation, soft, interpersonal, or transferable skills, workplace behavior and productivity, workplace communication</p> <p>Skills: Active listening, analyzing and applying information, collaboration, critical observation, decision-making, demonstrating soft skills in a mock interview, evaluating alternatives, examining forms, oral and written communication, presenting information, role-playing, self-evaluation, working in teams, weighing consequences of personal behavior</p>			
<p>JA Be Entrepreneurial™ introduces students to the essential components of a practical business plan and challenges them to start an entrepreneurial venture while still in high school. Seven volunteer-led sessions required. (Grades 9–12)</p> <p>Concepts: Advertisement, business plan, competitive advantages, customer, demographic, entrepreneur, entrepreneurial spirit, ethical dilemma, ethics, finance, franchise, long- vs. short-term consequences, management, market, market needs, marketing, nonprofit business, product, product development, profits, social entrepreneur, social responsibility, stakeholder, voting</p> <p>Skills: Analyzing information, business planning, categorizing data, decision making, evaluating alternatives, expressing multiple viewpoints, graphic presentation, oral and written communication, presenting information, reading for understanding, weighing consequences, working in groups and pairs</p>			
<p>JA Career Success™ equips students with the tools and skills required to get and keep a job in high-growth career industries. Seven volunteer-led sessions required. (Grades 9–12)</p> <p>Concepts: Career clusters, career planning, career preparation, collaboration, communication, conflict management, critical thinking, education and training, employer expectations, high-growth jobs, high-performance teams, interests, inventory and ordering, job interviews, job outlook, job retention, post-secondary options, problem-solving techniques, skills, soft skills, STEM, technical skills, the 4Cs, work priorities, workplace skills</p> <p>Skills: Analyzing data, collaborative discussions, conflict resolution, communication, competition, creativity and innovation, critical thinking, decision making, following written instructions, formulating answers from personal experiences, goal setting, identifying behaviors, interpersonal skills, organizing information, prioritizing, research skills, role-playing, self-assessment, time management, working collaboratively, working in groups</p>			
<p>JA High School Heroes™ provides leadership development opportunities to high school students who deliver JA programs in elementary schools. (Grades 9–12)</p> <p>Concepts: Adaptability, accountability, civic leadership, conflict resolution, flexibility, leadership, verbal and nonverbal cues to communicate meaning and demonstrate understanding</p> <p>Skills: Analyze problems, apply critical-thinking skills to work-based problems, assessing personal skills, abilities, and aptitudes, collaboration, compromise, develop solutions, develop strong platform skills, listening to others, negotiation, problem solving, setting goals</p>			
<p>JA Job Shadow™ prepares students to be entrepreneurial thinkers in their approach to work. Students will acquire and apply the skills needed in demanding and ever-changing workplaces. Two in-class sessions prior to the visit, a four- to five-hour site visit, and one in-class session required after the visit. (Grades 9–12)</p> <p>Concepts: Career assessment, career clusters, career planning, elevator pitch, infographic profile, interests, job hunting, job interview, job outlook, networking, professional and ethical behavior, resume, skills, thank you notes, work priorities</p> <p>Skills: Analyzing and applying data, business communication, creativity and innovation, following written instructions, formulating answers from personal experience, identifying behaviors, interviewing, oral and written communication, organizing information, presenting information, researching a variety of sources for information, role-playing, self-assessment, technical writing, working collaboratively</p>			
<p>JA Launch Lesson™ is a point-of-entry program delivered locally by entrepreneurs. Students learn relevant information first-hand about starting a company and the entrepreneurial journey. (Grades 9–12)</p> <p>Concepts: Capital, customers, elements of the entrepreneurial experience (motivation, inspiration, preparation, expectations, and challenges), entrepreneurship, marketing, product, sales, value proposition</p> <p>Skills: Funding a startup, meeting a need, product ideation, steps to becoming an entrepreneur, problem solving</p>			
<p>JA Personal Finance™ demonstrates the interrelationship between today's financial decisions and future financial freedom. Money-management strategies include earning, employment and income, budgeting, savings, credit and debt, consumer protection, smart shopping, risk management, and investing. Two implementation options are offered: Basic (Sessions One–Five volunteer-led) and Advanced (Sessions One–Five volunteer-led; Sessions Six–Eight teacher- or volunteer-led). (Grades 9–12)</p> <p>Concepts: Benefits versus costs, budgeting, compound interest, consequences, cost of living, credit, credit card fraud, credit reporting and rating, debt, delayed gratification, earnings, education, expense tracking, financial management, identity theft, income, information mining, interest, investing, job skills, limited resources, maximizing earnings, opportunity cost, priorities, rent-to-own, return on investment, reward, risk, saving, savings plan, unlimited wants, variable and discretionary expenses</p> <p>Skills: Analyzing and evaluating data from multiple sources, car buying, comparing results, comparison shopping, creating savings plans, critical thinking, decision making, disputing unauthorized charges on a credit card, estimating, evaluating risks and rewards, evaluating online resources, evaluating personal skills, grocery shopping, interpreting analog, long-term planning, personal inventory, planning, presentation skills, prioritizing, proactive planning, problem solving, recognizing scams and fraud, requesting and checking credit reports, research, saving and investing, sorting, teamwork, tracking expenses, weighing costs and benefits</p>			
<p>JA Titan™ challenges students to apply their knowledge of business as they compete online in the highly competitive industry of the fictional Holo-Generator. Students enter decisions about price, production, marketing, capital investment, and research and development. The impact of their decisions will lead to the success or failure of each company. Seven volunteer-led sessions required. (Grades 9–12)</p> <p>Concepts: Business management, capital investment, charitable giving, demographics, fixed costs, four Ps of marketing, law of diminishing returns, marketing, marketing research, price, product life cycle, production, research and development, target marketing, variable costs</p> <p>Skills: Analyzing information, critical thinking, data analysis, decision making, mathematical skills, planning, reading charts and graphs, researching, teamwork</p>			

Capstone/Legacy

	Entrepreneurship	Financial Literacy	Work Readiness
<p>JA BizTown™ combines in-class learning with a daylong visit to a simulated, fully interactive town where JA BizTown citizens make the connection between what they learn in school and the real world. A minimum of 13 teacher-led lessons required. (Grades 4–6)</p> <p>Concepts: Banking, business, careers, charitable giving, citizenship, competition, conservation, consumers, demand, division of labor, employment, exchange, goods, marketing, markets, money, needs, opportunity costs, producers, product, quality, resources, saving, scarcity, services, skills, specialization, supply, wants</p> <p>Skills: Active listening, applying information, brainstorming, calculation, clarifying, collaboration, communication, comparing and contrasting, computation, cooperation, creativity, critical thinking, data collection and interpretation, decision making, defining, demonstration, describing consequences, determining cause and effect, filling out forms, following written and oral directions, graphing, identification, interview skills, listening, observing, organizing, planning, price setting, problem solving, reading for information, research, resume preparation, role-playing, self-reflection, showing responsibility, soft skills, spending, teamwork, time management, writing</p>			
<p>JA Finance Park™ builds a foundation on which students can make intelligent lifelong financial decisions, including those related to income, expenses, saving, and credit. The program culminates in a hands-on budgeting simulation at a facility, mobile unit, or virtual site. A minimum of 13 teacher-led sessions required. (Grades 7–12)</p> <p>Concepts: Banking, benefits, budgets, career, opportunity cost, credit reports, credit score, debit, debt, deposit insurance, financial responsibility, goal setting, government, identity theft, impulse buying, income, interest, loans, opportunity cost, payment methods, risk, saving, savings, taxes, values, wages, wants and needs</p> <p>Skills: Active listening, brainstorming, collaboration, comparing, comprehension, creativity, critical thinking, decision making, following directions, interpreting data, math, reading, self-knowledge and reflection, speaking and listening, vocabulary, working in pairs and teams, writing</p>			
<p>JA Company Program™ provides students an actual opportunity to fill a need or solve a problem in their communities by building, launching, and managing their own start-up businesses. Available for both in-school or after-school implementation and may be completed in one semester or throughout an entire school year. Two implementation options are available: 13 two-hour meetings or 26 one-hour meetings. A volunteer must lead 13 instructional contact hours; the teacher may deliver the remainder. (Grades 9–12)</p> <p>Concepts: Annual report, business plan, capitalization, charitable giving, company structure, entrepreneurial facts, myths, and traits, financial tools, launch the company, leadership, liquidity, marketing, personal action plan, pitch, product development process, product and service evaluation, quality control, return on investment (ROI), sales techniques, supply chain, SWOT analysis</p> <p>Skills: Accountability, analyzing alternatives, brainstorming, creativity, critical thinking, cross-departmental collaboration, decision making, idea development, leadership, listening, product evaluation, public speaking, research, sales, self-assessment, synthesizing and evaluating information, task management, teamwork</p>			



High School Semester Courses

	Entrepreneurship	Financial Literacy	Work Readiness
<p>JA Business Communications™ introduces students to communication skills necessary to succeed in business, including communicating up, down, and across organizations, talking about performance, and writing in a business setting.</p> <p>Concepts: Active listening, audience, business correspondence, business policies and procedures, communication barriers, communication model, communication strategies and tools, decision tree, employee expectations, external and internal stakeholders, feedback loop, interpretation, listening strategies, meeting planning, online messaging platforms, organizational structure, performance expectations, persuasion, presentation planning and skills, professionalism, public speaking, social media, surveys, virtual meetings, work traits, written communication</p> <p>Skills: Accept feedback, analyze situations, apply communication skills, brainstorm ideas, create and deliver a presentation, draw conclusions from information, effective listening skills, evaluate consequences, identify the problem, make recommendations, participate in discussion, practice communication, provide feedback, respond professionally, role-play business situations, write office communication</p>			
<p>JA Economics™ connects students to the economic principles that influence their daily lives as well as their futures.</p> <p>Concepts: Allocation, break-even point, business, business cycle, comparative advantage, competition, demand, economy, economic freedom, economic indicators, economic reasoning, economic systems, entrepreneurship, financial institutions, financial markets, free enterprise, government policies, gross domestic product, income, incentives, inflation, innovation, interest, invest, law of demand, loss, marginal analysis, marginal thinking, markets, market-clearing price, macroeconomics, market failures, market structure, money, opportunity cost, price-allocation system, price signals, profit, production, public goods, resources, rule of law, scarcity, SMART goals, specialization, supply, tax, trade, trade barriers</p> <p>Skills: Apply economic reasoning, apply mathematical formulas, analyze effects of specialization and trade, budgeting, compare and contrast government market decisions, calculate profit margin and explain its importance, describe the four market structures, describe the importance of profit, describe the effect of competition on price, distinguish between needs and wants, discuss market demand and demand elasticity, explain the relationship between scarcity and opportunity costs, express the advantages and disadvantages of international trade, identify the impact of self-interest, identify factors that affect revenue and cost and explain how businesses respond to changes, identify the four key productive resources, identify characteristics of entrepreneurs, interpret data and graphs, recognize factors that influence economic freedom, recognize the importance of small businesses, recognize economic growth factors, summarize the laws of supply and demand, track the flow of money and resources through the economy</p>			
<p>JA Entrepreneurial Mindset™ introduces students to the basics of starting a business.</p> <p>Concepts: Business goals, business life cycle, business plan, balance sheet, cash, cash flow statement, characteristics of entrepreneurs, code of ethics, economic decision making, entrepreneur, entrepreneurial skills, entrepreneurial problem solving, equity, ethics, ethical behavior, ethical dilemma, exchange, executive summary, expansion stage, expenses, financials, franchising, growth challenges, growth plan, growth stage, income statement, international trade, intrapreneur, investor options, licensing, maturity stage, needs and wants, opportunity cost, organizational level, overseas marketing, pitch, pricing, producer prices, production and distribution costs, profit, profitability, resources, revenue, scarcity, social responsibility, specialization, stakeholders, startup funding, startup stage, supply and demand, the profit equation, wholesale prices</p> <p>Skills: Analyze advantages and disadvantages, analyze financial information, analyze real world situations, apply a strategy, calculate information, compare and contrast, evaluate ideas, evaluate information, find a solution, make connections, make informed decisions, present information, research information, see a problem, think critically</p>			
<p>JA Financial Capability 1™ allows students to examine financial capabilities from a business perspective, focusing on banking, economics, business planning, and risk management.</p> <p>Concepts: Assessment of business needs, balance sheets, banking careers, break even, business banking, business choices, business ethics, business loan, capitalism, company information, crowdfunding, customer life cycle, demand, expenses, financial plan, financial planning, for profit and nonprofit businesses, funding sources, graphs, hard skills, income statement, insurance agencies, insurance careers, investing, job source websites, job trends, law of supply and demand, nonprofit funding, personal banking, pro forma, resources, risk, risk management, salaries, scarcity, small business pricing, soft skills, supply, the profit equation, types of insurance</p> <p>Skills: Analyze facts, analyze information, analyze situations, analyze statistics, calculate financial information, compare and contrast information, complete research, draw conclusions, discuss information, evaluate information, interpret data, manipulate data, participate in discussions, present information, perform calculations, research information, review data, role play a situation, think creatively, think critically, work in groups</p>			
<p>JA Financial Capability 2™ allows students to examine financial capabilities from a business perspective, focusing on employee benefits, ethics, business investment, and international business operations.</p> <p>Concepts: Adaptability, benefits of selling internationally, breach of contract, business acquisitions, business chains, business expansion, business mergers, careers, code of ethics, corporate social responsibility, contracts, contract protection, contractor, costs of hiring, culture, culture and business connections, customer, distribute profits, domestic business, employee, employee experience, ethics, expenses, express or implied contracts, franchises, full time, inorganic growth, international business, international business challenges, international sales, new work environment, organic growth, part time, positive attitude, profits, reasons to hire, reinvest profits, soft skills, stakeholder, stereotyping, stockholder, the cost of benefits, time management, triple bottom line, types of business legal structures, values</p> <p>Skills: Analyze ideas, analyze information, analyze real world situations, compare and contrast information, create an artifact showing information gained, discuss information, evaluate information found, gather information from a website, interact with other students, make a decision, participate in group discussion, present information, research information, role play business situations, take another perspective, think critically, work in groups</p>			
<p>JA Financial Literacy™ equips students with foundational personal finance skills such as how to earn and save money; how to manage money and bank accounts, investments, and credit; how to assess risks and use insurance; and how to address financial problems like identity theft and debt.</p> <p>Concepts: Account statements, bankruptcy, bonds, budget, career fields and requirements, cash flow, claims, college cost and requirements, college debt, consumer responsibilities, coverage, credit, credit history, credit laws, credit report, credit score, debit cards, debt management, deductible, employee benefits, estate planning, expenses, financial accounts, financial goals, financial history, financial institutions, financial planning, five Cs of credit, gross pay, identity theft, income, inflation, insurance, insurance premiums, installment loans, interest, investment, IRAs and 401(k)s, liquidity, loans, longevity, mutual funds, Medicare, money, needs and wants, net pay, net worth, opportunity cost, payment, personal finance goals, rate of return, revolving credit, retirement taxes, return on investment, saving, stock, the rule of 72, transaction registers</p> <p>Skills: Analyze sources of information, assess personal strengths and skills, build a financial plan, calculate net worth, calculate payroll based on deductions, calculate simple and compound interest, choose a career, complete research, contrast and compare options, create a budget, evaluate cash flow, evaluate choices, evaluate risk, identify sources of income, interpret data, interpret a paycheck, make decisions, maintain account balances, mitigate risk, plan for the future, plan for taxes, protect credit, review consequences, self-analyze finances, set goals, understand stock quotes</p>			
<p>JA Introduction to Business and Technology 1™ introduces students to the basic skills necessary to succeed in business. Themes include personal skills like teamwork, innovation, decision making, and ethics.</p> <p>Concepts: Basic interview rules, brand identity, business letter, commitment, company mission, conflict, conflict resolution, cover letters, cluster careers, cross functional teams, decision trees, digital citizenship, digital footprint, educational requirements, effective interview situations, effective leaders, effective teams, e-portfolio, ethics, flexible work situations, Google docs, job requirements, nine elements of research, personal brand, personal evaluation, personal strengths, presentation skills, press and cons approach, references, resume, self-reflection, spelling and grammar checks, spreadsheet terms, spreadsheet components, spreadsheet formatting, team courtesy, team communication, team functions, team strengths, team members, the four Cs, teamwork, templates, the hiring process, transferable skills, values, video bio, word processing</p> <p>Skills: Analyze a problem, analyze information provided, analyze spreadsheet data, apply the process to solve problems, brainstorm ideas, calculate averages using a spreadsheet, collaborate on a document, compare and contrast brands, compare handwriting and word processing, conduct a mission statement, create a personal brand, create a portfolio, draw conclusions, evaluate consequences of behavior, evaluate personal skills, evaluate a presentation, evaluate real world situations, make a choice, plan career and/or college path, prepare and give a presentation, present findings to the class, prototype a solution, record a presentation, research careers, review real life situations, role play business situations, search for jobs, self-evaluate, share a document, use a word processing program, work in groups</p>			
<p>JA Introduction to Business and Technology 2™ introduces students to the basic skills necessary to succeed in business. Themes include personal skills like innovation, management functions, and accounting.</p> <p>Concepts: Accounting, accounting cycle, annual reports, balance sheets, cash flow, customer analysis, debits and credits, development of a product or service, digital marketing, double entry accounting, finance, financial reporting, financial statements, generally accepted accounting principles, consistency, income statements, information organization, ideation evaluation, innovation, interpersonal skills, leadership plan, leadership styles, leadership traits, marketing, market analysis, market research, management skills, objectives, organization charts, performance standards, planning, product, product placement, pricing, profitability, smart goals, skepticism, situational leadership, surveys, target market, the marketing mix, the 4 Ps, the finance cycle, the ideation process, the accounting equation, transformational leadership</p> <p>Skills: Analyze calculations, analyze information, brainstorm ideas, calculate accounting records, compare traits, complete a survey, complete research, consider a problem, defend an opinion, designate tasks, develop objectives, discuss in groups, draw conclusions, evaluate ideas, gather information from potential customers, identify a need, make connections, present information, propose a solution, record business transactions, research information, review case studies, review information, review innovations, self-evaluate, set SMART goals, solve problems, think creatively, think critically, vet ideas, work in groups, write and conduct a survey</p>			
<p>JA Marketing Principles 1™ introduces students to marketing and some basic marketing techniques.</p> <p>Concepts: Brand loyalty, business ethics, buying decision process, changing prices, class action, competition, competitive analysis, consumer information searches, culture, cultural differences, data mining, ethics, e-commerce, global marketing, level of risk, life of a product, manufacturing capacity, market segments, marketing accuracy, marketing adaptation, marketing and distribution channels, marketing around the world, marketing careers, marketing messages, marketing mix, marketing position, media choices, motivation, MSRP, personal, personally identifiable information, planned obsolescence, positioning, price, price range, price war, primary research, primary sales, privacy policies, product adaptation, product categories, product development, product placement, promotion, promotional activities, purchase decisions, purchase related research, questionable claims, reevaluate data, seal of approval, secondary research, segmentation, seven marketing functions, sociocultural factors, sponsored content, stakeholder, technology and global marketing, the 4 Ps, tools in international markets, types of market segmentation, value proposition</p> <p>Skills: Analyze information, analyze real world situations, apply information to real world situations, compare and contrast, create and give a presentation, define a problem, evaluate information, make decisions, participate in a discussion, propose a solution, research information, role play a real world situation, self evaluate, think creatively, think critically, use data to inform decisions, work with peers</p>			
<p>JA Marketing Principles 2™ allows students to learn about marketing in the world around them and potential careers in the field.</p> <p>Concepts: Brand image, building relationships, competitive analysis, changing retail, e-commerce, executive summary, how to find a job, interviews, market research, market options, market strategy, marketing and business occupations, marketing career categories, marketing objectives, marketing plan, metrics, mission statement, observations, online advertising, online presence, online shopping habits, positioning, problem solving steps, product description, qualitative research, quantitative research, retail locations, retail marketing, sales jobs, sales, sales department, sales staff, sales training, search engine optimization, selling, situational analysis, 6 steps of market research, SMART marketing objectives, social media, SWOT analysis, target market, types of retail, ways to influence sales, websites and content</p> <p>Skills: Analyze a real world situation, apply information to real world situations, compare and contrast, complete a job search, complete research, create a budget, define a problem, evaluate information, participate in an interview, participate in discussions, present to groups, research information, research using the Internet, role play in a business situation, self-evaluate, self-reflection, think creatively, think critically, work in groups</p>			