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own their economic success®

A Correlation: Indiana Academic Standards and Junior Achievement High School Programs

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[Indiana Financial Literacy Standards](#)

Preparing for College & Careers

Junior Achievement USA®
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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.

In this document, Junior Achievement programs are correlated to the Indiana Learning Standards for English Language Arts (ELA) and Math as well as Social Studies and Financial Literacy Standards. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

Often, Extended Learning Opportunities within the curriculum directly support an academic standard. When indicated, the letters ELO will appear superscripted next to the standard.

High School Programs

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

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

JA Company Program[®] Blended Model unlocks the innate ability in students to fill a need or solve a problem in their community by launching a business venture and unleashing their entrepreneurial spirit. Each of the program's 13 meetings allows students to work individually or in groups to take a closer look at business-related topics while continuing to run a business.

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

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

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.

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

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

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

Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Academic Standards	IN Social Studies
<p>Session One: Introduction to Entrepreneurship</p> <p>Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the elements of a successful business startup ▪ Evaluate myths and facts about entrepreneurship ▪ Consider product-development options 	<p>9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Entrepreneurship & New Ventures ENV-1.1 ENV-1.2 ENV-1.7</p> <p>Financial Literacy FLE.2.1</p>	<p>E.1.2</p>
<p>Session Two: What's My Business?</p> <p>Students select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of carefully selecting a product or service before starting a business ▪ Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans 	<p>9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1 9-10.RN.2.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Entrepreneurship & New Ventures ENV-1.6 ENV-6.2</p>	<p>E.1.2 E.2.2</p>
<p>Session Three: Who's My Customer?</p> <p>Students analyze potential markets.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of analyzing markets ▪ Apply a needs assessment of the market available to a specific product 	<p>9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1 9-10.SL.4.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1 11-12.SL.4.1</p>	<p>Entrepreneurship & New Ventures ENV-3.2 ENV-3.3</p>	<p>E.2.2</p>
<p>Session Four: What's My Advantage?</p> <p>Students determine how to set a product apart from its competition.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define competitive advantages and recognize them in other businesses ▪ Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market 	<p>9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Entrepreneurship & New Ventures ENV-3.2</p>	

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Academic Standards	IN Social Studies
<p>Session Five: Competitive Advantages</p> <p>Students decide how to set a product or service apart from the competition.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate competitive advantages ▪ Select competitive advantages that will drive a developing business venture 	<p>9-10.SL.1 9-10.SL.2.1</p> <p>11-12.SL.1 11-12.SL.2.1</p>	<p>Entrepreneurship & New Ventures ENV-3.2</p> <p>Financial Literacy FLE.1.1</p>	<p>E.1.2 E.1.3 E.2.2</p>
<p>Session Six: Ethics Are Good for Business</p> <p>Students consider consequences in making ethical business decisions.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate short- and long-term consequences in making ethical decisions ▪ Express that being ethical can be good for business 	<p>9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Entrepreneurship & New Ventures ENV-1.7</p>	
<p>Session Seven: The Business Plan</p> <p>Students compile a sample business plan.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan 	<p>9-10.SL.1 9-10.RN.2.1</p> <p>11-12.SL.1 11-12.RN.2.1</p>	<p>Entrepreneurship & New Ventures ENV-8.1</p>	

JA Career Success

Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Academic Standards
<p>Session One: Get Hired– Critical Thinking and Creativity</p> <p>Students are introduced to the need to be work ready by developing the 4 C’s skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Use a problem-solving technique to solve personal and professional problems ▪ Apply critical-thinking skills to work-based problems ▪ Recognize that decisions made in the workplace have consequences 	<p>Grades 9–10 9-10.RV.3.2 9-10.SL.1</p> <p>Grades 11–12 11-12.RV.3.2 11-12.SL.1</p>	<p>Preparing for College & Careers PCC-6.5</p>
<p>Session Two: Get Hired– Communication and Conflict-Management Skills</p> <p>Students apply communication skills to resolve conflicts in work-based scenarios. They role-play conflicts and conflict management, and explore behaviors that inflame conflict and behaviors that lead to resolution.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize common responses to conflict ▪ Apply conflict-management skills to resolve work-based issues 	<p>Grades 9–10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11–12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Preparing for College & Careers PCC-7.2</p>
<p>Session Three: Get Hired– Collaboration and Creativity</p> <p>Students practice collaboration, a 4 C’s skill, by using a teambuilding model referred to as the GRPI (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Demonstrate collaboration with team members to accomplish work-based challenges ▪ Recognize the components of a high-performance team 	<p>Grades 9–10 RI.9-10.4 SL.9-10.1,6 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>Preparing for College & Careers PCC-6.4 PCC-7.2</p>
<p>Session Four: Get Hired– Strong Soft Skills</p> <p>Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify soft skills that are in demand by employers ▪ Demonstrate personal soft skills in a mock interview 	<p>Grades 9–10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11–12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Preparing for College & Careers PCC-1.2 PCC-7.1 PCC-7.5</p>

JA Career Success

Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Academic Standards
<p>Session Five: Know Your Work Priorities</p> <p>Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of being focused, proactive, and adaptable when exploring careers ▪ Rank work environment priorities as an anchor for making career planning decisions 	<p>Grades 9–10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11–12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Preparing for College & Careers PCC-1.1 PCC-1.2</p>
<p>Session Six: Know Who’s Hiring</p> <p>In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs ▪ Identify the education and training needed to be adaptable and competitive in the job market 	<p>Grades 9–10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1 9-10.RN.2.1</p> <p>Grades 11–12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1 11-12.RN.2.1</p>	<p>Preparing for College & Careers PCC-2.1 PCC-2.2 PCC-2.4</p>
<p>Session Seven: Know Your Personal Brand</p> <p>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explore how to hunt for a job and the tools needed ▪ Determine choices they can make to create a positive personal brand as they build their careers 	<p>Grades 9–10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11–12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Preparing for College & Careers PCC-6.5 PCC-7.3</p>

JA Company Program

Session Details	Indiana Academic Standards	Indiana ELA	Indiana Math
<p>Meeting One: Start a Business</p> <p>Students examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Identify what they will be doing in JA Company Program. • Share important information about prior knowledge, beliefs, and attitudes. • Build relationships with others in their group. • Determine entrepreneurial traits and choose a business team. 	<p>Entrepreneurship and New Ventures</p> <p>ENV-1.1 Establish entrepreneurship as a method to establish and operate a business.</p> <p>ENV-1.2 Analyze the characteristics of an entrepreneur.</p> <p>ENV-1.3 Identify the management, financial, marketing and legal skills necessary to operate and grow an entrepreneurial business venture.</p> <p>ENV-1.5 Determine the role of entrepreneurship in an individual’s future.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.W.4 9-10.SL.2.1 9-10.W.6.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.SL.2.1 11-12.W.6.1</p>	NA
<p>Meeting Two: Fill a Need</p> <p>Students brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Collaborate as a group to decide on the product or service that the Company will sell. • Narrow the list of potential business ideas by answering critical questions about each one. 	<p>Entrepreneurship and New Ventures</p> <p>ENV-2.1 Analyze the impact of the local economy on the establishment of a new business.</p> <p>ENV-3.1 Diagnose market trends, competitive factors and consumer demands to identify business opportunities.</p> <p>ENV-3.2 Connect key elements of the opportunity recognition process.</p> <p>Economics</p> <p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.SL.2.1 9-10.SL.4.2 9-10.W.6.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.SL.2.1 11-12.SL.4.2 11-12.W.6.1</p>	PROCESS STANDARDS 2-4
<p>Meeting Three: Vet the Venture</p> <p>Students conduct research on their top product or service ideas and decide on which idea to move forward with based on a series of factors.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Conduct research on top business ideas. • Decide which product or service idea to move forward with. • Submit the product idea for approval. 	<p>Entrepreneurship and New Ventures</p> <p>ENV-4.1 Evaluate where innovation can be found within a organization, how to recognize it, and how it can be used as a competitive advantage.</p> <p>ENV-4.2 Identify current trends in entrepreneurship.</p> <p>ENV-4.3 Use decision making under uncertainty and incomplete information</p> <p>ENV-4.4 Synthesize idea generation through case studies for cultivating the entrepreneurial mindset.</p> <p>ENV-6.5 Differentiate product development strategies for appropriate business needs.</p> <p>ENV-6.6 Design and conduct analysis of the Strength, Weakness, Opportunities, and Threats (SWOT) for a new venture.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.W.7 9-10.SL.2.1 9-10.W.6.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.W.5 11-12.SL.2.1 11-12.W.6.1</p>	MA10.NSEC.6 PS.DA.12 PROCESS STANDARDS 2-4

JA Company Program

Session Details	Indiana Academic Standards	Indiana ELA	Indiana Math
<p>Meeting Four: Create a Structure</p> <p>Students form business teams and begin to develop their business plan through a series of specialized tasks.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Form and select Business Teams. • Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business. • Work individually or with other Company members to conduct research and complete tasks in order to launch the business. 	<p>Entrepreneurship and New Ventures ENV-8.1 Understand and build the framework of a business plan ENV-8.2 Define organizational structure as well as the human and financial capital requirements of a new venture. ENV-8.6 Confirm an operations plan with a timeline, deliverables and milestones. ENV-8.7 Identify risks in implementation process.</p> <p>Economics E.4.1 Explain the roles of government in a market economy.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.W.7 9-10.SL.2.1 9-10.W.6.1 9-10.RV.3.2</p> <p>Grades 11-12 11-12.RN.2.1 11-12.W.5 11-12.SL.2.1 11-12.W.6.1 11-12.RV.3.2</p>	<p>PROCESS STANDARDS 2-4</p>
<p>Meeting Five: Launch the Business</p> <p>Business teams report on their tasks and findings to the entire Company and come to a consensus on major decisions as they launch the business and finalize their business plan.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Engage in business communication and implementation. • Research business processes, and integrate information across all teams. • Apply the concept of accountability to practices in the Company. • Complete a business plan. 	<p>Entrepreneurship and New Ventures ENV-6.2 Identify and evaluate the methods of entering an entrepreneurial venture, including starting a new business, buying an existing business, becoming a franchisee, and other forms of ownership. ENV-6.3 Identify and explain risk and risk management in a new venture</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.W.4 9-10.SL.2.1 9-10.W.6.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.W.4 11-12.SL.2.1 11-12.W.6.1</p>	<p>PROCESS STANDARDS 2-4</p>
<p>Meeting Six through Eleven: Run the Business</p> <p>Each week, business teams meet to provide status updates to the entire Company, review priorities, and accomplish tasks to meet Company goals and objectives.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Practice business communication and implementation. • Practice task prioritization. • Practice follow-through. • Submit important information. • Practice problem solving 	<p>Entrepreneurship and New Ventures ENV-8.4 Synthesize tools, techniques, and systems needed to plan, recruit, lead, and organize human resources for a new venture ENV-8.5 Articulate mechanisms to mobilize financial resources for a new venture</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.W.4 9-10.SL.2.1 9-10.SL.4.1 9-10.SL.4.2 9-10.W.6.1 9-10.RV.3.2</p> <p>Grades 11-12 11-12.RN.2.1 11-12.W.4 11-12.SL.2.1 11-12.SL.4.2 11-12.W.6.1 11-12.RV.3.2</p>	<p>MA10.NSEC.6</p> <p>PROCESS STANDARDS 1-8</p>

JA Company Program

Session Details	Indiana Academic Standards	Indiana ELA	Indiana Math
<p>Topic: Capitalization</p> <p>Students examine types of capitalization and practice the art of the pitch for future start-up capital.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explore sources of capital. • Consider which sources of capital might be used for the Company. • Learn pitch ideas for building capital or obtaining funding. • Present a pitch. 	<p>Entrepreneurship and New Ventures ENV-5.4 Evaluate methods of funding a new business.</p> <p>Financial Literacy Standard Four: Managing Credit and Debt Manage credit and debt to remain both creditworthy and financially secure.</p> <p>Economics E.3.1 Identify the ways that firms raise financial capital and explain the advantages and disadvantages of each. E.6.3 Explain the roles of financial institutions.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.W.4 9-10.SL.2.1 9-10.SL.4.1 9-10.SL.4.2 9-10.W.6.1 9-10.RV.3.2</p> <p>Grades 11-12 11-12.RN.2.1 11-12.W.4 11-12.SL.2.1 11-12.SL.4.2 11-12.W.6.1 11-12.RV.3.2</p>	<p>PS.DA.12</p> <p>PROCESS STANDARDS 1-8</p>
<p>Topic: Finance</p> <p>Students practice using the Company's financial tools for their own future business idea.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Examine the most important financial elements of a startup. • Practicing using the Business Finance Tool. 	<p>Entrepreneurship and New Ventures ENV-5.1 Verify accounting fundamentals and terminology ENV-5.2 Construct and interpret financial statements ENV-5.3 Calculate return on investment and break even points.</p> <p>Financial Literacy Standard One: Financial Responsibility and Decision Making Demonstrate management of individual and family finances by applying reliable information and systematic decision making. Standard Three: Planning and Money Management Manage money effectively by developing financial goals and budgets.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.SL.2.1 9-10.W.6.1 9-10.RV.3.2</p> <p>Grades 11-12 11-12.RN.2.1 11-12.SL.2.1 11-12.W.6.1 11-12.RV.3.2</p>	<p>MA10.NSEC.6</p> <p>PS.DA.12</p> <p>PROCESS STANDARDS 1-8</p>

JA Company Program

Session Details	Indiana Academic Standards	Indiana ELA	Indiana Math
<p>Topic: Management and Leadership Students explore aspects of leadership.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Research how leaders make decisions. • Investigate how leaders influence a company, beyond giving direction. • Provide evidence of a leader’s specific leadership style. • Develop a TED-style talk on leadership. 	<p>Entrepreneurship and New Ventures ENV-1.4 Recognize the role of leadership and ethics in entrepreneurial ventures.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.W.4 9-10.SL.2.1 9-10.W.6.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.W.4 11-12.SL.2.1 11-12.W.6.1</p>	NA
<p>Topic: Marketing Students explore marketing through a virtual job shadow of top professionals from across the country.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Learn about the 4 P’s of marketing— Product, Place, Price, and Promotion—and how they are related. • Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s. 	<p>Entrepreneurship and New Ventures ENV-3.3 Assess entrepreneurial opportunities by applying concepts of market research for entrepreneurial ventures. ENV-3.4 Differentiate between short and long term opportunities ENV-3.5 Design and conduct feasibility analyses of entrepreneurial opportunities. ENV-6.4 Formulate a marketing strategy that connects the product, price, promotion and location of a new venture.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.SL.2.1 9-10.W.6.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.SL.2.1 11-12.W.6.1</p>	PROCESS STANDARDS 1-8
<p>Topic: Sales Students practice sales techniques through a video blog.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Understand tips for sales success. • Create a video blog entry about a product or service to practice these tips. 	<p>Entrepreneurship and New Ventures ENV-8.8 Design a succinct communication strategy (including an “elevator pitch”) to articulate the core value propositions of the new venture to potential funders, partners and customers.</p> <p>Economics E.1.3 Identify incentives and explain how they influence decisions. E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.SL.2.1 9-10.W.6.1 9-10.RV.3.2</p> <p>Grades 11-12 11-12.RN.2.1 11-12.SL.2.1 11-12.W.6.1 11-12.RV.3.2</p>	MA10.NSEC.6 PS.DA.12 PROCESS STANDARDS 1-8

JA Company Program

Session Details	Indiana Academic Standards	Indiana ELA	Indiana Math
<p>Topic: Supply Chain</p> <p>Students explore the basic supply chain and examine quality control techniques.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explore the interconnected links in a supply chain. • Define standards for communicating about production. • Apply the concept of quality control to practices in the Company. 	<p>Entrepreneurship and New Ventures ENV-5.5 Examine the factors for effective purchasing. ENV-5.6 Investigate appropriate pricing range with consideration of the target market.</p> <p>Economics E.2.4 Identify factors that cause changes in market supply and demand and how these changes affect price and quantity in a competitive market.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.SL.2.1 9-10.W.6.1 9-10.RV.3.2</p> <p>Grades 11-12 11-12.RN.2.1 11-12.SL.2.1 11-12.W.6.1 11-12.RV.3.2</p>	<p>MA10.NSEC.6 PS.DA.12</p> <p>PROCESS STANDARDS 1-8</p>
<p>Meeting Twelve: Liquidate the Company</p> <p>Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explain and follow the liquidation process. • Complete business closing and liquidation tasks, including recordkeeping. • Create an annual report. 	<p>Entrepreneurship and New Ventures ENV-6.8 Formulate exit strategies.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.W.1 9-10.SL.2.1 9-10.W.6.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.W.1 11-12.SL.2.1 11-12.W.6.1</p> <p>9-12.LH.4.1,3 9-12.LH.6.1-2 9-12.LH.7.1-2</p>	<p>MA10.NSEC.6 PS.DA.12</p> <p>PROCESS STANDARDS 1-8</p>
<p>Meeting Thirteen: Create a Personal Action Plan</p> <p>Students create their own personal action plan using the knowledge and experience gained throughout the program.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Understand the importance of networking. • Complete a personal action plan. • Explore potential career options. 	<p>Entrepreneurship and New Ventures ENV-1.5 Determine the role of entrepreneurship in an individual's future.</p> <p>Financial Literacy Standard Two: Relating Income and Careers Analyze how education, income, career, and life choices relate to achieving financial goals</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.W.1 9-10.W.3.2 9-10.W.4 9-10.SL.2.1 9-10.W.6.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.W.1 11-12.W.3.2 11-12.W.4 11-12.SL.2.1 11-12.W.6.1</p> <p>9-12.LH.4.1,3 9-12.LH.6.1-2 9-12.LH.7.1-2</p>	<p>NA</p>

JA Economics

Topic Descriptions	Key Learning Objectives	IN English Language Arts	IN Math	IN Social Studies
<p>Topic One: Introduction to Economics</p> <p>Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the nature of human wants and how they are satisfied ▪ Identify and define the four factors of production ▪ Define the meanings of scarcity and opportunity cost ▪ Explain the key ideas in the economic way of thinking ▪ Explain what it means to think at the margin ▪ Describe the choices businesses face and a major goal of business ▪ Identify the basic economic decisions facing all societies ▪ Describe the two branches of economics ▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise ▪ Describe the nature of command, traditional, and mixed economic systems ▪ Explain the three kinds of models economists use ▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy ▪ Define money and explain its three functions ▪ Identify the goals of the U.S. economic system 	<p>9-10.RV.3.2 9-10.RV.2.1 9-10.SL.1</p> <p>11-12.RV.3.2 11-12.RV.2.1 11-12.SL.1</p>	NA	<p>Economics</p> <p>E.1.1 E.1.2 E.1.4 E.1.5 E.1.6 E.1.7 E.1.8 E.1.9 E.2.5 E.6.1</p> <p>Financial Literacy 12-1.4.2</p>

JA Economics

Topic Descriptions	Key Learning Objectives	IN English Language Arts	IN Math	IN Social Studies
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer</p> <p>Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course. Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the role prices play in a market economy ▪ Define demand and describe how it illustrates the price effect ▪ Explain why people buy more of something at lower prices and less at higher prices ▪ Describe the relationship between individuals' demands and market demand ▪ Define the price elasticity of demand and explain what determines it ▪ Describe the difference between the price effect and a change in demand ▪ Describe how supply is related to opportunity cost ▪ Define supply and explain the price effect related to supply ▪ Explain why producers want to sell more of something at higher prices and less at lower prices ▪ Describe the relationship between market supply and the supplies of individual sellers ▪ Explain the price elasticity of supply and what determines it ▪ Describe the difference between the price effect and a change in supply ▪ Describe how competitive markets "clear" the amount buyers want to purchase with the amount sellers want to sell ▪ Explain the nature of shortages and surpluses and how market competition eliminates them ▪ Describe how market-clearing prices motivate people to produce goods and services ▪ Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices ▪ Identify the two main sources of household income ▪ Describe the factors that influence wealth accumulation ▪ Explain how personal budgets help people make good choices as consumers and savers ▪ Identify options to consider when making saving and investment decisions ▪ Describe advantages and disadvantages of using credit ▪ Explain how consumer interests are protected in our economy 	<p>9-10.RV.3.2 9-10.RV.2.1 9-10.SL.1 9-10.ML.1 9-10.ML.2.1</p> <p>11-12.RV.3.2 11-12.RV.2.1 11-12.SL.1 11-12.ML.1 11-12.ML.2.1</p>	<p>A1.DS.2</p> <p>PROCESS STANDARDS 1-8</p>	<p>Economics</p> <p>E.2.1 E.2.2 E.2.3 E.2.4 E.2.5 E.6.6 E.6.7</p> <p>Financial Literacy</p> <p>12-1.3.2 12-2.2.1 12-3.1.1 12-3.1.2 12-4.1.1 12-4.1.2 12-6.2.1 12-6.2.2 12-6.3.1</p>

JA Economics

Topic Descriptions	Key Learning Objectives	IN English Language Arts	IN Math	IN Social Studies
<p>Topic Three: Businesses and Their Resources</p> <p>Chapters 7 through 11 discuss the business and economic principles that guide decision making in business firms. The roles of profit, business organization, business finance, productivity, market structure, and other related topics are addressed.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of entrepreneurs ▪ Explain the role of small business in the U.S. economy ▪ Identify information that can be helpful in starting a small business ▪ Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations ▪ Describe how large corporations are organized ▪ Describe how financial markets help businesses obtain capital resources ▪ Define equity and explain how it is used to finance business growth ▪ Identify the ways businesses save ▪ Define what a stock market is and describe why it is important ▪ Distinguish between a balance and an income statement ▪ Define gross domestic product (GDP) and how it is measured ▪ Explain how real GDP is calculated and how changes in real GDP affect living standards ▪ Define real per capita GDP ▪ Define the meaning of productivity ▪ Identify ways in which businesses have improved productivity ▪ Explain why production costs change as output changes ▪ Define the law of diminishing marginal returns and how this law affects production costs ▪ Explain economies of scale ▪ Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products ▪ Describe major changes in the U.S. labor force over the past 100 years ▪ Identify what accounts for differences in wages and salaries ▪ Identify non-market forces that affect the labor force ▪ Describe how unions arose in the U.S. and how their growth was influenced by legislation ▪ Identify aspects of current labor-management relations ▪ Explain how firms in the four types of market structure make production and pricing decisions ▪ Describe the types of business mergers ▪ Explain how marketing helps businesses compete ▪ Identify the 4 P's of marketing 	<p>9-10.RV.3.2 9-10.RV.2.1 9-10.SL.1 9-10.W.3.1</p> <p>11-12.RV.3.2 11-12.RV.2.1 11-12.SL.1 11-12.W.3.1</p>	<p>A1.DS.2</p> <p>PROCESS STANDARDS 1-8</p>	<p>Economics</p> <p>E.1.2 E.2.7 E.2.8 E.3.1 E.3.2 E.3.3 E.5.1 E.5.3</p> <p>Financial Literacy 12-2.1.1</p>

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Topic Description	Key Learning Objectives	IN English Language Arts	IN Math	IN Social Studies
<p>Topic Four: Government, Banking, and Economic Stability</p> <p>In chapters 12 through 14, the focus shifts to the larger economy and the roles of government and financial institutions, as well as monetary and fiscal policies used to moderate the economy's ups and downs.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the four referee roles the federal government fulfills in the economy ▪ Explain how the federal government manages the economy ▪ Describe how the federal government spends and raises its money ▪ Identify and define the two principles of taxation ▪ Explain how proportional, progressive, and regressive taxes differ ▪ Describe the justifications for and the criticisms of federal deficits and the national debt ▪ Define money and describe its functions ▪ Describe the kind of money in use in the United States ▪ Explain the services banks and other financial institutions offer ▪ Describe how banks create money ▪ Explain what the federal reserve system is and what it does ▪ Explain why the value of money changes ▪ Identify the nature of inflation and describe how people are affected by it ▪ Identify and describe the major indicators economists use to measure the health of the economy ▪ Explain the components of the gross domestic product ▪ Define unemployment and describe the types of unemployment ▪ Explain the tools of fiscal policy ▪ Explain the tools of monetary policy ▪ Describe the advantages and disadvantages of fiscal and monetary policies 	<p>9-10.RV.3.2 9-10.RV.2.1 9-10.SL.1</p> <p>11-12.RV.3.2 11-12.RV.2.1 11-12.SL.1</p>	<p>PROCESS STANDARDS 1-8</p>	<p>Economics E.4.1 E.4.2 E.4.3 E.4.5 E.4.6 E.4.7 E.5.1 E.5.3 E.5.4 E.5.6 E.5.7 E.6.1 E.6.2 E.6.3 E.6.4 E.6.5 E.7.1 E.7.2 E.7.3 E.7.4</p> <p>Financial Literacy 12-2.2.2</p>

JA Economics

Topic Description	Key Learning Objectives	IN English Language Arts	IN Math	IN Social Studies
<p>Topic Five: The Global Economy</p> <p>Chapters 15 and 16 discuss the costs and benefits of international trade, describe the structure and values of other economic systems, and address economic growth and development in industrialized and developing nations.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain why international trade is considered a two-way street ▪ Describe how imports and exports depend on each other ▪ Explain how absolute and comparative advantage differ ▪ Explain why productivity is important in international trade ▪ Identify the arguments for and against trade barriers ▪ Describe the purpose of international trade organizations ▪ Explain the nature of exchange rates and why they change ▪ Explain why a nation’s balance of payments always balances ▪ Define and describe globalization ▪ Identify the worldwide changes that have occurred as a result of globalization ▪ Explain the relationship between economic development and population growth ▪ Describe how China has changed its economy to achieve greater prosperity ▪ Identify the concerns about income growth in less- developed countries ▪ Explain the role property rights and markets can play in the protection of environmental resources ▪ Describe how governments can use market incentives to protect the environment 	<p>Grades 9–10 9-10.RV.3.2 9-10.RV.2.1 9-10.SL.1</p> <p>Grades 11–12 11-12.RV.3.2 11-12.RV.2.1 11-12.SL.1</p>	<p>NA</p>	<p>Economics E.8.1 E.8.2 E.8.3 E.8.4 E.8.5 E.8.6</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Social Studies	IN Academic Standards
<p>Session One: Economic Systems—Who Makes the Big Decisions?</p> <p>Examines how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services ▪ Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1 9-10.RN.2.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Economics E.1.4 E.1.7 E.1.8 E.2.2 E.4.1</p>	<p>Economics Grade 9 6.1.9.B 6.2.9.A,B,F,G 6.5.9.F</p> <p>Grade 12 6.1.12.B 6.2.12.A,B,F,G 6.5.12.F</p> <p>Consumer Sciences Grade 9 11.1.9.A,C,F</p> <p>Grade 11 11.1.11.A,C,F</p> <p>Business 15.5.12.C 15.6.12.A</p>
<p>Session Two: Supply and Demand—What’s It Worth to You?</p> <p>Illustrates the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Review the concepts of supply and demand ▪ Define the term market-clearing price. ▪ Demonstrate the interaction between supply and demand in a free-market economy ▪ Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Economics E.2.1 E.2.3 E.2.4 E.2.5</p>	<p>Economics Grade 9 6.2.9.A,B,D 6.5.12.D</p> <p>Grade 12 6.2.12.A,B,D 6.5.12.D</p> <p>Career 13.3.11.D</p> <p>Business 15.9.12.H</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Social Studies	IN Academic Standards
<p>Session Three: Supply and Demand—The JA Market Game</p> <p>Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price ▪ Apply real-life examples of market forces that influence supply and demand 	<p>Grades 9-10 9-10.SL.1 9-10.SL.2.1 11-12.SL.1 11-12.SL.2.1</p>	<p>Economics E.1.4 E.2.3 E.2.5</p>	<p>Economics Grade 9 6.2.9.A,B,D 6.5.12.D Grade 12 6.2.12.A,B,D 6.5.12.D Career 13.3.11.D Business 15.9.12.H</p>
<p>Session Four: Saving, Spending, and Investing</p> <p>Explores concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compares the characteristics, risks, and rewards of several options.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize ways to earn and increase wealth through saving and investing. ▪ Analyze examples of wealth acquired through saving and investing ▪ Evaluate different methods of saving and investing, including varied risk and rewards 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1 9-10.RN.2.1 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Economics E.6.3 E.6.6 E.6.7</p>	<p>Economics Grade 9 6.2.9.F 6.5.9.G,H Grade 12 6.2.12.F 6.5.12.G,H Consumer Sciences 11.1.12.B Business 15.6.12.F,G,P,R</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Social Studies	IN Academic Standards
<p>Session Five: Government’s Role in the Market</p> <p>Analyzes the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods ▪ Express why individuals and businesses pay taxes ▪ Analyze the impact of the government’s role in protecting private property 	<p>Grades 9-10</p> <p>9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Economics</p> <p>E.1.8 E.4.1 E.4.2</p>	<p>Economics</p> <p>Grade 9 6.2.9.F 6.3.9.A,B,C</p> <p>Grade 12 6.2.12.F 6.3.12.A,B,C</p> <p>Business 15.6.12.E</p>
<p>Session Six: Money, Inflation, and the CPI</p> <p>Focuses on inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power ▪ Explain and calculate how the Consumer Price Index (CPI) measures consumer prices ▪ Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment 	<p>Grades 9-10</p> <p>9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Economics</p> <p>E.5.4 E.6.1</p>	<p>Economics</p> <p>Grade 9 6.1.9.B 6.2.9.F 6.5.9.H</p> <p>Grade 12 6.1.1.12.B 6.5.12.E,H</p> <p>Business 15.6.12.I,S</p>
<p>Session Seven: International Trade</p> <p>Compares trade policies and the global economy based on the increased utility (satisfaction) of International trade.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade ▪ Analyze the impact of trade on national and international utility 	<p>Grades 9-10</p> <p>9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Economics</p> <p>E.8.1 E.8.2</p>	

JA Job Shadow

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	Academic Standards
<p>Session One: Before the Hunt</p> <p>Students are introduced to the <i>JA Job Shadow</i> program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize career clusters that match their skills and interests ▪ Demonstrate self-awareness of their soft skills in work scenarios 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.RN.2.1</p> <p>Grades 11-12 11-12.RV.3.2 11-12.SL.1</p>	<p>Preparing for College & Careers PCC-2.1</p> <p>Financial Literacy Standard 1: Relating Income and Careers Analyze how education, income, career, and life choices relate to achieving financial goals.</p>
<p>Session Two: Perfect Match</p> <p>Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Review methods of identifying job openings ▪ Demonstrate professional interviewing skills ▪ Express expectations for the upcoming site visit 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11-12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>Preparing for College & Careers PCC-7.1 PCC-7.3</p> <p>Financial Literacy Standard 1: Relating Income and Careers Analyze how education, income, career, and life choices relate to achieving financial goals.</p>
<p>Session Three: Get Hired– Collaboration and Creativity</p> <p>Students reflect on what they learned before and during the site visit, and practice business communication by composing a thank-you note. They create one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate personal priorities based on their site visit experience ▪ Showcase identified skills ▪ Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1 9-10.RN.2.1 9-10.W.3.1</p> <p>Grades 11-12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1 11-12.W.3.1</p>	<p>Preparing for College & Careers PCC-7.1 PCC-7.3</p> <p>Financial Literacy Standard 1: Relating Income and Careers Analyze how education, income, career, and life choices relate to achieving financial goals.</p>

JA Personal Finance

Session Descriptions	Key Learning Objectives	Common Core ELA	Academic Standards	
<p>Session One: Plan to Earn</p> <p>Students learn that healthy personal finances take planning and managing. They begin to analyze major life events and issues that have financial implications.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the role income plays in personal finances ▪ Evaluate the effect their educational choices have on lifetime earnings ▪ Describe the importance of planning in making financial decisions 	<p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Business 15.6.12.A,B,F,G</p> <p>Career 13.1.11</p>	<p>Financial Literacy FLE.2.1</p>
<p>Session Two: Saving for Life</p> <p>Students analyze the role saving plays in their personal finances and how having a healthy savings plan is necessary in all phases of life.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize high-dollar items and unexpected costs that require savings ▪ Review key concepts related to successfully saving money 	<p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Business 15.6.12.A,B,F,G</p> <p>Career 13.3.11</p>	<p>Financial Literacy FLE.6.1</p>
<p>Session Three: The Budget Game</p> <p>Students investigate budgeting and why many people have difficulty staying within a budget.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of making and keeping a spending plan ▪ Consider the wide range of expenditures that might make up a monthly budget 	<p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Business 15.6.12.A,B,F,G</p> <p>Career 13.3.11</p>	<p>Financial Literacy FLE.3.1 FLE.3.2</p>
<p>Session Four: Credit Choices</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of credit as part of personal finances ▪ Express the need to make good credit decisions to avoid costly consequences 	<p>Grades 9-10 W.9-10.2 W.9-10.3 SL.9-10.4 L.9-10.4</p> <p>Grades 11-12 W.11-12.2 W.11-12.3 SL.11-12.4</p>	<p>Business 15.6.12.A,B,F,G</p>	<p>Financial Literacy FLE.4.1 FLE.4.2 FLE.4.3</p>
<p>Session Five: Savvy Consumer</p> <p>Groups work together to create public service announcements (PSAs) to inform each other of risks they could face in their finances and identify ways to protect themselves from potential loss.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize potential risks to their personal finances ▪ Describe appropriate preventive methods to limit potential losses 	<p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.3 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.3 L.11-12.4</p>	<p>Business 15.6.12.A,B,F,G</p>	<p>Financial Literacy FLE.5.1</p>

JA Personal Finance – Blended Model

Session Descriptions	Instructional Standards	Common Core ELA
<p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define a relationship between educational choices, career prospects, and job satisfaction. ▪ Cite evidence to support the relationship between educational choices and earning potential. ▪ Recognize that education and training affect lifetime income. 	<p>Economics 6.5.9.A. Define wages and explain how wages are determined in terms of supply and demand. 6.5.12.A. Analyze the factors influencing wages.</p> <p>Consumer Sciences 11.1.3.E. Explain the relationship between work and income.</p> <p>Financial Literacy FLE.1.5 Demonstrate communication strategies for discussing financial issues. FLE 2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>Grades 9-10 9-10.RV.2.1 9-10.RV.3.2 9-10.SL.2.1-5 9-10.SL.3.1</p> <p>Grades 11-12 11-12.RV.2.1 11-12.RV.3.2 11-12.SL.2.1-5 11-12.SL.3.1</p>
<p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of making and keeping a budget or spending plan. ▪ Consider the wide range of expenditures that might make up a monthly budget. 	<p>Consumer Sciences 11.1.3.B. Define the components of a spending plan (e.g., income, expenses, savings). 11.1.6.B. Know the relationship of the components of a simple spending plan and how that relationship allows for managing income, expenses, and savings.</p> <p>Financial Literacy FLE 3.1 Demonstrate ability to use money management skills and strategies. FLE.3.6 Develop a personal financial plan.</p>	<p>Grades 9-10 9-10.RV.2.1 9-10.RV.3.2 9-10.SL.2.1-5 9-10.SL.3.1</p> <p>Grades 11-12 11-12.RV.2.1 11-12.RV.3.2 11-12.SL.2.1-5 11-12.SL.3.1</p>
<p>Session Three: Savings</p> <p>Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize high-dollar items and unexpected costs that require savings. ▪ Review key concepts related to successfully saving money 	<p>Financial Literacy FLE.2.2 Identify sources of personal income. FLE 3.1 Demonstrate ability to use money management skills and strategies. FLE.6.1 Explain how saving contributes to financial well being.</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.SL.2.1-5 9-10.SL.3.1</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.SL.2.1-5 11-12.SL.3.1</p>

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Session Descriptions	Instructional Standards	Common Core ELA
<p>Session Four: Credit and Debt</p> <p>Students explore the importance of credit and identify the outcomes of wise and poor uses of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Differentiate between credit and debt. ▪ Recognize the factors that affect an individual’s credit score and credit history. ▪ Recognize the consequences of a low credit score. 	<p>Financial Literacy</p> <p>FLE.4.1 Analyze the costs and benefits of various types of credit.</p> <p>FLE.4.2 Analyze factors that influence establishing and maintaining a good credit rating.</p>	<p>Grades 9-10 9-10.RN.2.1-2 9-10.RN.4.2 9-10.RV.2.1 9-10.RV.3.2 9-10.W.3.2 9-10.SL.2.1-5 9-10.SL.3.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.RN.4.2 11-12.RV.2.1 11-12.RV.3.2 11-12.W.3.1 11-12.SL.2.1-5 11-12.SL.3.1</p>
<p>Session Five: Consumer Protection</p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify behaviors that may harm their personal finances. ▪ Recognize ways to protect their finances. ▪ Define credit report ▪ Summarize the rights people have to examine their credit reports. ▪ Define identity theft and propose solutions to identity theft 	<p>Financial Literacy</p> <p>FLE.1.6 Demonstrate strategies to control personal information</p> <p>FLE.5.1 Analyze the nature of personal financial risk and the importance of protecting against financial loss.</p> <p>FLE 4.3 Analyze methods and benefits of avoiding or correcting credit and debt problems.</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.RV.3.2 9-10.W.3.2 9-10.SL.2.1-5 9-10.SL.3.1</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.RV.3.2 11-12.W.3.1 11-12.SL.2.1-5 11-12.SL.3.1</p>

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Session Details	Instructional Standards	Common Core ELA
<p>Session Six: Smart Shopping</p> <p>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the factors necessary for making an informed purchase ▪ Compare and contrast prices and data when making a purchase decision ▪ Calculate savings gained through smart shopping 	<p>Economics 6.1.12.D. Predict how changes in incentives may affect the choices made by individuals, businesses, communities, and nations.</p> <p>6.2.9.C, 6.2.C.C Analyze how media affects economic decisions.</p> <p>Consumer Sciences 11.1.12.F. Compare and contrast the selection of goods and services by applying effective consumer strategies.</p> <p>Financial Literacy FLE.3.1 Demonstrate ability to use money management skills and strategies. FLE.3.4 Apply consumer skills to purchase decisions.</p>	<p>Grades 9-10 9-10.RV.2.1 9-10.RV.3.2 9-10.SL.2.1-5 9-10.SL3.1</p> <p>Grades 11-12 11-12.RV.2.1 11-12.RV.3.2 11-12.SL.2.1-5 11-12.SL.3.1</p>
<p>Session Seven: Risk Management</p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize risk of financial loss as an everyday reality for everyone. ▪ Recognize risk management strategies and apply them appropriately. ▪ Understand the role of personal responsibility in preventing financial loss. 	<p>Financial Literacy</p> <p>FLE.1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>FLE.5.1 Analyze the nature of personal financial risk and the importance of protecting against financial loss.</p>	<p>Grades 9-10 9-10.RV.2.1 9-10.RV.3.2 9-10.SL.2.1-5 9-10.SL3.1</p> <p>Grades 11-12 11-12.RV.2.1 11-12.RV.3.2 11-12.SL.2.1-5 11-12.SL.3.1</p>
<p>Session Eight: Investing</p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Understand the role of compound interest in the growth of wealth over time. ▪ Recognize that investment options carry different levels of risk and reward. ▪ Analyze the risk tolerances for different investment strategies. 	<p>Economics 6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p> <p>6.5.12.H. Evaluate benefits and costs of changes in interest rates for individuals and society.</p> <p>Financial Literacy FLE.6.2 Apply strategies for creating wealth and building assets. FLE.6.3 Compare investment alternatives. FLE.6.4 Describe how to buy and sell investments</p>	<p>Grades 9-10 9-10.RN.2.1-2 9-10.RV.2.1 9-10.RV.3.2 9-10.SL.2.1-5 9-10.SL3.1</p> <p>Grades 11-12 11-12.RV.2.1 11-12.RV.3.2 11-12.SL.2.1-5 11-12.SL.3.1</p>

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Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Math	IN Social Studies
<p>Session One: How Much? How Many?</p> <p>Students explore how price and production can affect business performance.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain how product price makes an impact on profits ▪ Describe how production can affect price, sales, and profit 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11-12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>NA</p>	<p>E.1.2 E.2.5</p>
<p>Session Two: How Much? How Many?–The Simulation</p> <p>Students make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Make informed business price and production decisions 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11-12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>A1.DS.2</p>	<p>E.2.5 E.3.2</p>
<p>Session Three: Cutting Edge</p> <p>Students design a marketing plan.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explore why a business conducts research and development ▪ Explain how businesses determine their target markets and conduct market research ▪ Explain how marketing affects sales ▪ Identify key marketing strategies 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11-12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>NA</p>	<p>E.2.2</p>

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Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Math	IN Social Studies
<p>Session Four: Cutting Edge–The Simulation</p> <p>Students make decisions about price, production, and research and development using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Make informed research and development and marketing decisions 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11-12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>A1.DS.2</p>	<p>E.2.3 E.2.5</p>
<p>Session Five: Make an Investment</p> <p>Students solicit capital investment.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Discuss reasons that businesses use different capital investment strategies ▪ Make recommendations for capital investment based on set parameters ▪ Define charitable giving and explain why businesses make decisions to share their resources 	<p>Grades 9-10 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11-12 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1</p>	<p>NA</p>	<p>E.2.8</p>

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Session Descriptions	Key Learning Objectives	IN English Language Arts	IN Math	IN Social Studies
<p>Session Six: Make an Investment–The Simulation</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Make business decisions by applying their knowledge to a business simulation ▪ Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the <i>JA Titan</i> computer 	<p>Grades 9-10 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11-12 11-12.SL.1 11-12.SL.2.1</p>	<p>A1.DS.2</p>	<p>E.2.8</p>
<p>Session Seven: JA Titan of Industry – The Competition</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Demonstrate how business decisions affect business performance ▪ React appropriately to decisions made by other businesses 	<p>Grades 9-10 9-10.SL.1 9-10.SL.2.1</p> <p>Grades 11-12 11-12.SL.1 11-12.SL.2.1</p>	<p>NA</p>	<p>E.1.2</p>