

**A Correlation Between  
The Maryland Voluntary State Curriculum  
and  
*JA BizTown*<sup>TM</sup>**



March 2010

JA Worldwide®  
One Education Way  
Colorado Springs, CO 80906

# JA BizTown™

*JA BizTown* is JA Worldwide's experiential-based, elementary school capstone program. The program encompasses important elements of work-readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Furthermore, the program content augments students' core curriculum in social studies, English language arts, mathematics, and personal financial literacy. Throughout the program, students use critical thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

Following several weeks of classroom study, students participate in an exciting full-day visit to the *JA BizTown* site. At *JA BizTown*, students work as employees in various businesses (facilitated by volunteer educators and business professionals); they are paid for their labor, and they manage personal checking accounts. Throughout the day, students learn about time and money management skills as they work, bank, and shop as consumers.

Following their participation in the *JA BizTown* simulation, students participate in debriefing lessons to ensure a well-rounded learning experience. These lessons allow students to reflect on their *JA BizTown* experience and further identify the relevance of classroom learning to their future plans and goals.

The *JA BizTown* curriculum and connections will help teachers and students achieve fifth grade academic standards in English language arts, mathematics and social studies. The following listing of correlations is not meant to be exhaustive nor is it intended to infer that a resource will completely address any given standard; rather, the correlations listed relate to any curriculum and connections content that will enhance or complement the referenced standards. To further research the state correlations, go to <http://www.mdk12.org/instruction/curriculum/index.html>.

# JA BizTown™

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 1 – Community and Economy</b>  <b>Lesson 1: What Is a Community?</b>            This lesson introduces students to <i>JA BizTown</i> and explains how <i>JA BizTown</i> is a community.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• define citizen, community, trade, business, rights and responsibilities.</li> <li>• explain responsibilities associated with citizen rights.</li> </ul> <p><b>Concepts:</b> citizen, community, trade, business, rights and responsibilities, voting, republic</p> <p><b>Skills:</b> following directions, group work, map reading, matching, reading, verbal communication, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 1.E.4.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.2.f 4.A.3.b, c 4.A.4.a 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c	6.A.1.b, e 6.C.1.e, f 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	1.A.1.d 1.B.2.b 1.C.1.a 3.A.1.a 5.C.2.b 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a 6.F.1.a 6.G.1.b	1.5.C 1.C 1.5.D 1.D 4.5.E 1.E

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 1 – Lesson 2:</b>  <b>What Is an Economy?</b>            This lesson introduces <i>JA BizTown</i> citizens to the circular flow of economic activity that serves as a basic model of an economy.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>define goods and services, resources (human, natural and capital), and economy.</li> <li>describe the circular flow of economic activity.</li> </ul> <p><b>Concepts:</b> producers, consumers, goods and services, economy, human resources, natural resources, capital resources, market, circular flow</p> <p><b>Skills:</b> following directions, group work, math computation, reading, verbal communication, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c	6.A.1.b, e 6.C.1.a, e, f, g 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	2.B.1.a 2.B.2.b 4.A.2.b 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a	1.5.A 3.A 1.5.B 1.B 1.5.C 1.C 1.5.D 1.D

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 1 – Lesson 3: What Is Free Enterprise?</b> This lesson introduces <i>JA BizTown</i> citizens to the concepts of free enterprise and decision-making in a market economy. Citizens examine four economic freedoms in a free enterprise system.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>define scarcity and free enterprise.</li> <li>identify the three basic economic questions (what, how, and for whom to produce?).</li> <li>describe economic freedoms under free enterprise.</li> </ul> <p><b>Concepts:</b> prototype, scarcity, free enterprise, economic freedoms, profit, market economy</p> <p><b>Skills:</b> brainstorming, collect and organize data, critical thinking, following directions, group work, math computation, oral reporting, problem solving, reading, teamwork, verbal communication, written communication</p>	<p>1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.a, b 4.A.2.c, f 4.A.4.b 4.A.4.a 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c 7.A.2.b</p>	<p>6.A.1.b, e 6.C.1.a, e, f, g 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c</p>	<p>1.A.2.c 5.C.2.b 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a</p>	<p>1.5.A 1.A, 3.A 1.5.C 1.C 1.5.D 1.D</p>

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 1 – Lesson 4: Why Do I Pay Taxes?</b>            This lesson introduces <i>JA BizTown</i> citizens to the role of government in a market economy. Citizens learn about how governments provide public goods and services. Such goods and services must be paid for with taxes.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• define public goods and services, as well as taxes.</li> <li>• describe characteristics of public goods and services.</li> <li>• explain why people pay taxes.</li> </ul> <p><b>Concepts:</b> public goods and services, private goods and services, national defense, government (federal, state and local), taxes, tariffs</p> <p><b>Skills:</b> estimation, following directions, math computation, research, verbal communication, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.a, b 4.A.2.a, f 4.A.3.b 4.A.4.a 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c	6.A.1.a, b, e 6.C.1.e, f 6.C.2.a, c 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	1.C.2.a 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a	1.5.A 1.A, 3.A 1.5.C 1.C, 2.C, 4.C 3.5.D 1.D, 2.D, 3.D

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 1 – Lesson 5: What Is Philanthropy?</b> This lesson introduces <i>JA BizTown</i> citizens to the role of philanthropy in a community. Citizens learn how markets don't always provide things that communities need. Therefore, citizens and businesses engage in philanthropy (charitable giving) to support nonprofit organizations that work to make the community better. Citizens also learn about opportunity cost.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>define philanthropy and opportunity cost.</li> <li>describe the role of nonprofit organizations.</li> <li>explain the opportunity cost of decisions.</li> </ul> <p><b>Concepts:</b> philanthropy, social philanthropists, nonprofit organizations, opportunity cost</p> <p><b>Skills:</b> computation, creative writing, data analysis, following directions, group work, math computation, money-management, reading, record keeping, verbal communication, written communication</p>	<p>1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.a, b 4.A.2.a, b, f 4.A.3.b 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c</p>	<p>4.B.2.a 6.A.1.b, e 6.C.1.b, c, e, f, h 6.C.2.a 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c</p>	<p>6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a</p>	<p>1.5.A 1.A-3.A 1.5.B 1.B-2.B 1.5.C 1.C, 2.C, 4.C 1.5.D 1.D 2.5.B 1.B</p>

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 2 – Financial Literacy</b>  <b>Lesson 1: Why Use a Financial Institution?</b>  This lesson introduces citizens to products offered by financial institutions. It helps them recognize and understand that banks and credit unions are businesses that play an important role in a community’s circular flow of economic activity.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• explain that financial institutions are businesses.</li> <li>• name services that financial institutions provide.</li> <li>• describe the movement of money between banks and people or businesses.</li> </ul> <p><b>Concepts:</b> financial institution, banking services (checking and savings accounts, credit and debit cards, loans, CDs, ATMs, etc.), interest</p> <p><b>Skills:</b> collect and organize data, following directions, group work, matching, math computation, money-management, reading, research, teamwork, verbal communication, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 1.E.4.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.a, b 4.A.2.a, f 4.A.3.b 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c	1.C.1.b 4.A.1.c 4.B.1.d 4B.2.a 6.A.1.b, e 6.C.1.b, e, f, h 6.C.2.a 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	1.B.1.b 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a	1.5.A 1.A, 3.A, 4.A 1.5.B 1.B 1.5.C 1.C-2.C 1.5.D 1.D 2.5.B 1.B 3.5.B 1.B 3.5.C 1.C-2.C 3.5.E 1.E 4.5.A 1.A 4.5.B 1.B-2.B 4.5.C 1.C-2.C 4.5.D 1.D 4.5.E 1.E-2.E 5.5.A 1.A-2.A 5.5.B 2.B-3.B 5.5.C 1.C

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 2 – Lesson 2: How Do I Make a Deposit?</b>            Citizens complete a bank account application and practice making deposits as they continue to explore how checkbooks work in preparation for <i>JA BizTown</i>.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• name the parts of a checkbook.</li> <li>• complete a deposit ticket and maintain a check register correctly</li> <li>• define net deposit.</li> </ul> <p><b>Concepts:</b> bank transactions, checking accounts (deposit tickets, check register, balance), net deposit, endorse, metaphors, currency</p> <p><b>Skills:</b> completing business forms, following directions, math computation, money-management, reading, record keeping, research, verbal communication, written communication</p>	<p>1.D.1.a            1.D.3.a, c            1.E.1.a, c            1.E.2.a, b, d            1.E.3.a, b, c, d, e, f, g, h            2.A.1.a            2.A.2.a, b, c, d            2.A.4.c, g, j            2.A.5.a            4.A.2.b, f            4.A.3.b            4.A.4.a, c            5.A.1            5.A.2.a, b, c, d            5.B.1            5.B.2.a, b, c, d            5.C.2.a, b            5.D.1            5.D.2.a, b, c, d            5.E.1.a            6.A.1.a, b, c, d            6.A.2.a, d            7.A.1.a, b, c</p>	<p>6.A.1.a, b, c, e            6.C.1.b, e, f, h            7.A.1.a, b, c, d, e            7.B.1.a, b, c, d            7.C.1.a, b, c, e, f            7.D.1.b, c</p>	<p>1.A.2.c            4.B.3.a            6.A.1.a, b, c, d            6.A.2.c, e            6.A.3.a            6.A.4.a, h, i            6.B.1.b            6.B.2.b            6.D.1.a</p>	<p>1.5.A            1.A, 3.A            1.5.C            2.C, 4.C            2.5.C            1.C            3.5.B            1.B            3.5.C            1.C-2.C            4.5.E            1.E            6.5.D            1.D-3.D</p>

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 2 – Lesson 3: How Do I Write a Check?</b> Citizens learn how to purchase items by writing checks and maintaining a check register in preparation for the <i>JA BizTown</i> visit.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• write a check and maintain a check register correctly.</li> <li>• describe the consequences of not-sufficient-funds.</li> </ul> <p><b>Concepts:</b> bounced check, not-sufficient funds, double entry accounting, entrepreneur, innovation, numismatists, mnemonic device</p> <p><b>Skills:</b> creative writing, following directions, group work, math computation, money-management, reading, record keeping, research, teamwork, verbal communication, written communication</p>	<p>1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.a, b 4.A.2.a, b, c, f 4.A.3.a, b, c 4.A.4.a, b, c 4.A.5.a, b 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c</p>	<p>3.A.1.a 3.B.1.a 6.A.1.b, e 6.C.1.a, c, e, f, g 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c</p>	<p>6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a</p>	<p>1.5.A 1.A, 3.A, 4.A 1.5.C 1.C, 2.C, 4.C 1.5.D 1.D 2.5.C 1.C 3.5.B 1.B 3.5.C 1.C-2.C 3.5.E 1.E-2.E 4.5.E 1.E 4.5.F 1.F</p>

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 2 – Lesson 4: Why Open a Savings Account?</b> Citizens learn the benefits of saving and the benefits of interest-earning accounts.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>state the benefits of an interest-earning savings account.</li> <li>explain how money grows in a savings account.</li> </ul> <p><b>Concepts:</b> savings account, interest rate, compound interest, FDIC, rule of thumb, financial literacy</p> <p><b>Skills:</b> following directions, math computation, money-management, reading, record keeping, verbal communication, written communication</p>	<p>1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 1.E.4.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.2.a, f 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c</p>	<p>1.A.1.a, b, c 1.B.1.a, b 6.A.1.b, e 6.C.1.b, e, f, g, h 6.C.2.b, c 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c</p>	<p>1.C.2.b 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a</p>	<p>1.5.A 3.A 1.5.B 1.B 1.5.C 1.C, 3.C, 4.C 2.5.B 1.B-2.B 2.5.C 1.C 3.5.B 1.B 3.5.C 1.C-2.C 4.5.D 1.D 4.5.E 1.E 5.5.A 1.A-2.A 5.5.B 2.B-4.B 5.5.C 1.C</p>

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 3 – Work-Readiness Skills</b>  <b>Lesson 1: Will I Be Ready for Work?</b>  Citizens learn how interests and skills are linked to various job alternatives, as they learn about four primary Career Types: People, Ideas, Data, and Things. Through role play, citizens learn the importance of being punctual, working as a team, dressing appropriately, and being polite to customers.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>define interests and skills.</li> <li>explain the relevance of interests and skills to career exploration and planning.</li> <li>explain the difference among four primary Career Types: People, Ideas, Data, and Things.</li> <li>demonstrate appropriate workplace behaviors.</li> </ul> <p><b>Concepts:</b> interests, skills, employer, employee, soft skills, labor union, work-readiness</p> <p><b>Skills:</b> charting/graphing, classifying, comparing and contrasting, evaluating or interpreting data, following directions, money-management, ranking, reading, research, role play, self-assessment, verbal communication, work readiness written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.a, b 4.A.2.a, d, f 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c 7.A.2.a	1.C.1.b 4.A.1.f 4.B.1.e 6.A.1.b, c, d, e 6.C.1.e, f 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a 6.G.1.a	1.5.B 1.B 2.5.A 2.A-4.A 2.5.B 1.B 3.5.C 1.C

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 3 – Lesson 2: Why Is Teamwork Important?</b>            This lesson introduces citizens to the value of teamwork as they participate in several problem-based learning activities. Through a series of workplace dilemmas, citizens begin to understand the importance of negotiation, conflict resolution, and innovative thinking in the world of work.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>define teamwork, negotiation, conflict resolution, and entrepreneur.</li> <li>explain the importance of teamwork in the world of work.</li> <li>demonstrate teamwork skills and innovation in solving business dilemmas.</li> </ul> <p><b>Concepts:</b> teamwork, negotiation, conflict resolution, innovative solutions, dilemmas, entrepreneur</p> <p><b>Skills:</b> brainstorming, conflict resolution, critical thinking, group work, math computation, money-management, negotiation, oral reporting, problem solving, reading, record keeping, reporting, summarize, teamwork, verbal communication, work readiness, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 1.E.4.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.2.a, d, f 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c 7.A.2.a	6.A.1.a, b, c, d, e 6.C.1.a, b, c, e, f 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	1.A.1.c 1.B.1.a 1.B.2.a 2.C.1.b 5.B.2.c 5.C.2.a, b 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a	2.5.A 4.A

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 3 – Lesson 3: How Do I Get a Job?</b>            After learning about the importance of presenting oneself in an ethical and positive manner, citizens work individually to complete a <i>JA BizTown</i> job application. Citizens also learn to interview effectively by practicing for their <i>JA BizTown</i> job interview.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• define job application, résumé, ethics, job interview, and applicant.</li> <li>• complete a job application.</li> <li>• shake hands appropriately.</li> <li>• demonstrate proper interview skills.</li> </ul> <p><b>Concepts:</b> job application, resume, ethics, job interview, and applicant, nervous feelings, job tenure</p> <p><b>Skills:</b> collect and organize data, comparing and contrasting, completing business forms, critical thinking, evaluating and interpreting data, following directions, group work, interviewing, math computation, money-management, oral reporting, reading, record keeping, research, role play, self-assessment, verbal communication, work readiness, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 1.E.4.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.a, b 4.A.2.c, f 4.A.3.a, b 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, b, d, e 7.A.1.a, b, c 7.A.2.a, c	4.B.2.a 6.A.1.b, e 6.C.1.b, c, e, f 6.C.2.b 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a 6.G.1.a	2.5.A 1.A, 4.A

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 3 – Lesson 4: How Do I Get Paid?</b>            Citizens learn about payroll deductions to explain why their paycheck amount may be less than expected. This lesson provides an explanation of gross and net pay.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>define pay stubs, gross pay, payroll taxes, and net pay.</li> <li>explain why people pay taxes.</li> <li>explain why the amount of pay received is less than the amount earned.</li> </ul> <p><b>Concepts:</b> pay stub, gross pay, net pay, payroll deductions, payroll tax, taxation without representation, opportunity cost, percent</p> <p><b>Skills:</b> following directions, letter writing, math computation, money-management, reading, record keeping, verbal communication, work readiness, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 1.E.4.a, b, c, d, e, f, g, h 2.A.1.a 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.b 4.A.2.a, d, f 4.A.3.b, c 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c	1.B.1.a, b 1.B.2.a, b 6.A.1.a, b, c, d, e 6.B.1.b 6.C.1.a, b, c, e, f, g, h 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	1.A.1.b, c, d 1.B.2.b 1.C.2.a 4.A.1.a 4.B.1.b 5.B.2.c 5.C.1.a 5.C.2.b 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a	1.5.A 1.A-4.A 1.5.B 1.B 1.5.C 1.C, 4.C 2.5.B 1.B-2.B 2.5.C 1.C 3.5.B 1.B 3.5.C 1.C 3.5.D 1.D-3.D

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 4 – Business Management</b>  <b>Lesson 1: What Is a Quality Business?</b>            Students prepare for their <i>JA BizTown</i> experience by examining the “best practices” used by many quality businesses.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• define how ranking relates to evaluation criteria.</li> <li>• define revenue as related to quality business.</li> <li>• relate “best practices” to criteria measurements.</li> </ul> <p><b>Concepts:</b> ranking, criteria, ordinal scale, revenue, profit, quality business, best practices, military ranks</p> <p><b>Skills:</b> brainstorming, classifying, collect and organize data, comparing and contrasting, critical thinking, editing, evaluating and interpreting data, following directions, group work, math computation, money-management, note-taking, ranking, reading, research, summarize, teamwork, verbal communication, work readiness, written communication</p>	<p>1.D.1.a            1.D.3.a, c            1.E.1.a, c            1.E.2.a, b, d            1.E.3.a, b, c, d,            e, f, g, h            2.A.1.a            2.A.2.a, b, c, d            2.A.4.c, g, j            2.A.5.a            4.A.1.a, b            4.A.2.c, f            4.A.3.a, b            4.A.7.c            5.A.1            5.A.2.a, b, c, d            5.B.1            5.B.2.a, b, c, d            5.C.2.a, b            5.D.1            5.D.2.a, b, c, d            5.E.1.a            6.A.1.a, b, c, d            6.A.2.a, d            7.A.1.a, b, c</p>	<p>6.A.1.b, e            6.C.1.e, f            7.A.1.a, b, c,            d, e            7.B.1.a, b, c, d            7.C.1.a, b, c, e,            f            7.D.1.b, c</p>	<p>3.A.1.a            5.C.1.a            6.A.1.a,            b, c, d            6.A.2.c,            e            6.A.3.a,            c            6.A.4.a,            h, i            6.B.1.a,            b            6.B.2.b            6.D.1.a</p>	<p>1.5.A            1.A, 3.A            1.5.B            1.B            1.5.D            1.D            2.5.B            1.B-2.B</p>

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 4 – Lesson 2: How Do Businesses Succeed?</b>            In this lesson, citizens read about <i>JA BizTown</i> business sponsors in BizBriefs, a booklet describing those businesses.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• define quality business.</li> <li>• describe criteria that comprise a quality business.</li> </ul> <p><b>Concepts:</b> quality business, job assignments, general store, letter to the editor, central tendency (mean, median, mode), customer service survey</p> <p><b>Skills:</b> brainstorming, collect and organize data, editing, evaluating and interpreting data, following directions, group work, letter writing, math computation, money-management, oral reporting, reading, record keeping, verbal communication, work readiness, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 1.E.4.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.b 4.A.2.a, d, f 4.A.3.a, b, c 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c 7.A.2.a	4.A.1.f 4.B.2.a, b 6.A.1.a, b, c, d, e 6.C.1.b, c, e, f 6.C.2.b 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	3.B.1.c 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a	1.5.A 1.A, 3.A 1.5.B 1.B 2.5.A 2.A

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 4 – Lesson 3: What Are Business Costs?</b> In this lesson, citizens begin to operate as members of their business teams. After reviewing the importance of teamwork, business teams examine business costs and begin their preparatory business work in the BizPrep booklet.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>describe costs associated with operating a business.</li> <li>calculate business expenses.</li> </ul> <p><b>Concepts:</b> job responsibilities, sales revenue, business loan, promissory note, business expenses, operating costs, philanthropy, health care, advertising, professional services, recycling, rent, salary, supplies, utilities</p> <p><b>Skills:</b> brainstorming, charting or graphing, completing business forms, critical thinking, editing, following directions, group work, letter writing, math computation, money-management, problem solving, reading, record keeping, teamwork, verbal communication, work readiness, written communication</p>	<p>1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 2.A.6.f 4.A.1.b 4.A.2.a, c, d, f 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c</p>	<p>4.A.1.f 6.A.1.a, b, c, d, e 6.C.1.a, b, e, f, g 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c</p>	<p>2.A.1.a 3.B.1.c 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a</p>	<p>1.5.A 1.A, 3.A 1.5.B 1.B-2.B 1.5.C 1.C, 2.C, 4.C 1.5.D 1.D 2.5.A 2.A 2.5.B 1.B 3.5.A 1.A-3.A 3.5.B 1.B 3.5.D 1.D, 3.D 4.5.A 1.A 4.5.B 1.B 4.5.C 2.C</p>
<p><b>Unit 4 – Lesson 4: Which Price Is Best?</b> Working in business teams, citizens recognize the importance of accurately setting the prices of goods and services to earn a profit.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>define selling price, revenue, and inventory.</li> <li>describe factors that affect the selling price.</li> <li>explain the relationship among revenue, costs, and profit.</li> </ul> <p><b>Concepts:</b> selling price, profit, revenue, Law of Demand, inventory, price controls, “word of mouth”</p> <p><b>Skills:</b> collect and organize data, evaluating/interpreting data, following directions, math computation, money-management, oral reporting, reading, record keeping, teamwork. use formula/rate change, verbal communication</p>	<p>1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c 7.A.2.a</p>	<p>1.B.1.a, b 1.B.2.a, b 6.A.1.b, e 6.C.1.a, b, c, e, f, g, h 6.C.2.a, b 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c</p>	<p>6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a</p>	<p>1.5.A 1.A, 3.A 1.5.C 1.C, 2.C, 4.C 1.5.D 1.D 3.5.A 2.A-3.A 3.5.C 1.C-2.C 5.5.D 1.D-2.D</p>

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 4 – Lesson 5: Why Advertise?</b> Citizens learn the purpose of effective advertising and work together in their business teams to produce several advertisements for their businesses.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• define advertising.</li> <li>• describe characteristics of effective advertising.</li> </ul> <p><b>Concepts:</b> advertising, slogans</p> <p><b>Skills:</b> brainstorming, comparing and contrasting, critical thinking, editing, following directions, group work, math computation, money-management, reading, teamwork, verbal communication, written communication</p>	<p>1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 2.A.6.f 4.A.2.a, d, f 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c</p>	<p>6.A.1.a, b, c, d, e 6.B.1.b, d 6.C.1.a, b, c, d, e, f, g, h 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c</p>	<p>6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a</p>	<p>1.5.D 1.D 6.5.C 1.C-3.C</p>

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 4 – Lesson 6: What Else Should Be Prepared?</b>            In this lesson, business teams review their Best Practices for a Quality Business and make final preparations for their visit to <i>JA BizTown</i>.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>understand how careful completion of details ensures a more successful <i>JA BizTown</i> visit.</li> <li>acknowledge how effective teamwork and cooperation enhance each business team.</li> </ul> <p><b>Concepts:</b> procedure, philanthropy, nonprofit organizations, daily schedule, checklist, mass production, geographical directions, greater than/less than</p> <p><b>Skills:</b> brainstorming, comparing and contrasting, critical thinking, editing, estimation, evaluating or interpreting data, following directions, group work, map reading, math computation, money-management, reading, record keeping, teamwork, verbal communication, work readiness, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 1.E.4.a, b, c, d, e, f, g, h 2.A.1.a, b 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.1.a, b 4.A.2.a, f 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c	6.A.1.b, e 6.C.1.a, c, e, f, g 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	4.A.2.b 4.A.3.a, b 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a	1.5.A 3.A 1.5.B 2.B 3.5.B 1.B 3.5.C 1.C-2.C

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 5 – After-Visit Debriefing</b>  <b>Lesson 1: What Did I Learn About Business?</b>  This lesson allows citizens to review and evaluate their team’s performance at <i>JA BizTown</i> and to express appreciation for the visit in a business letter.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• evaluate team performance at <i>JA BizTown</i>.</li> <li>• describe their <i>JA BizTown</i> experience in a business letter.</li> </ul> <p><b>Concepts:</b> business letter procedure, philanthropy, latitude and longitude coordinates, profit analysis</p> <p><b>Skills:</b> comparing and contrasting, critical thinking, editing, following directions, group work, letter writing, map reading, math computation, oral reporting, reading, reporting, self-assessment, summarize, teamwork, verbal communication, written communication</p>	1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 4.A.2.a, f 4.A.3.b, c 4.A.4.a 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c 7.A.2.a	1.B.1.a, b 1.B.2.a, b 6.A.1.b, e 6.C.1.e, f 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c	6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a	1.5.A 1.A, 3.A 1.5.B 2.B 1.5.C 1.C, 4.C 1.5.D 1.D 6.5.C 2.C-3.C

JA BizTown Unit	Objectives and Concepts	English Language Arts	Mathematics	Social Studies	Personal Financial Literacy
<p><b>Unit 5 – Lesson 2: What Did I Learn About Economics?</b> This lesson encourages citizens to relate the experiences of <i>JA BizTown</i> with specific economic terms and concepts.</p>	<p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• explain the circular flow of economic activity.</li> <li>• describe how citizens use financial institutions.</li> <li>• describe how citizens work within quality businesses.</li> </ul> <p><b>Concepts:</b> business management, economics, free enterprise, opportunity cost, internship, job-shadow, CFO, financial literacy, percentage</p> <p><b>Skills:</b> collect and organize data, critical thinking, editing, following directions, math computation, reading, research, self-assessment, summarize, teamwork, verbal communication, written communication</p>	<p>1.D.1.a 1.D.3.a, c 1.E.1.a, c 1.E.2.a, b, d 1.E.3.a, b, c, d, e, f, g, h 2.A.1.a 2.A.2.a, b, c, d 2.A.4.c, g, j 2.A.5.a 2.A.6.f 4.A.2.b, c, d, f 4.A.4.a 5.A.1 5.A.2.a, b, c, d 5.B.1 5.B.2.a, b, c, d 5.C.2.a, b 5.D.1 5.D.2.a, b, c, d 5.E.1.a 6.A.1.a, b, c, d 6.A.2.a, d 7.A.1.a, b, c</p>	<p>1.B.1.a, b 1.B.2.a, b 6.A.1.b, e 6.C.1.a, b, c, e, f, g, h 7.A.1.a, b, c, d, e 7.B.1.a, b, c, d 7.C.1.a, b, c, e, f 7.D.1.b, c</p>	<p>4.A.2.b 4.B.1.a, c 6.A.1.a, b, c, d 6.A.2.c, e 6.A.3.a 6.A.4.a, h, i 6.B.1.b 6.B.2.b 6.D.1.a 6.G.1.a</p>	<p>1.5.A 1.A-4.A 1.5.B 1.B 1.5.C 1.C, 2.C, 4.C 1.5.D 1.D 2.5.A 1.A 2.5.B 1.B 2.5.C 1.C 3.5.A 2.A 3.5.B 1.B 3.5.C 1.C-2.C 4.5.E 1.E 5.5.B 2.B 5.5.D 1.D-2.D 6.5.C 1.C-3.C</p>