

**A Correlation Between the
Virginia Standards of Learning
and Junior Achievement Programs**

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Overview

In this document, Junior Achievement programs are correlated to the Virginia Standards of Learning for grades K-12 for History and Social Science, English, and Mathematics.

Junior Achievement programs offer a multidisciplinary approach – connecting information across social studies disciplines such as economics, geography, history, government, and civics while incorporating mathematical concepts and reasoning and language arts skills.

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.

Elementary School Programs

Ourselves uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving. Five required, volunteer-led sessions. Recommended for kindergarten.

Our Families emphasizes the roles people play in the local economy and engages students with activities about needs, wants, jobs, tools and skills, and interdependence. Five required, volunteer-led sessions. Recommended for first grade.

Our Community explores the interdependent roles of workers in a community, the work they perform, and how communities work. Five required, volunteer-led sessions. Recommended for second grade.

Our City studies careers, the skills people need to work in specific careers, and how businesses contribute to a city. Five required, volunteer-led sessions. Recommended for third grade.

Our Region introduces the relationship between the natural, human, and capital resources found in different regions and explores regional businesses that produce goods and services for consumers. Five required, volunteer-led sessions. Recommended for fourth grade.

Our Nation provides practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs. Further, it introduces the concept of globalization of business as it relates to production materials and the need for students to be entrepreneurial in their thinking to meet the requirements of high-growth, high-demand careers worldwide. Five required, volunteer-led sessions. Recommended for fifth grade.

JA More than Money teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money. Six required, after-school, volunteer-led sessions. Recommended for grades three-five.

Middle Grades Programs

JA Global Marketplace provides practical information about the global economy and its effect on the students' lives. Six required, volunteer-led sessions.

JA America Works provides students with examples of how business and entrepreneurship affected the economic development of the United States during the 19th century. Six required, volunteer-led sessions.

JA Economics for Success explores personal finance and students' education and career options based on their skills, interests, and values; also demonstrates the economic benefits of staying in school. Six required, volunteer-led sessions.

JA It's My Business! encompasses entrepreneurship curriculum for students in grades six, seven, and eight. The program emphasizes entrepreneurship while providing a strong focus on social studies, reading, and writing skills. Students are encouraged to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations. Six required, volunteer-led sessions.

High School Programs

JA Banks in Action teaches high school students the principles of the banking industry and introduces them to the challenges of successfully operating a bank in a competitive environment. Eight required, volunteer-led sessions.

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 Business Ethics uses hands-on activities to foster ethical decision-making in students as they prepare to enter the workforce and the global marketplace. Seven required and five optional, volunteer-led sessions.

JA Careers with a Purpose introduces students to the importance of seeking careers that help them realize their life potential and noble purpose. The program demonstrates the importance of positive values, life maxims, and ethical decision-making within the context of career and life decisions. Seven required, volunteer-led sessions.

JA Economics examines the fundamental concepts of micro-, macro-, and international economics. Seven required, volunteer-led sessions.

JA Success Skills meets the needs of a diverse group of high school students by providing engaging, academically enriching, and experiential-learning sessions in work-readiness education and career perspectives. Seven required, volunteer-led sessions.

JA Titan introduces critical economics and management decisions through an interactive simulation. Seven required, volunteer-led sessions.

Junior Achievement Presents: The NEFE High School Financial Planning Program introduces students to the importance of planning for their financial future. The program demonstrates the roles that budgeting, investing, credit, and insurance play in securing financial stability. When able to use the entire *NEFE High School Financial Planning Program* along with the JA experience, students will have a complete portfolio of skills to make financial decisions and set financial goals throughout their lives. Five required, volunteer-led sessions.

JA Exploring Economics fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics. Seven required, volunteer-led sessions.

JA Company Program analyzes and explores personal opportunities and responsibilities within a student-led company. Twelve required, volunteer-led meetings.

JA Job Shadow meets the needs of a diverse group of high school students by providing engaging, academically enriching, and experiential-learning sessions in work-readiness education and career perspectives. In-school, teacher-led sessions; pre- and post-Job Shadow experiences.

Ourselves

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity One: Robbie's Trip to the Farm Students are introduced to a storybook character and his visit to a family farm. Through a group discussion and by drawing pictures of their favorite animals, they discover that individuals make choices.</p>	<p>Objectives: The students will: -recognize the role of self -appreciate individual differences Concepts: barter, goods, individual, voluntary exchange, work Skills: abstract thinking, decision making, drawing, following directions, interpreting information, listening responsively, sequencing</p>	<p>K.6 K.7 K.8</p>	<p>K.1 K.2 K.3 K.6 K.8 K.10 K.11</p>	
<p>Activity Two: Angie and the Carnival Students are introduced to a storybook character and her plans to earn money by making and selling crafts at a carnival.</p>	<p>Objectives: The students will: -define money -identify one form of money (coins) -differentiate coins Concepts: buying, choices, consumer, earning, entrepreneurs, incentives, money, saving, spending, work Skills: coin recognition, coin valuation, following directions, interpreting information, listening responsively, matching</p>	<p>K.6 K.7 K.8</p>	<p>K.1 K.2 K.3 K.6 K.8</p>	<p>K.7 K.17</p>
<p>Activity Three: Charlie Plants a Garden Students learn how the storybook characters work together to plant a community garden.</p>	<p>Objectives: The students will: -recognize the importance of working together -discover rewards other than money Concepts: benefit, choices, resources, rewards, work Skills: abstract thinking, decision making, following directions, listening responsively, teamwork</p>	<p>K.6 K.7 K.8</p>	<p>K.1 K.2 K.3 K.6 K.8 K.10</p>	<p>K.12 K.17 K.18</p>
<p>Activity Four: Meagan Buys a Present Students recognize the importance of saving money to buy something they want through a story about a girl who must save to buy a birthday present.</p>	<p>Objectives: The students will: -discuss the importance of saving money -identify a place where people save money -demonstrate how to save money -name something they would like to save for Concepts: buying, choice, costs, earning, money, saving, scarcity, wants, work Skills: coin recognition, coin valuation, following directions, listening responsively, matching</p>	<p>K.6 K.7 K.8</p>	<p>K.1 K.2 K.3 K.6 K.8 K.10</p>	<p>K.7 K.17</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity Five: Dylan and the New Playground Students learn how storybook characters save money to buy new playground equipment for their school.</p>	<p>Objectives: The students will: -identify ways money can be used to benefit others -recognize the value of work -appreciate the importance of giving Concepts: benefit, giving, saving, scarcity, work Skills: abstract thinking, following directions, listening responsively, matching, sequencing, teamwork</p>	<p>K.6 K.7 K.8</p>	<p>K.1 K.2 K.3 K.6 K.8 K.10</p>	<p>K.3</p>

Our Families

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity One: Our Families Students better understand what a family is by studying a poster. They discover how people in a family are alike and different and how they work together to make the place where they live a good place.</p>	<p>Objectives: The students will: -identify what a family is -recognize how people live and work together in a family Concepts: family, interdependence, job, work Skills: analyzing information, drawing, following directions, listening responsively, matching, sequencing</p>	<p>1.6 1.10 1.12</p>	<p>1.1 1.2 1.3 1.5 1.6 1.7 1.9 1.11</p>	
<p>Activity Two: Our Families' Needs and Wants Students become aware that all families must have food, clothing, and shelter to live, and they begin to understand the difference between a need and a want.</p>	<p>Objectives: The students will: -explain the difference between a need and a want Concepts: economic incentives, family, scarcity, wants and needs Skills: decision making, differentiating, following directions, listening responsively</p>	<p>1.8</p>	<p>1.1 1.2 1.3 1.5 1.6 1.7 1.11</p>	
<p>Activity Three: Our Families' Jobs Students learn how jobs provide for family members' needs and wants. They draw pictures of family members doing jobs.</p>	<p>Objectives: The students will: -define a job as work that needs to be done -identify jobs people do Concepts: business, economic incentives, employment, family, human resources, income, jobs, skills Skills: analyzing information, drawing, following directions, making observations</p>	<p>1.7</p>	<p>1.1 1.2 1.3 1.7 1.11</p>	
<p>Activity Four: Finding Our Families' Needs and Wants Students use a floor map to discover where members of a family would go to obtain their needs and wants.</p>	<p>Objectives: The students will: -interpret map symbols -place various kinds of symbols for businesses and services on a map -recognize how family members depend on various businesses to provide their needs and wants Concepts: business, economic institutions, scarcity, wants and needs Skills: decision making, following directions, map reading, recognizing and interpreting symbols</p>	<p>1.4 1.5 1.7 1.8</p>	<p>1.1 1.2 1.3 1.5 1.6 1.7 1.9 1.11</p>	

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity Five: Paying for Our Families' Needs and Wants Students learn about the importance of working to pay for needs and wants. Through role-play, they demonstrate working and paying for needs and wants.</p>	<p>Objectives: The students will: -describe various jobs at which people earn money -recognize that families use money to satisfy their needs and wants Concepts: earning, job, money, spending, wants and needs, work Skills: analyzing information, following directions, listening responsively</p>	<p>1.8 1.9</p>	<p>1.1 1.2 1.3 1.7</p>	<p>1.9 1.10</p>

Our Community

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity One: How Does a Community Work? Students study a poster illustrating a community to identify typical jobs. They develop an awareness of how people live and work together in a community.</p>	<p>Objectives: The students will: -identify a variety of jobs in the community -recognize how people live and work together in a community -become aware of a wide range of job opportunities Concepts: community, interdependence, job, wants and needs Skills: decision making, following directions, making observations, matching</p>	<p>2.3 2.7 2.10 2.12</p>	<p>2.1 2.2 2.3 2.6 2.8 2.9</p>	
<p>Activity Two: Sweet “O” Donuts Students, individually and in teams, use different production strategies to simulate producing donuts.</p>	<p>Objectives: The students will: -define production -compare unit and assembly line production methods -explain that different strategies are used to produce different types of products Concepts: defect, production/ productivity, quality, specialization and division of labor Skills: following directions, interpreting data, making observations, making predictions, role playing, teamwork</p>	<p>2.7 2.9</p>	<p>2.1 2.2 2.3 2.6 2.8 2.9</p>	<p>2.2 2.23</p>
<p>Activity Three: The Role of Government Students learn about the economic role of government in a community by identifying services that government provides to its citizens. The students also recognize that government must collect taxes from everyone to pay for these services.</p>	<p>Objectives: The students will: -recognize government jobs in the community -understand why taxation is necessary Concepts: government, taxes, goods, services, benefits Skills: critical thinking, following directions, making observations, matching, role playing</p>	<p>2.8 2.9 2.10</p>	<p>2.1 2.2 2.3 2.6 2.8 2.9</p>	<p>2.6 2.8</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity Four: A New Business Students determine the best use for the empty store on the How Does a Community Work poster. The step-by-step decision-making process helps students understand how group decisions are made.</p>	<p>Objectives: The students will: -define choices -use a decision-making model -recognize the need to make informed decisions -take personal responsibility for decisions Concepts: business, choices, resources, trade-offs, vote, ballot Skills: decision making, identifying choices, developing ideas, listening responsively, problem solving, teamwork</p>	<p>2.3 2.9 2.10</p>	<p>2.1 2.2 2.3 2.6 2.9 2.11 2.12</p>	<p>2.2 2.23</p>
<p>Activity Five: Money Moves Students learn about an economy's circular flow of money.</p>	<p>Objectives: The students will: -identify circumstances of money being exchanged for goods or services -recognize how money flows through a community's economy Concepts: bank, economic institutions, circular flow of money, goods, money, services, skills Skills: listening responsively, developing ideas, role playing, making observations, following directions</p>	<p>2.8</p>	<p>2.1 2.2 2.3 2.5 2.6 2.7 2.8 2.9</p>	<p>2.11</p>

Our City

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity One: Inside Cities Students recognize that a city is a place where people live, work, play, and go to school. They become aware of the importance of city planning to the economic development of a city.</p>	<p>Objectives: The students will: -define a city as a place where people live, work, play, and go to school -learn about the different zones used in city planning -identify the job of city planner Concepts: business, city, city planner, economic development, jobs, zones Skills: applying information, drawing, following directions, making observations, mapping information, teamwork</p>	<p>3.6 3.7 3.8 3.9 3.10</p>	<p>3.1 3.2 3.4 3.6 3.7</p>	<p>3.19</p>
<p>Activity Two: Building a City Students examine the role of a builder and become aware of how that job is interconnected with the job of the city planner.</p>	<p>Objectives: The students will: -understand the importance of the construction business to a city's economy -recognize the skills a builder needs -identify how the builder's job relates to the job of city planner Concepts: careers, jobs, skills, quality Skills: decision making, interpreting directions, mathematical interpretation and computation, teamwork, understanding and using scales</p>	<p>3.6 3.7 3.8 3.9</p>	<p>3.1 3.2 3.4 3.6 3.7</p>	<p>3.14 3.18</p>
<p>Activity Three: Dining Out Students work in groups to make decisions about operating a restaurant while exploring the role of restaurant owner. They define the terms consumer, producer, and entrepreneur. Through discussion they are able to identify the difference between consumer and producer.</p>	<p>Objectives: The students will: -make group decisions necessary to start a restaurant -decide on a type of restaurant -discuss and select the best location for a restaurant -decide what to charge for meals -select an employee -promote the restaurant Concepts: consumer, producer, entrepreneur, interdependence Skills: compiling data, conducting research, following directions, developing ideas, decision making, reading and interpreting data, role playing</p>	<p>3.6 3.7 3.8 3.9</p>	<p>3.1 3.2 3.4 3.6 3.7 3.9 3.10 3.11</p>	<p>3.8 3.10 3.22</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity Four: Making Headlines Students examine the purpose of a newspaper as a communication tool for people in a city, as well as the role of the reporter. They generate and organize article outlines for a class newspaper.</p>	<p>Objectives: The students will: -understand the importance of the newspaper as a communication tool -recognize the skills a reporter needs -generate article topics and develop article outlines Concepts: city, communication Skills: developing ideas, generating topics for writing, organizing writing, responding to oral and written presentations, teamwork</p>	3.6 3.7 3.8	3.1 3.2 3.4 3.6 3.7 3.9 3.10 3.11	
<p>Activity Five: You Can Bank on It Students become aware of why banks are important to a city as they role-play simple bank transactions.</p>	<p>Objectives: The students will: -understand that one purpose of a bank is to keep money -complete a simple bank transaction -balance a checkbook Concepts: bank, check, checking account, deposit, money Skills: listening responsively, mathematical interpretation and computation, role playing, teamwork</p>	3.6 3.7 3.8 3.9	3.1 3.4 3.6 3.7 3.11	3.7 3.8 3.13

Our Region

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity One: What are Regions and Resources? Students distinguish economic regions in the United States. They examine natural, human, and capital resources available in different regions. They learn that businesses need resources to produce and sell a product.</p>	<p>Objectives: The students will: -define region, resource, business, and entrepreneur -identify resources as natural, human, and capital -locate a business of their choosing in a region Concepts: business, capital resources, entrepreneur, goods, human resources, natural resources, products, region, services Skills: following directions, making choices, map interpretation, reading, understanding symbols</p>	<p>VS.1 VS.2 VS.10</p>	<p>4.1 4.3 4.5 4.6 4.8</p>	
<p>Activity Two: Exploring Resources Students examine regions of resources in the United States. They identify resources businesses use to make their products. They learn about the importance of location to a business.</p>	<p>Objectives: The students will: -analyze resources in different regions -list resources required to produce a good or service -determine a location for their business based on resources Concepts: business, capital resources, human resources, natural resources, products, region Skills: conducting research, comparing data, following directions, making choices, teamwork</p>	<p>VS.1 VS.2 VS.4 VS.9 VS.10</p>	<p>4.1 4.3 4.5 4.6 4.8</p>	
<p>Activity Three: Resources on the Move Students recognize that businesses find resources throughout different regions. They discover ways businesses must work together to create a product.</p>	<p>Objectives: The students will: -identify resources involved in producing a product -define economy and specialization -recognize economic interdependence in a region and among regions Concepts: business, capital resources, economy, goods, human resources, interdependence, natural resources, product, region, services, specialization Skills: conducting research, following directions, map reading, organizing resources</p>	<p>VS.1 VS.2 VS.9 VS.10</p>	<p>4.1 4.2 4.3 4.5 4.6 4.8</p>	

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity Four: Where's the Money? Students identify how resources relate to business income and expenses. They complete calculations to demonstrate how a business determines its profit or loss. Students learn a five-step, decision-making process and solve simple business problems.</p>	<p>Objectives: The students will: -define income, expenses, profit, and loss -demonstrate how a business tracks income and expenses -solve simple business problems Concepts: advantage, business, decision, disadvantage, economy, expense, financial report, income, loss, product, profit, resources Skills: comparing, following directions, making decisions, math computation, problem solving, teamwork</p>	VS.1	4.1 4.2 4.3 4.5 4.8	4.4 4.6 4.7 4.9
<p>Activity Five: The Bottom Line Students play a game that illustrates the flow of money in and out of a business. They calculate profits and losses and learn the importance of loans. Students search a region for the resources they need to make a product.</p>	<p>Objectives: The students will: -understand the importance of cash flow to businesses -record business income and expenses -calculate profit and loss -recognize the role of loans in business Concepts: business, decisions, expenses, government, income, loss, opportunity cost, profit, taxes Skills: building consensus, following directions, listening critically, mathematical computation, predicting results, selecting and applying information, teamwork</p>	VS.1 VS.10	4.1 4.3 4.5 4.8	4.4 4.6 4.7 4.9

Our Nation

Description	Key Learning Objectives	History/ Social Science	English	Mathematics
<p>Session One: What's Your Big Idea? Students practice being entrepreneurs by turning ideas into businesses</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Experience free enterprise and entrepreneurship ▪ Identify the key steps in the innovation process that are necessary to establish an entrepreneurial business ▪ Create an advertisement <p>Concepts: Entrepreneur, Free enterprise, Goods, Profit, Services</p> <p>Skills: Creative thinking, Estimating, Teamwork, Working in groups</p>	CE.10	<p><i>Oral Language</i></p> <p>5.1 5.2 5.3</p> <p><i>Writing</i></p> <p>5.8 5.9</p>	
<p>Session Two: What is a Resource? Students become familiar with resources and how they apply to technology, workers, and the needs of businesses and industries</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe resources, particularly human and capital resources ▪ Define scarcity and opportunity cost ▪ Discuss technology as a capital resource in demand by most businesses <p>Concepts: Capital resources, Human resources, Natural resources, Opportunity cost, Resources, Scarcity, Technology, Technophile, Technophobe</p> <p>Skills: Addition and subtraction, Decision-making, Reading and writing, Reasoning, Teamwork, Working in groups</p>	CE.9	<p><i>Oral Language</i></p> <p>5.1 5.2</p> <p><i>Reading</i></p> <p>5.4 5.6 5.7</p>	
<p>Session Three: Job to Job Students examine the skills needed by jobs that are in demand by businesses in a free enterprise system</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the skills that support high-growth, high-demand needs in the workplace ▪ Analyze their own skills to see how they fit in the workplace <p>Concepts: Communication, Demand, Engineering skills, Supply</p> <p>Skills: Graph interpretation, Problem-solving, Reading and writing, Teamwork, Verbal communication, Working in groups</p>	CE.12	<p><i>Oral Language</i></p> <p>5.1 5.2</p> <p><i>Reading</i></p> <p>5.4 5.6 5.7</p>	5.18
<p>Session Four: Cluster of Skills Students become familiar with job clusters and the background necessary for each job</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify clusters of jobs and the background required by those jobs ▪ Create a simple resume <p>Concepts: Employer, Employee, Resume</p> <p>Skills: Creative thinking, Evaluation, Oral and written communication,</p>	CE.12	<p><i>Oral Language</i></p> <p>5.1 5.2</p> <p><i>Reading</i></p> <p>5.4 5.6 5.7</p>	

Description	Key Learning Objectives	History/ Social Science	English	Mathematics
	Teamwork, Working in groups			
Session Five: Worldwide Connections Students examine how specialization and technology have contributed to free enterprise and their effect on the global business world	Objectives: The students will: <ul style="list-style-type: none"> ▪ Describe specialization and competition in business ▪ Experience the global needs of many businesses Concepts: Competition, Globally competitive, Specialization Skills: Communication, Decision-making, Graph interpretation, Map reading, Problem-solving, Teamwork	CE.9	<i>Oral Language</i> 5.1 5.2	
Supplemental Session: Business Organization Students explore entrepreneurship and free enterprise	Objectives: The students will: <ul style="list-style-type: none"> ▪ Identify the three types of businesses organizations Concepts: Corporation, Partnership, Sole proprietorship, Stock, Stockholders Skills: Brainstorming, Role-playing		<i>Oral Language</i> 5.1 5.2	

07/08

JA More than Money

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Session One: Money in the Bank Students learn to manage a bank account. They play the Community Game to reinforce their money-management skills and to better understand the role and importance of money in their lives.</p>	<p>Objectives: The students will: -identify the role of money in everyday life -explain the benefits of a personal bank account Concepts: bank account, deposit, earn, interest, money, withdrawal Skills: active listening, completing forms, math computation, following directions, working in groups</p>	3.9	3.1 3.4 3.6 3.7 3.10 3.11 4.1 4.3 4.5 4.6 4.8 5.1 5.4 5.6 5.7 5.9	3.8 3.9 3.10 3.13 4.5 4.6 4.7 5.3
<p>Session Two: A Sense of Worth Students identify businesses they can start or jobs they can perform to earn money. Activities focus on developing a positive work ethic. Students continue playing the Community Game to further understand the role of money in their lives.</p>	<p>Objectives: The students will: -identify several characteristics of a positive work ethic -distinguish between working for someone and self-employment -identify ways to earn income through jobs or a small business Concepts: business, employee, entrepreneur, income, job skills, mentor, role model, self-employed, work ethic Skills: active listening, comparing and contrasting, completing forms, math computation, drawing, following directions, matching and classifying, working in groups</p>	3.8 3.9	3.1 3.4 3.6 3.7 3.10 3.11 4.1 4.3 4.5 4.6 4.8 5.1 5.4 5.6 5.7 5.9	3.8 3.9 3.10 3.13 4.5 4.6 4.7 5.3
<p>Session Three: Balancing Act Students identify personal skills and interests and connect them to possible business opportunities. Working in groups, students learn about market research and play the final round of the Community Game.</p>	<p>Objectives: The students will: -match personal skills with jobs and self-employment -understand market research -identify ways to share, save, and spend personal income Concepts: market research Skills: basic math, charting data, comparing and contrasting, deductive reasoning, following written and verbal instructions, working in groups, self-assessment, taking turns, vocabulary building</p>	3.8 3.9	3.1 3.2 3.4 3.6 3.7 3.10 3.11 4.1 4.2 4.3 4.5 4.6 4.8	3.8 3.9 3.10 3.13 4.5 4.6 4.7 5.3

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>(continued)</p> <p>Session Three: Balancing Act Students identify personal skills and interests and connect them to possible business opportunities. Working in groups, students learn about market research and play the final round of the Community Game.</p>	<p>(continued)</p> <p>Objectives: The students will: -match personal skills with jobs and self-employment -understand market research -identify ways to share, save, and spend personal income Concepts: market research Skills: basic math, charting data, comparing and contrasting, deductive reasoning, following written and verbal instructions, working in groups, self-assessment, taking turns, vocabulary building</p>		<p>(continued)</p> <p>5.1 5.3 5.4 5.6 5.7 5.9</p>	
<p>Session Four: Building a Business Students explore their job skills and the types of businesses in which they are interested. They identify the basic steps for starting and operating a small business. Using this information, students develop a business plan.</p>	<p>Objectives: The students will: -define the basic steps in planning and starting a business -calculate operating expenses and income for a small business -develop a basic business plan based on their job skills and interests Concepts: business plan, estimate, expense, profit, start-up cost Skills: basic math, comparing and contrasting, deductive reasoning, problem-solving, reading and following directions, taking turns, vocabulary building</p>	<p>3.7 3.8 3.9</p>	<p>3.1 3.2 3.4 3.6 3.7 3.10 3.11 4.1 4.2 4.3 4.5 4.6 4.8 5.1 5.3 5.4 5.6 5.7 5.9</p>	<p>3.7 3.8 3.9 3.10 3.13 4.4 4.5 4.6 4.7 4.9 5.1 5.3 5.4</p>
<p>Session Five: Get SMART Students continue to practice saving and spending as business teams. The concept of making SMART consumer decisions is introduced through role-playing. Students work as teams to play Round One of the Business Game.</p>	<p>Objectives: The students will: -practice using the SMART system to make consumer decisions -identify the difference between personal and business spending Concepts: business consumer, money management, personal consumer Skills: basic math, comparing and contrasting, deductive reasoning, evaluating data, problem-solving, reading and following directions, role-playing</p>	<p>3.7 3.8 3.9</p>	<p>3.1 3.2 3.4 3.6 3.7 3.10 3.11 4.1 4.2 4.3 4.5 4.6 4.8 5.1 5.3 5.4 5.6 5.7 5.9</p>	<p>3.8 3.9 3.10 3.13 4.5 4.6 4.7 5.3</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Session Six: What's the Catch? During the final session, students learn to recognize deceptive advertising and the importance of ethical business practices. Continuing to work as business teams, students conclude the program by playing Round Two of the Business Game.</p>	<p>Objectives: The students will: -recognize deceptive advertising -apply money management skills in a simulated business -record and track financial gains and losses in a simulated business Concepts: deceptive Skills: basic math, comparing and contrasting, critical thinking, evaluating data, mind-mapping, problem-solving, reading and following directions, teamwork</p>	3.7 3.8 3.9	3.1 3.2 3.4 3.6 3.7 3.10 3.11 4.1 4.2 4.3 4.5 4.6 4.8 5.1 5.3 5.4 5.6 5.7 5.9	3.8 3.9 3.10 3.13 4.5 4.6 4.7 5.3

JA Global Marketplace

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity One: “X” Marks the Spot Working in groups to identify import items found throughout the classroom, students begin to recognize that trade with other countries affects their daily lives. Students understand that international trade occurs when nations want or need resources or services from other countries because they themselves cannot satisfy those needs and wants at reasonable costs.</p>	<p>Objectives: The students will: -define trade -explain why countries trade with one another -list at least five products or items imported from other countries and locate those on a world wall map Concepts: trade, market, domestic trade, international trade, imports, exports Skills: interpreting maps and globes, oral and written communication, working in groups, gathering and organizing information</p>	<p>USII.1 USII.2 CE.1 CE.4 CE.9 CE.10</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	
<p>Activity Two: You Be the Judge Students will learn that nations use several methods to increase their trade benefits. Agreements with one or more countries often are made to facilitate trade and avoid conflict.</p>	<p>Objectives: The students will: -identify quotas, tariffs, subsidies, embargoes, and standards as trade barriers governments use to control trade and increase benefits for their countries -describe how multilateral agreements can facilitate trade -describe how the World Trade Organization (WTO) functions as a court to help nations settle trade disputes Concepts: trade barrier, quota, subsidy, embargo, tariff, standard Skills: interpreting information; critical reading; persuasion, compromise, and bargaining; analyzing points of view</p>	<p>USII.1 USII.2 CE.1 CE.4 CE.7 CE.9 CE.10 CE.11</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	
<p>Activity Three: Let’s Make a Deal Students work in groups to identify and understand the business practices used in other countries. Students discover that business practices vary from country to country and that understanding these practices can have a positive impact on trade.</p>	<p>Objectives: The students will: -explain how cultural practices vary from country to country -develop group plans to create a food franchise by learning about the business practices of select countries Concepts: business practices, culture, trade, franchise Skills: gathering and organizing information; interpreting maps, graphs, and charts; working in groups; oral and written communication</p>	<p>USII.1 CE.1 CE.4 CE.9 CE.10 CE.12</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity Four: People Power Students discover how the movement of people facilitates international trade. They discuss examples of immigration and, through creative activities, gain insight into the lives of immigrants. They learn that economic opportunity often is the driving force behind immigration and global trade.</p>	<p>Objectives: The students will: -describe reasons why people move from one country to another, particularly those seeking economic opportunity -give examples of contributions immigrants bring to the new countries and the hardships they often endure -identify global trade and immigration as a means of international exchange of human resources Concepts: global trade, immigrate, emigrate, entrepreneur, human resources Skills: brainstorming, critical thinking, making observations, working in groups, oral and written communication</p>	<p>USII.1 USII.3 CE.1 CE.4 CE.9 CE.10 CE.12</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	
<p>Activity Five: World of Words Students discover how advances in communication and transportation have improved productivity and facilitated world trade. From moveable type to the Internet, students trace the international flow of information and its impact on world economies.</p>	<p>Objectives: The students will: -describe how improvements in technology and transportation and the sharing of ideas have impacted the flow of information and increased productivity -calculate productivity -list examples of technological developments throughout history Concepts: productivity, technology, input, output Skills: brainstorming, critical reading, making observations, oral and written communication, working in groups, math calculations</p>	<p>USII.1 USII.3 USII.5 USII.8 CE.1 CE.4 CE.9 CE.10 CE.12 WHI.1 WHI.10</p>	<p>6.2 6.3 6.5 6.7 7.1 7.4 7.6 7.7 7.9 8.2 8.4 8.6 8.8</p>	<p>6.4 6.5 6.6 6.7 7.2 7.3 7.4 7.5 8.1 8.3</p>
<p>Activity Six: World of Money To participate in international trade, businesses and individuals must be able to purchase goods and services from each other. Students will learn that countries have different currencies with different values. To purchase goods from another country, it usually is necessary to use that country's currency. Some European countries have facilitated the currency exchange process by adopting the euro as a common currency.</p>	<p>Objectives: The students will: -explain why international trade requires an exchange of currency -convert U.S. dollars into another currency using an exchange rate -give possible reasons that countries might support or oppose a common currency Concepts: exchange rates, currency Skills: interpreting graphs and charts, gathering and organizing information, math calculations, working in groups</p>	<p>USII.1 USII.2 CE.1 CE.4 CE.9 CE.10 CE.11</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	<p>6.4 6.5 6.7 6.8 7.2 7.3 7.4 7.5 8.1 8.3</p>

JA America Works

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Session One: Who Am I? Immigrants flocked to the United States during the second half of the 19th century (1800s), bringing a variety of languages, customs, and cultural practices. Immigrants made many contributions to their new home, especially to its economy and workforce. Students learn more about these contributions and about the immigrants themselves through reviewing biographical summaries and identifying immigrant groups, based on clues provided in the text.</p>	<p>Objectives: The students will: -provide examples of immigrants' contributions to the U.S. economy during the 19th century -identify key information and characteristics related to select immigrant groups Concepts: competition, emigration, immigration, pull factor, push factor Skills: reading and interpreting data, working in groups</p>	<p>USII.1 USII.3 CE.1 CE.4 CE.9 CE.10</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	
<p>Session Two: Roughing It Students recognize the significance agriculture played in the economic development of the United States through various examples provided during this session. Working in groups, students take the role of pioneers who moved across the American West to participate in the Homestead Act of 1862. Students learn there are opportunity costs in each decision they make.</p>	<p>Objectives: The students will: -give examples of how pioneers or settlers used their knowledge, skills, and experience to acquire a homestead and produce food for themselves and others -recognize the significant role agriculture played in the economic development of the United States during the 1800s -identify the risk factors as well as the costs and benefits involved in making a decision Concepts: benefit, cost, cost-benefit analysis, entrepreneurship, opportunity cost, risk Skills: decision-making; gathering, interpreting, and organizing information; oral and written communication; working in groups</p>	<p>USII.1 USII.2 USII.3 CE.1 CE.4 CE.9 CE.10</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Session Three: Strike-It-Rich Students learn how natural resources played a significant role in the development of the United States economy. They also look at how supply and demand, job opportunities, entrepreneurship, and mining played a part in the rise and fall of boomtowns during the California Gold Rush.</p>	<p>Objectives: The students will: -identify examples of natural resources -describe the boomtown businesses that were needed to support the miners and mining industry Concepts: boomtown, demand, entrepreneurship, natural resources, opportunity cost, supply Skills: gathering information, math calculations, working in groups</p>	<p>USII.1 USII.2 USII.3 CE.1 CE.4 CE.9 CE.10</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	<p>6.4 6.5 7.4 7.5 8.3</p>
<p>Session Four: In Pursuit of Progress Students learn about prevalent modes of transportation used in America during the 19th century. They also work in groups to identify the productive resources—natural, human, and capital—that were necessary for the expansion of transportation during that time period. They play a game that simulates competition between a railroad company and a canal company to construct a transportation route between two towns.</p>	<p>Objectives: The students will: -list several basic modes of transportation used in 19th-century America -identify the productive resources—natural, human, and capital—that influenced the development of transportation during the 19th century Concepts: capital resources, human resources, modes of transportation, natural resources, productive resources Skills: analyzing information, gathering and organizing information, oral communication, working in groups</p>	<p>USII.1 USII.2 USII.3 USII.5 CE.1 CE.4 CE.9 CE.10</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	
<p>Session Five: Communication Transformation Students learn how different means of communication developed in America during the 19th century. They are introduced to the telegraph, one prominent form of communication developed and used during that time that helped to expand commerce across the country. Students learn about and then use Morse Code to decipher messages in the same way Americans did during the 19th century.</p>	<p>Objectives: The students will: -explain how methods of communication developed in the 1800s helped expand commerce in the United States -explain how the invention of the telegraph expanded business opportunities across America Concepts: communication, innovation, technology, telegraphy Skills: decision-making, decoding messages, encoding messages, working in groups</p>	<p>USII.1 USII.3 USII.5 CE.1 CE.4 CE.9 CE.10</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Session Six: Now What? Students learn how entrepreneurs bring innovative and affordable products to market. They learn how industrialization increases productivity.</p>	<p>Objectives: The students will: -describe how industrialization led to increased productivity during the 19th century -describe the role of entrepreneurs in bringing new products to market -create a plan for a new innovation Concepts: entrepreneurship, industrialization, innovation, invention, productivity, scarcity Skills: analyzing information, critical thinking skills, oral communication, planning, working in groups</p>	<p>USII.1 USII.3 USII.5 CE.1 CE.4 CE.9 CE.10</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	

JA Economics for Success

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity One: Mirror, Mirror Students make choices to understand the concept of self-knowledge—their skills, interests, and values—and the structure of the world of work as they consider education, career, and other life choices.</p>	<p>Objectives: The students will: -explain self-knowledge -identify careers of interest and how they are classified within the world of work Concepts: self-knowledge, world of work, choices, careers, skills, interests, values Skills: working in groups, classifying information, oral and written communication, self-assessment</p>	<p>CE.1 CE.4 CE.9 CE.12</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	<p>6.5</p>
<p>Activity Two: You Decide Students learn the steps to reflective decision-making, a process important to use when making major decisions. They play the game Choose Your Success, in which reflective decision-making is applied to education and career options.</p>	<p>Objectives: The students will: -identify and explain when it is important to use reflective decision-making -apply reflective decision-making to education and career decisions Concepts: decision-making, world of work, self-knowledge, consequences Skills: critical thinking, oral and written communication, math calculations, working in groups</p>	<p>CE.1 CE.4 CE.9 CE.12</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	<p>6.4 6.5</p>
<p>Activity Three: Choose Your Success Students apply their knowledge of decision-making, self-knowledge, and the world of work by again playing the Choose Your Success game. Students can apply the lessons they learned during the previous activity to learn the importance of the relationship between education, work, and opportunities for success.</p>	<p>Objectives: The students will: -apply decision-making strategies to education and career choices -recognize the importance of staying in school -understand the relationship between education and success in life Concepts: decision-making, self-knowledge, world of work, consequences Skills: critical thinking, oral and written communication, math calculations, working in groups</p>	<p>CE.1 CE.4 CE.9 CE.12</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	<p>6.4 6.5</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Activity Four: Keeping Your Balance Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on these monthly salaries, students evaluate the opportunity costs of decisions to form a budget. They compare their spending decisions to suggested amounts.</p>	<p>Objectives: The students will: -recognize that a balanced budget is important for workers of all income levels -differentiate between gross and net income -name ways to balance a budget Concepts: needs, wants, occupation, salary, gross income, net income, taxes, opportunity cost, budget Skills: critical thinking, interpreting data, decision-making, math calculations</p>	<p>CE.1 CE.3 CE.4 CE.9 CE.11 CE.12</p>	<p>6.3 6.5 6.7 7.1 7.4 7.6 7.7 7.9 8.4 8.6 8.8</p>	<p>6.4 6.5 6.6 6.7 6.8 7.1 7.2 7.3 7.4 7.5 8.1 8.3</p>
<p>Activity Five: Savvy Shopper Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using cash and credit, and participate in an activity that reinforces their understanding of the cost of credit.</p>	<p>Objectives: The students will: -identify the opportunity costs associated with using cash and credit -explain the advantages and disadvantages of using credit -identify appropriate situations to use cash and credit Concepts: opportunity cost, credit, interest, debt Skills: problem-solving, working in groups, math calculations</p>	<p>CE.1 CE.4 CE.9 CE.10</p>	<p>6.3 6.5 6.7 7.1 7.4 7.6 7.7 7.9 8.4 8.6 8.8</p>	<p>6.5 8.3</p>
<p>Activity Six: Running the Risk Students learn that life involves risks and that insurance helps to reduce the financial consequences of risk. Students examine how insurance premiums vary for different people and different policies. They role-play to demonstrate how insurance can reduce the cost of medical, home, and auto emergencies.</p>	<p>Objectives: The students will: -identify ways people try to avoid risk -explain how insurance provides benefits -identify the opportunity cost of having insurance Concepts: risk, opportunity cost, benefit, insurance Skills: problem-solving, critical thinking, role-playing, oral communication, working in groups</p>	<p>CE.1 CE.4 CE.9</p>	<p>6.3 6.5 6.7 7.1 7.4 7.6 7.7 7.9 8.4 8.6 8.8</p>	<p>6.5</p>

JA It's My Business!

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Session One: I Am an Entrepreneur Working in groups, students play the E-Quiz Game Show. They begin to identify entrepreneurial characteristics they possess by learning about the lives of entrepreneurs both past and present.</p>	<p>Objectives: The students will: -define entrepreneurship -identify four key entrepreneurial characteristics -recognize personal entrepreneurial characteristics Concepts: business, customer, entrepreneur, innovative, product, profit, service Skills: active listening, deductive reasoning, following directions, group work, self-assessment</p>	<p>USII.1 CE.1 CE.4 CE.9 CE.10 CE.12</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	<p>6.4 6.5</p>
<p>Session Two: I Can Change the World Students work in groups to complete a blueprint for a Teen Club. They identify the first entrepreneurial characteristic—Fill a Need—by considering customer needs and brainstorming product design. They begin to identify the skills and knowledge needed to start a business.</p>	<p>Objectives: The students will: -describe how entrepreneurs fill a market need -discuss the role of market research in determining market need and competitive advantage Concepts: apprentice, creative, fill a need, innovative, market, market research, self-taught Skills: active listening, brainstorming, estimating, group work, measuring, problem-solving</p>	<p>CE.1 CE.4 CE.9 CE.10 CE.12</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	<p>6.9 6.10 7.6 8.3</p>
<p>Session Three: I Know My Customer Working in groups, students recognize the second entrepreneurial characteristic—Know Your Customer and Product. They discover ways to market specific products to the appropriate customers.</p>	<p>Objectives: The students will: -create effective advertisements for a variety of businesses Concepts: advertising, customer, market, marketing, product Skills: creative thinking, critical thinking, decision-making, group work, self-assessment</p>	<p>CE.1 CE.4 CE.9 CE.10 CE.12</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	

Description	Key Learning Objectives	History & Social Science	English	Mathematics
<p>Session Four: I Have an Idea Students participate in an auction designed to highlight creative and innovative entrepreneurs and their businesses.</p>	<p>Objectives: The students will: -recognize how being creative and innovative are necessary entrepreneurial skills for starting a business -verbally defend their decisions Concepts: auction, auctioneer, bid, creative, innovative, profit Skills: active listening, critical thinking, money management, self-assessment</p>	<p>CE.1 CE.4 CE.9 CE.10 CE.12</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	<p>6.5 6.7 7.4 7.5 8.3</p>
<p>Session Five: I See a Need By analyzing current examples of social entrepreneurs, students identify businesses they can start. They examine ways entrepreneurs use the four entrepreneurial characteristics to develop their business plan.</p>	<p>Objectives: The students will: -analyze how entrepreneurs use their knowledge and abilities to create businesses -develop business plans based on set criteria Concepts: business plan, fill a need, know your customer and product, be creative and innovative, social entrepreneur Skills: analyzing information, critical thinking, group work, problem-solving, self-assessment</p>	<p>CE.1 CE.4 CE.9 CE.10 CE.12</p>	<p>6.2 6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.2 8.4 8.6 8.7 8.8</p>	
<p>Session Six: Celebrate Entrepreneurs! Students create Entrepreneur Profile Cards to showcase their understanding of the fourth entrepreneurial characteristic—Believe in Yourself.</p>	<p>Objectives: The students will: -identify characteristics they share with entrepreneurs -create a Personal Entrepreneur Profile Concepts: fill a need, know your customer and product, be creative and innovative, believe in yourself, entrepreneur profile Skills: analyzing, creative thinking, critical thinking, decision-making, interpreting information, point of view, self-assessment</p>	<p>CE.1 CE.4 CE.12</p>	<p>6.3 6.5 6.6 6.7 7.1 7.4 7.6 7.7 7.8 7.9 8.4 8.6 8.7 8.8</p>	

JA Banks in Action

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session One: The Building Blocks of Banking Students will study banking basics, including exploring the history of the industry, its primary operations and procedures, and its products and services.</p>	<p>Objectives: The students will: -examine banking history -describe how banks earn profits -recognize the effects of sound financial decisions Concepts: banking, products, services, profits Skills: active listening, following directions, group discussion, interpreting information, math computation, reading, teamwork</p>	<p>WHII.1 GOVT.1 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>		<p>1 (a, e, f) 2 (a, e) 6 (a, b) 7 (a) 10 (a, f) 12 (a-c, h) 19 (a-c)</p>
<p>Session Two: The Spread Students are introduced to short-term deposit and loan products. They play a game that illustrates how a bank's income is affected by spread (the difference between the interest rate a bank charges borrowers and the rate it pays depositors).</p>	<p>Objectives: The students will: -identify four types of short-term deposit and loan products -explain why short-term deposit interest rates are typically low -explain why short-term loan rates are typically high -describe how banks earn income based on spread Concepts: liquidity, short-term deposit products, short-term loan products, interest rates Skills: active listening, analyzing information, critical thinking, decision-making, following directions, math computation, teamwork</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5</p>	<p>12 (b-d) 19 (b, c)</p>
<p>Session Three: Decide on Short-Term Products Students will review the key terms introduced during the previous sessions. Then they will be introduced to the <i>JA Banks in Action</i> computer simulation and compete in the game by adjusting short-term deposit and loan rates to become the team with the greatest assets.</p>	<p>Objectives: The students will: -identify key banking terms -understand the features of the <i>JA Banks in Action</i> simulation -use the <i>JA Banks in Action</i> simulation to make short-term deposit and loan rate decisions Concepts: interest rates, short-term deposit products, short-term loan products, spread Skills: active listening, analyzing information, computing, critical thinking, decision-making, following directions, math computation, teamwork</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.4 10.1 10.4 11.4 12.4</p>	<p>A.5 PS.1 PS.2</p>	<p>10 (a, f) 19 (b, c)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Four: Long-Term Opportunity Students learn about long-term deposit and long-term loan products. They work in teams to determine the best banking products for a variety of scenarios. Students also consider capacity, character, and collateral when deciding whether or not to approve or deny a loan application.</p>	<p>Objectives: The students will: -identify long-term deposit and long-term loan products -explain why long-term deposit interest rates are higher than short-term deposit interest rates -explain why long-term loan rates are lower than short-term loan rates -explain the importance of balancing assets and liabilities Concepts: central bank, interest rates, long-term deposit products, long-term loan products, reserve requirement Skills: active listening, analyzing information, critical thinking, decision-making, math computation, problem-solving, public speaking, reading, teamwork</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.16 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		<p>10 (a, f) 19 (b, c)</p>
<p>Session Five: Decide on Long-Term Products Students complete a flow chart that demonstrates balancing assets and liabilities. They also make long-term deposit and loan interest-rate decisions using the <i>JA Banks in Action</i> computer simulation.</p>	<p>Objectives: The students will: -explain the importance of balancing assets and liabilities -use the <i>JA Banks in Action</i> computer simulation to make long-term deposit and loan rate decisions Concepts: interest rates, long-term deposit products, long-term loan products Skills: analyzing information, critical thinking, decision-making, math computation, problem-solving, teamwork</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>19 (b, c)</p>
<p>Session Six: Spend Money to Make Money By analyzing a variety of banking research and development options, bank teams identify the best investment option. Then the teams create a list of benefits that can be used to promote their investment. They also make research and development and marketing decisions using the <i>JA Banks in Action</i> computer simulation.</p>	<p>Objectives: The students will: -analyze costs and benefits of a variety of research and development options -identify a list of benefits to promote to the public -make research and development and marketing decisions Concepts: research and development, marketing Skills: active listening, computer skills, cost-benefit analysis, critical thinking, decision-making, math computation, public speaking</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>19 (b, c)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Seven: Behind the Scenes Students analyze a variety of banking job descriptions. In teams, they will identify ways in which they can invest in their own human capital.</p>	<p>Objectives: The students will: -analyze a variety of banking careers -identify opportunities to invest in their own human capital Concepts: banking careers, human capital Skills: active listening, critical thinking, decision-making, reading, teamwork</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>		<p>4 (a, c) 6 (b)</p>
<p>Session Eight: The Competition—Bank of Choice Students review the banking concepts explored in previous sessions. Using this knowledge, they compete in a classroom competition to become the banking team with the most assets—the Bank of Choice.</p>	<p>Objectives: The students will: -describe how key banking decisions affect bank performance Concepts: interest rates, marketing, research and development Skills: computer skills, critical thinking, data analysis, decision-making, math computation</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.4 10.1 10.4 11.4 12.4</p>	<p>A.5 PS.1 PS.2</p>	<p>10 (a, f) 19 (b, c)</p>

11/09

JA Be Entrepreneurial

Description	Key Learning Objectives	History/Social Studies	English Language	Mathematics	Economics & Personal Finance
<p>Session One: Introduction to Entrepreneurship Students test their knowledge about entrepreneurship, and they begin the process to select a product or service for a business venture.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the elements of a successful business start-up ▪ Evaluate myths and facts about entrepreneurship ▪ Consider product-development options <p>Concepts: entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, working in groups</p>	<p>CE.1 CE.9 CE.10 GOVT.15</p>	<p>9.4 10.1 10.4 11.4 12.4</p>		<p>1 (e, f) 2 (a-d) 10 (a-c, h)</p>
<p>Session Two: What's My Business? Students select a product or service for a business venture.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of carefully selecting a product or service before starting a business ▪ Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans. <p>Concepts: entrepreneur, franchise, non-profit business, product development</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, reading for understanding, working pairs</p>	<p>CE.1 CE.9 CE.10 GOVT.15</p>	<p>9.4 10.1 10.4 11.4 12.4</p>		<p>1 (c, f) 2 (a-d, h) 3 (a, c) 10 (a-c, h)</p>

Description	Key Learning Objectives	History/Social Studies	English Language	Mathematics	Economics & Personal Finance
<p>Session Three: Who’s My Customer? Students analyze potential markets.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of analyzing markets ▪ Apply a needs assessment to the market available to a specific product <p>Concepts: advertisement, entrepreneur, customer, demographic, market needs, marketing</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	<p>CE.1 CE.9 CE.10 GOVT.15</p>	<p>9.4 10.1 10.4 11.4 12.4</p>		<p>1 (c, f) 2 (a-c, h) 10 (a-c, f, h)</p>
<p>Session Four: What’s My Advantage? Students determine how to set a product apart from competition.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define competitive advantages and recognize them in other businesses ▪ Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market <p>Concepts: competitive advantages, customer, entrepreneur, profit, product</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	<p>CE.1 CE.3 CE.9 CE.10 GOVT.15</p>	<p>9.4 10.1 10.4 11.4 12.4</p>		<p>1 (c, f) 2 (a-c, h) 10 (a-c, f, h)</p>
<p>Session Five: Competitive Advantages Students decide how to set a product or service apart from the competition.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate competitive advantages ▪ Select competitive advantages that will drive a developing business venture <p>Concepts: competitive advantages, entrepreneur, profit</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups</p>	<p>CE.1 CE.9 CE.10 GOVT.15</p>	<p>9.4 10.1 10.4 11.4 12.4</p>		<p>1 (c, f) 2 (a-c, h) 10 (a-c, f, h)</p>

Description	Key Learning Objectives	History/Social Studies	English Language	Mathematics	Economics & Personal Finance
<p>Session Six: Ethics Are Good for Business Students consider consequences in making ethical business decisions.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate short- and long-term consequences in making ethical decisions ▪ Express that being ethical can be good for business <p>Concepts: consequences, entrepreneur, ethical dilemma, ethics, social responsibility, stakeholder</p> <p>Skills: analyzing information, categorizing data, decision-making, expressing multiple viewpoints, evaluating alternatives, oral and written communication, reading for understanding, weighing consequences, working in pairs</p>	<p>CE.1 CE.4 CE.9 CE.10 GOVT.15 GOVT.17</p>	<p>9.4 10.1 10.4 11.4 12.4</p>		<p>1 (b) 10 (c, f, j)</p>
<p>Session Seven: The Business Plan Students compile a sample business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan <p>Concepts: business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development</p> <p>Skills: analyzing information, business planning, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in pairs</p>	<p>CE.1 CE.9 CE.10 GOVT.15</p>	<p>9.4 10.1 10.4 11.4 12.4</p>	<p>8.1 8.3 8.4</p>	<p>1 (c, f) 2 (a-c, h) 3 (a) 4 (b) 10 (a-c, f, h)</p>

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JA Business Ethics

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session One: Introduction to Ethics—Ethos Island Students participate in a simulation that introduces them to the topic of ethics. They examine the rationale for ethical standards in an interdependent group.</p>	<p>Objectives: The students will: -define ethics and interdependence -express the rationale of the importance of ethical behavior in an interdependent group—personal interest versus society’s best interest -recognize how ethics are different from rules Concepts: ethics, interdependence, ethics versus rules, ethics rationale Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	<p>GOVT.1 GOVT.17 GOVT.18</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		
<p>Session Two: Personal Ethics—Values, Goals, and Choices Students analyze personal ethical beliefs and examine their own values and goals. Students begin to make plans for achieving one-, five-, and ten-year goals.</p>	<p>Objectives: The students will: -evaluate personal values in ethical dilemmas -articulate and identify the steps necessary to maintain and accomplish personal values and goals -recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices Concepts: ethics, beliefs, values, ethical dilemmas, goals, goal obstructions, goal assistants Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>		

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Three: Ethical Dilemmas—How to Decide? Students are introduced to four major ethics theories and apply them to scenarios while analyzing their own ethical philosophy.</p>	<p>Objectives: The students will: -recognize their assumptions and beliefs about ethics and how their views align with the major theories of ethics Concepts: ethics, ethical dilemma, making ethical decisions Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>		
<p>Session Four: Work Ethics—Ethical Decision-Making Students explore an ethical decision-making model and evaluate their personal decision-making processes.</p>	<p>Objectives: The students will: -apply an ethical decision-making process to workplace dilemmas -evaluate possible changes to their own decision-making processes Concepts: ethics, ethical dilemmas, stakeholder, gatekeeper, ethical decision-making, values Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	<p>GOVT.1 GOVT.17 GOVT.18</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		
<p>Session Five: Organizational Ethics Students explore professional duties and ethical conflicts within various departments in a business. Working in groups, they apply their knowledge to a real-life situation.</p>	<p>Objectives: The students will: -express ethical conflicts as situations vary by job and department in a business -apply to the scenarios information about each department’s potential ethical challenges Concepts: ethics, ethical dilemma, organizational ethics, ethical challenges in job responsibilities Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	<p>GOVT.1 GOVT.15 GOVT.17 GOVT.18</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Six: Social Responsibility Working in groups, students explore two prevalent, but conflicting, theories of social responsibility in business ethics and compare their personal beliefs and behaviors with both theories.</p>	<p>Objectives: The students will: -recognize and apply the two prevalent theories of social responsibility in business ethics -evaluate personal values related to the theories of social responsibility in business ethics Concepts: ethical obligations, profit, social responsibility theories, stakeholders, stockholders Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	<p>GOVT.1 GOVT.15 GOVT.17 GOVT.18</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		
<p>Session Seven: Global Business Ethics— Multinational Issues Through a role-playing activity, students explore several complex ethical issues found in global business. This culminating session incorporates overall program concepts.</p>	<p>Objectives: The students will: -recognize the connection between interdependence, social responsibility choices, and ethical decision-making through exploration of global issues Concepts: ethics, board of directors, multinational corporation, global business issues, profit, values Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	<p>WHII.15 GOVT.1 GOVT.15 GOVT.17 GOVT.18</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		9 (a, g)

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JA Careers with a Purpose

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session One: A Sense of Purpose Students explore the various roles they will play in their lives and how their own skills, interests, and values will help define those roles.</p>	<p>Objectives: The students will: -explain the concept of life roles -express their skills, interests, and values -select maxims that help define their noble purpose Concepts: career choices, life roles, maxim, noble purpose, world of work Skills: analyzing information, building self-confidence, oral and written communication, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.4 9.7 10.1 10.4 10.8 11.4 11.8 12.4 12.7</p>		
<p>Session Two: What Do You Value? Students discuss values and the ways in which they prefer to work. They explore scenarios in which their values are tested and work decisions are made, and then examine how they arrive at their decisions.</p>	<p>Objectives: The students will: -define their values Concepts: career choices, life roles, maxim, noble purpose, world of work Skills: analyzing information, building self-confidence, oral and written communication, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		<p>1 (a) 2 (a) 4 (a, c) 15 (a, d) 18 (a, b)</p>
<p>Session Three: What's in a Name? Jobs vs. Careers Students explore the differences between a job and a career and learn how they can apply their skills, interests, and values to a career with a noble purpose.</p>	<p>Objectives: The students will: -explain the differences between a job and a career with a noble purpose -understand that their skills, interests, and values align with multiple career options Concepts: career, job, noble purpose Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.2 9.4 9.7 10.1 10.4 10.8 11.1 11.4 11.8 12.4 12.7</p>		

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Four: The World of Work Students explore the world of work and see how their skills, interests, and values align with various career clusters, pathways, and careers.</p>	<p>Objectives: The students will: -identify a way to structure the world of work -analyze their skills, interests, and values, and explore career clusters, pathways, and careers Concepts: career, job, noble purpose Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		
<p>Session Five: Your Decisions Students make decisions as if they were employed in a real-world, high-growth, high-demand industry.</p>	<p>Objectives: The students will: -follow a decision-making process to make choices about work Concepts: career, job, noble purpose Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		<p>1 (a, b, c) 2 (e) 4 (d)</p>
<p>Session Six: Your Code of Conduct Students discuss ethics in the workplace and understand how personal ethics and business ethics can intersect.</p>	<p>Objectives: The students will: -explain how personal ethics can affect business decisions Concepts: career, job, noble purpose Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>	<p>GOVT.1 GOVT.17 GOVT.18</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		<p>1 (b)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Seven: Take Action Students use a decision-making process to consider post-high school career options.</p>	<p>Objectives: The students will: -make a decision about what they plan to do in the future Concepts: career, job, noble purpose Skills: analyzing information, categorizing data, oral and written communication, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>		<p>1 (a) 2 (a) 4 (a, c) 15 (a) 18 (a, b)</p>

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JA Economics

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Topic One: Introduction to Economics 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: The students will: -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> <p>Concepts: entrepreneurship, factors of production, macroeconomics, microeconomics, opportunity cost, profit, scarcity, want-satisfaction chain, circular flow model, economic goals, free enterprise, money, price system, values</p> <p>Skills: active listening, brainstorming, critical thinking, decision-making, following directions, reading, working in groups, writing</p>	<p>WHII.15 WG.7 WG.8 VUS.1 GOVT.1 GOVT.3 GOVT.14 GOVT.15 GOVT.16</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>1 (a-f) 2 (a-c, h-j) 3 (a) 5 (a, d)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer 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: The students will: -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, annual percentage rate of interest (APR), budget, consumer protection,</p>	<p>WHII.15 WG.3 WG.7 WG.8 WG.9 VUS.1 VUS.14 GOVT.1 GOVT.12 GOVT.14 GOVT.15 GOVT.16 GOVT.17 GOVT.18</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 A.6 PS.1 PS.2</p>	<p>1 (a, c) 2 (a, b, h) 3, (a-d) 10 (a, c, f, i, j) 13 (a) 15 (a, b) 18 (a-d) 19 (a-c)</p>

	<p>finance charge, income, investing, liquidity, saving, wealth</p> <p>Concepts: law of demand, market demand, price effect, price elasticity of demand, incentives, market-clearing price, ration, shortage, surplus</p> <p>Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>				
<p>Topic Three: Businesses and Their Resources 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: The students will:</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 	<p>WHII.8 WHII.15</p> <p>WG.3 WG.7 WG.8</p> <p>VUS.1 VUS.8 VUS.14</p> <p>GOVT.1 GOVT.14 GOVT.15 GOVT.16 GOVT.17 GOVT.18</p>	<p>9.2 9.4 9.6 9.7</p> <p>10.1 10.4 10.7 10.8</p> <p>11.1 11.4 11.7 11.8</p> <p>12.4 12.7</p>	<p>A.5 A.6</p> <p>PS.1 PS.2</p>	<p>1 (a, c, d) 2 (a-g) 4 (a-d) 6 (a,b) 10 (h) 19 (b,c,f)</p>

	<p>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 four P's of marketing and explain what they mean</p> <p>Concepts: corporation, e-commerce, entrepreneur, liability, partnership, sole proprietorship, stockholder, balance sheet, bonds, creditors, income statement, initial public offerings (IPOs), loans, market, net income, net worth, retained earnings, Securities and Exchange Commission (SEC), stock ownership, economies of scale, fixed costs, Gross Domestic Product (GDP), labor productivity, law of diminishing marginal returns, standard of living, variable costs, collective bargaining, labor force, labor unions, non-market forces, productivity, supply and demand, working conditions</p> <p>Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing, advertising, competition, market structure, marketing, merger, monopoly, oligopoly</p> <p>Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>				
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Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Topic Four: Government, Banking, and Economic Stability 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: The students will: -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> <p>Concepts: deficits, referee role, management tasks, national debt, taxes, Federal Reserve System, financial institutions, inflation, money, value of money, business cycle, Consumer Price Index (CPI), economic indicators, fiscal policy, Gross Domestic Product (GDP), monetary policy</p> <p>Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>WHII.15 WG.3 WG.7 WG.8 VUS.1 VUS.14 GOVT.1 GOVT.9 GOVT.14 GOVT.15 GOVT.16 GOVT.18</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>5 (a-d) 6 (a, b) 7 (a-d) 8 (a-c) 12 (a)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Topic Five: The Global Economy 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: The students will: -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 Concepts: absolute advantage, balance of payments, comparative advantage, exchange rate, export, import, opportunity cost, trade, trade barriers, economic growth, economic productivity, environmental protection, fair labor standards, free trade, globalization, interdependence, living standards, per capita Gross Domestic Product</p> <p>Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>WHII.8 WHII.12 WHII.15 WG.3 WG.5 WG.7 WG.8 WG.9 WG.10 WG.12 VUS.1 VUS.12 VUS.14 GOVT.1 GOVT.9 GOVT.12 GOVT.14 GOVT.15 GOVT.16 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>1 (a-c, e) 2 (a) 7 (g) 8 (b, c) 9 (a-g)</p>

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JA Success Skills

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session One: It's My Life Students are introduced to the 16 Success Skills. Working in groups, they evaluate sample resumes to determine which job candidate they would hire.</p>	<p>Objectives: The students will: -identify personal work-readiness skills -complete a personal skills assessment -explore connections between their personal assessment and their dreams, values, goals, and skills Concepts: choices, communication, values Skills: analyzing information, critical thinking, deductive reasoning, oral and written communication, self-assessment, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		
<p>Session Two: Listen Up Working with partners, students participate in a role-playing activity designed to develop effective speaking and listening skills. Using verbal and nonverbal cues, they learn how to build rapport with others.</p>	<p>Objectives: The students will: -explore strategies of effective formal and informal workplace communication -identify nonverbal communication uses and implications -complete an informal self-assessment Concepts: building rapport, careers, communication Skills: active listening, analyzing information, public speaking, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		
<p>Session Three: Stay Connected By analyzing case studies and completing a puzzle activity, students recognize the need for teamwork and cooperation in the workplace.</p>	<p>Objectives: The students will: -identify the role of cooperation, integrity, and respect in effective teamwork -evaluate strategies for working effectively with others to achieve a mutual goal -complete an informal self-assessment Concepts: choices, effective teamwork, synergy Skills: analyzing points of view, brainstorming, cooperation, interpreting information, problem-solving</p>	<p>GOVT.1 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>		

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Four: Think Win/Win Working in teams, students develop solutions to potential workplace conflicts. They consider win/win, win/lose, and lose/lose responses to conflict.</p>	<p>Objectives: The students will: -evaluate and apply effective speaking and listening skills to resolve conflict -identify and implement win/win solutions to conflict -complete an informal self-assessment Concepts: conflict resolution, oral communication Skills: problem-solving, self-assessment, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		
<p>Session Five: Work Smart Working in groups, students participate in a game show in which they practice their decision-making skills by solving common workplace problems.</p>	<p>Objectives: The students will: -identify and apply strategies necessary for effective problem-solving in real-life contexts -complete an informal self-assessment Concepts: oral communication, evaluating information Skills: categorizing data, reflect and evaluate, self-assessment, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>		
<p>Session Six: The Marketing Spin Working in groups, the students practice the Success Skill Reflect and Evaluate. They identify the connection between advertising a product and promoting themselves.</p>	<p>Objectives: The students will: -analyze and assess product advertising -present selected products based on advertising information -assess and evaluate personal information and prepare a resume Concepts: career choice, data collection, marketing Skills: oral communication, reflect and evaluate, self-assessment, synthesizing and evaluating information, working in groups</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		<p>2 (a)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Seven: It's My Future During this final session, students participate in mock employment interviews. They review the 16 Success Skills presented throughout the course of the program.</p>	<p>Objectives: The students will: -identify effective interviewing skills -evaluate peers and provide feedback -reflect on the <i>JA Success Skills</i> experience Concepts: build rapport, careers, cooperation, job interviews, problem-solving, reflect and evaluate, resolve conflict Skills: analyzing information, oral communication, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		

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JA Titan

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session One: How Much? How Many? Students explore how price and production can affect business performance.</p>	<p>Objectives: The students will: -explain how product price makes an impact on profits -understand how production can affect price, sales, and profit Concepts: business management, price, law of diminishing returns, fixed costs, variable costs, production Skills: decision-making, working in groups, data analysis</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.7 10.1 10.4 10.8 11.1 11.4 11.8 12.4</p>	<p>A.5</p>	<p>1 (a, c, d) 2 (e, g, h) 3 (a-c) 4 (b, d)</p>
<p>Session Two: How Much? How Many? – The Simulation Students learn to make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives: The students will: -make informed business price and production decisions Concepts: business management, price, law of diminishing returns, fixed costs, variable costs, production Skills: decision-making, working in groups, data analysis</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>1 (a, c, d) 2 (e-h) 3 (a-c) 4 (b, d)</p>
<p>Session Three: Cutting Edge Students design a research and development plan for their business. They also examine the impact marketing has on sales and explore marketing strategies.</p>	<p>Objectives: The students will: -determine a research and development plan for their business -explain how businesses determine their target markets and conduct market research -explain how marketing affects sales -identify key marketing strategies Concepts: research and development, product life cycle, demographics, target marketing, marketing, marketing research, four P's of marketing Skills: analyzing information, working in groups, decision-making, research, critical thinking, planning</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>	<p>PS.17</p>	<p>1 (a, c, d) 2 (a,b e-h, j) 3 (a-c) 4 (b, d) 10 (h)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Four: Cutting Edge – The Simulation Students learn to make decisions about research and development and marketing using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives: The students will: -make informed research and development and marketing decisions Concepts: research and development, product life cycle, demographics, target marketing, marketing, marketing research, four P's of marketing Skills: analyzing information, working in groups, decision-making, research, critical thinking, planning</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>1 (a, c, d) 2 (a,b e-h, j) 3 (a-c) 4 (b, d) 10 (h)</p>
<p>Session Five: Make an Investment Students learn methods to make capital investment decisions, promote new growth in their businesses through capital investment, and why businesses choose to make charitable giving decisions.</p>	<p>Objectives: The students will: -understand that different 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 Concepts: business management, marketing, charitable giving Skills: research, data analysis, mathematical skills, analyzing information, critical thinking, decision-making, teamwork</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.2 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>1 (a, c, d) 2 (a,b d-g, j) 3 (a-c) 4 (b, d) 10 (h)</p>
<p>Session Six: Make an Investment – The Simulation Students make decisions about capital investment using the <i>JA Titan</i> computer simulation. Using the online simulation, students also make decisions related to charitable giving.</p>	<p>Objectives: The students will: -make business decisions by applying their knowledge to a business simulation -use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the <i>JA Titan</i> computer simulation Concepts: business management, marketing, charitable giving Skills: research, data analysis, mathematical skills, analyzing information, critical thinking, decision-making, teamwork</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>1 (a, c, d) 2 (a,b d-g, j) 3 (a-c) 4 (b, d) 10 (h)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Seven: JA Titan of Industry – The Competition Using knowledge gained from previous sessions, students compete as businesses to see which will be crowned the JA Titan of Industry.</p>	<p>Objectives: The students will: -understand how business decisions affect business performance -react appropriately to decisions made by other businesses Concepts: price, production, marketing, research and development, capital investment, charitable giving Skills: working in groups, decision-making, reading charts and graphs</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 12.4 12.7</p>	<p>A.5 PS.1 PS.2</p>	<p>1 (a, c, d) 2 (a,b d-g, j) 3 (a-c) 4 (b, d) 10 (h)</p>

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Junior Achievement Presents: The NEFE High School Financial Planning Program

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session One: A Month in the Life Working in groups, students play the Balance, Break Even, or Broke Game. They examine the concept of budgeting and learn how their daily choices affect their ability to save for the future.</p>	<p>Objectives: The students will: -explain the purpose of setting goals -make wise financial decisions that meet personal goals Concepts: budgeting, financial choices, setting goals, pay yourself first, saving, spending Skills: decision-making, financial planning, organization, working in groups</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.4 9.7 10.1 10.4 10.8 11.4 11.8 12.4 12.7</p>		<p>1 (a) 11 (e, f) 18 (a, b, d)</p>
<p>Session Two: From Dreams to Reality Working in groups, students complete personal investment guides. They discuss investment options and plan for their financial futures.</p>	<p>Objectives: The students will: -explain the difference between income and growth investments -demonstrate a basic understanding of various investment options -plan investment strategies for today and for the future Concepts: investment, saving Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		<p>6 (b) 10 (a, f) 19 (a, b, c, f)</p>
<p>Session Three: Your Credit, Your Future Working in groups, students evaluate scenarios related to credit. They discuss credit options and make decisions to avoid common credit pitfalls.</p>	<p>Objectives: The students will: -describe the advantages and disadvantages of credit -plan how to use credit now and in the future Concepts: credit, choices Skills: analyzing information, oral and written communication, public speaking, working in groups</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		<p>10 (a, f) 13 (a-h)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session Four: The Case of the Missing Identity Working in groups, the students evaluate behavior that contributes to identity theft, and learn to take necessary actions to protect their identity.</p>	<p>Objectives: The students will: -list the dangers of identity theft -recognize threats to their good credit and avoid them Concepts: identity theft, fraud Skills: analyzing information, oral and written communication, public speaking</p>	<p>GOVT.1 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 12.4 12.7</p>		<p>10 (j, k)</p>
<p>Session Five: Protect Yourself Working in groups, students play the Make It Match Game. They explore different types of insurance and identify how each type provides protection.</p>	<p>Objectives: The students will: -examine and describe the basic types of insurance -determine their current and future insurance needs Concepts: insurance Skills: analysis, oral and written communication, reading comprehension</p>	<p>GOVT.1 GOVT.15 GOVT.17</p>	<p>9.4 9.7 10.1 10.4 10.8 11.4 11.8 12.4 12.7</p>		<p>14 (a-c)</p>

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JA Exploring Economics

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics	Economics & Personal Finance
<p>Session 1: Economic Systems—Who Makes the Big Decisions? Examine 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: The students will:</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>Concepts: Command economy, Distribution, Economic systems, Economics, Market economy, Production</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	GOVT.14	9.2 9.4 9.6-7 10.1 10.4 10.7-8 11.1 11.4 11.7-8 12.1 12.4 12.7		1 (e) 2 (a) 10 (h)
<p>Session 2: Supply and Demand—What’s It Worth to You? Illustrate the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives: The students will:</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>Concepts: Demand, Economics, Market-clearing Price, Supply, Supply and demand</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Evaluating alternatives, Listening for understanding, Oral and written communication, Working in groups</p>	GOVT.14	9.4 10.4 11.4 12.4		1 (e, f) 2 (a, e, h) 3 (a-c)
<p>Session 3: Supply and Demand—The JA Market Game Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives: The students will:</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 	GOVT.14	9.4 10.4 11.4 12.4		1 (e, f) 2 (a, e, h) 3 (a-c)

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics	Economics & Personal Finance
	<p>market forces that influence supply and demand</p> <p>Concepts: Demand, Economics, Market-clearing Price, Supply</p> <p>Skills: Analyzing information, Categorizing data, Charting, Decision-making, Graphing, Negotiating, Oral and written communication, Working in groups</p>				
<p>Session 4: Saving, Spending, and Investing Explore concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compare the characteristics, risks, and rewards of several options.</p>	<p>Objectives: The students will:</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>Concepts: Banks as borrower and lender, Economics, Investing options, Risk versus reward, Saving options, Simple interest</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Reading for understanding, Working in groups</p>		<p>9.4</p> <p>10.4</p> <p>11.4</p> <p>12.4</p>		19 (a-c)
<p>Session 5: Government’s Role in the Market Analyze 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: The students will:</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>Concepts: Economics, Free-rider problem, Non-rivalry, Private property, Public vs. private goods, Public vs. private sector, Taxes</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Working in groups</p>	GOVT.14 GOVT.16	<p>9.4</p> <p>10.4</p> <p>11.4</p> <p>12.4</p>		8 (a, b, e)
<p>Session 6: Money, Inflation, and the CPI Learn about inflation and its effect on prices, consumer purchasing power, the willingness of financial</p>	<p>Objectives: The students will:</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. 		<p>9.4</p> <p>10.4</p> <p>11.4</p>	<p>8.1</p> <p>8.3-4</p> <p>8.17</p>	<p>5 (a)</p> <p>6 (a, b)</p> <p>7 (a)</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics	Economics & Personal Finance
institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.	<ul style="list-style-type: none"> ▪ 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>Concepts: Consumer Price Index (CPI), Consumer purchasing power, Economics, Federal Reserve System, Inflation, Inflation rate, Percentage change, United States Bureau of Labor Statistics (BLS)</p> <p>Skills: Analyzing information, Categorizing data, Oral and written communication, Public speaking, Reading for understanding, Solving algebraic equations, Working in pairs</p>		12.4		
<p>Session 7: International Trade Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade. ▪ Analyze the impact of trade on national and international utility. <p>Concepts: Economic isolationism, Economics, International trade, Regional trade, Trade restrictions, Tariff, Utility, World trade</p> <p>Skills: Categorizing data, Evaluating information, Negotiating, Oral and written communication, Public speaking, Working in groups</p>		9.4 10.4 11.4 12.4		9 (a, e-g)

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JA Company Program

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Meeting One: Students work together to establish an effective and efficient team environment, while outlining specific leadership roles for the future company. Students create values and standards for the company and explore its vision, mission, and goals.</p>	<p>Objectives: The students will: -determine how fundamental leadership principles create an effective company environment -identify the company's departmental structure and associated leadership roles -discuss the company's values -consider a company name -discuss the company's Capitalization Plan Concepts: leadership, values, vision, mission Skills: oral and written communication, working in groups, gathering and organizing information</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 11.9 12.4 12.7</p>		<p>2 (d) 19 (f)</p>
<p>Meeting Two: Working as a company, students conduct officer elections and learn about each department's specific responsibilities during the Operation and Liquidation Phases.</p>	<p>Objectives: The students will: -classify the components of a Business Opportunity -identify department responsibilities -approve the company Charter Application and Bylaws -initiate a Company Capitalization plan Concepts: bylaws, board of directors, capital, dividend, liquidation, parliamentary procedure, profit Skills: analyzing and interpreting information, critical reading, working in groups</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 11.9 12.4 12.7</p>		<p>2 (d) 3 (b,c) 18 (a, b)</p>
<p>Meeting Three: The company enters the Context Phase of the program. During this phase, students use tools, such as market surveys and cost-benefit analysis, to determine potential products for their target market.</p>	<p>Objectives: The students will: -conduct market research to isolate a target market -develop a market survey -analyze product options -generate questions regarding each department's Business Plan Concepts: market research, cost-benefit analysis Skills: product analysis, interpretation of information</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 9.9 10.1 10.4 10.7 10.8 10.11</p>	<p>A.5 PS.2 PS.9</p>	<p>2 (a, b) 10 (h)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>(continued)</p> <p>Meeting Three: The company enters the Context Phase of the program. During this phase, students use tools, such as market surveys and cost-benefit analysis, to determine potential products for their target market.</p>	<p>(continued)</p> <p>Objectives: The students will: -conduct market research to isolate a target market -develop a market survey -analyze product options -generate questions regarding each department's Business Plan Concepts: market research, cost-benefit analysis Skills: product analysis, interpretation of information</p>		<p>(continued)</p> <p>11.4 11.7 11.8 11.9 11.10 12.4 12.7</p>		
<p>Meeting Four: The company enters the Deal Phase of the program. During this phase, students select the top two or three product options for cost-benefit analysis.</p>	<p>Objectives: The students will: -complete the Product Evaluation Form -create sales goals for the company and individuals -finalize and submit department Business Plans -select a JA company product Concepts: cost-benefit analysis, product evaluation Skills: working in groups, gathering and organizing information, synthesizing and evaluating data</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 11.9 12.4 12.7</p>	<p>A.5 PS.2</p>	<p>1 (a-c) 2 (a, e) 10 (a, c, h)</p>
<p>Meeting Five: The company enters the Business Opportunity Phase of the program. Students host a Board of Directors meeting to approve the company's Business Plan, review implementation strategies, and accept the company Charter.</p>	<p>Objectives: The students will: -initiate the organization and/or production of the product -maintain accurate, organized department records of all transactions Concepts: parliamentary procedure Skills: working in groups, oral and written communication, public speaking, synthesizing and evaluating information</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.7 11.4 11.8 11.9 12.1 12.4 12.7</p>		<p>2 (d)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Meeting Six: Materials needed for product production are ordered, and the company Business Plan is implemented. Students may take part in an Extended Learning Opportunity.</p>	<p>Objectives: The students will: -initiate purchasing materials for production -prepare records needed for company operations -identify the Sales Order Forms and the product sales process Concepts: production, sales Skills: oral and written communication, listening, making observations</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 11.9 12.4 12.7</p>	<p>A.5 PS.2</p>	<p>1 (a, c) 2 (d, e)</p>
<p>Meeting Seven: Students continue to operate the company.</p>	<p>Objectives: The students will: -refine and implement all aspects of the company Business Plan -prepare to sell the product to the defined target market -continue production -maintain accurate, organized records of all transactions Concepts: production, sales Skills: working in groups, oral and written communication, making observations</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 11.9 12.4 12.7</p>	<p>A.5 PS.2</p>	<p>2 (a, b) 10 (h)</p>
<p>Meeting Eight: Students continue to produce and sell their product. They learn about specific sales techniques that will assist them in reaching their sales goals.</p>	<p>Objectives: The students will: -identify effective sales techniques and strategies -recognize ineffective production strategies and adjust accordingly Concepts: production, sales tactics Skills: oral and written communication, brainstorming, working in groups, public speaking</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 11.9 12.2 12.4 12.7</p>	<p>A.5 PS.2</p>	<p>2 (a, b) 10 (h)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Meeting Nine: Students hold department meetings to share best practices and propose changes to current company operations.</p>	<p>Objectives: The students will: -continue sales and production of product -refine departmental strategies Concepts: production, group assessment Skills: synthesizing and evaluating information, making observations, working in groups</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 11.9 12.4 12.7</p>	<p>A.5 PS.2</p>	
<p>Meeting Ten: Students begin to finalize production, assess excess inventory, and prepare for the Board of Directors liquidation meeting.</p>	<p>Objectives: The students will: -identify and evaluate production and inventory needs for the final product sales -begin to prepare all liquidation forms and records needed for the Annual Report Concepts: production, liquidation Skills: evaluating and synthesizing information, interpreting production inventory, working in groups</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.4 11.7 11.8 11.9 12.4 12.7</p>	<p>A.5 PS.2</p>	
<p>Meeting Eleven: Students explore Next Steps and learn how to apply what they have learned as a company to personal entrepreneurial pursuits.</p>	<p>Objectives: The students will: -explore the JA Student Center and JA Career Assessment tools -create a Personal Action Plan -complete all Liquidation Reports -compile the Annual Report Concepts: production, liquidation Skills: individual and company reflection and evaluation, interpreting information, self-assessment</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.4 9.6 9.7 9.9 10.1 10.4 10.7 10.8 11.4 11.7 11.8 11.9 12.4 12.7</p>	<p>A.5 PS.2</p>	<p>2 (c)</p>

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Meeting Twelve: Students will conduct the final Board of Directors liquidation meeting and approve the Annual Report.</p>	<p>Objectives: The students will: -distribute stockholder dividends -celebrate their company's success Concepts: liquidation, parliamentary procedure Skills: individual and company reflection, synthesizing and evaluating information, group and self-assessment</p>	<p>GOVT.1 GOVT.14 GOVT.15 GOVT.17</p>	<p>9.2 9.4 9.6 9.7 10.1 10.4 10.7 10.8 11.1 11.4 11.7 11.8 11.9 12.1 12.4 12.7</p>		<p>2 (d, e)</p>

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JA Job Shadow

Description	Key Learning Objectives	History & Social Science	English	Mathematics	Economics & Personal Finance
<p>Session One: Perfect Match Working in groups, students conduct mock interviews. They are introduced to the 16 Success Skills and the Job Shadow experience.</p>	<p>Objectives: The students will: -identify and evaluate skills based on personal experience -demonstrate effective interviewing skills Concepts: interests, interview, resume, skills Skills: analyzing information, critical thinking, oral and written communication, public speaking, working in groups</p>	<p>GOVT.1 GOVT.17</p>	<p>9.2 9.4 9.7 10.1 10.4 10.8 11.1 11.4 11.8 12.4 12.7</p>		
<p>Session Two: Now What? Individually, the students prepare a resume and complete the paperwork necessary for the upcoming Job Shadow site visit.</p>	<p>Objectives: The students will: -prepare a personal resume -evaluate work-readiness skills Concepts: career cluster, resume, work-readiness skills Skills: analyzing and interpreting information, brainstorming, self-assessment</p>	<p>GOVT.1 GOVT.17</p>	<p>9.4 9.6 9.7 10.4 10.7 10.8 11.4 11.7 11.8 11.9 12.4 12.7</p>		
<p>Session Three: Looking Back Students use the work-readiness skill Reflect and Evaluate to complete a personal action plan.</p>	<p>Objectives: The students will: -evaluate their personal progress -prepare a business thank-you note Concepts: reflect and evaluate Skills: goal-setting, written communication, self-assessment</p>	<p>GOVT.1 GOVT.17</p>	<p>9.4 9.6 9.7 10.4 10.7 10.8 11.4 11.7 11.8 11.9 12.4 12.7</p>		

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