

Scope & Sequence

KEY



*Pillars of Student Success noted signify a program's primary focus; however, each JA program is developed to include all Pillars of Student Success.

Classroom-Based Programs-Programs delivered to students by a volunteer during the traditional school day.
After-School Programs-Programs delivered to students by a volunteer outside traditional school hours, including afternoon, evenings, weekends, and summer.
Capstone Programs-Programs in which the classroom teacher prepares students for a daylong, out-of-school, volunteer-led experience.

Pillars of Student Success*			Primary Implementation		
Entrepreneurship	Financial Literacy	Work Readiness	Classroom-Based	After-School	Capstone
Minimal	Moderate	Moderate	High	High	High
Minimal	Moderate	Moderate	High	High	High
Minimal	Moderate	Moderate	High	High	High
Moderate	Moderate	Moderate	High	High	High
High	High	Moderate	High	High	High

Elementary School Programs (Grades K-5)

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.

Concepts-Barter, Benefit, Buying, Choices, Consumer, Costs, Earning, Entrepreneurs, Giving, Goods, Incentives, Income, Money, Resources, Rewards, Saving, Scarcity, Selling, Spending, Voluntary exchange, Wants, Work.

Skills-Abstract thinking, Coin recognition, Decision-making, Drawing, Following directions, Interpreting information, Listening responsively, Matching, Responsibility, Sequencing, Teamwork.

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.

Concepts-Business, Choices, Consumers, Economic institutions, Employment, Family, Incentives, Income, Interdependence, Jobs, Needs, Resources, Scarcity, Skills, Tools, Voluntary exchange, Wants, Work.

Skills-Analyzing information, Decision-making, Differentiating, Drawing, Following directions, Interpreting symbols, Listening responsively, Making observations, Map reading, Matching, Teamwork.

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.

Concepts-Banking, Business, Choices, Circular flow, Community, Division of labor, Economic institutions, Goods, Government, Incentives, Interdependence, Jobs, Money, Productivity, Taxes.

Skills-Comparing, Critical thinking, Decision-making, Identifying choices, Listening responsively, Making observations, Matching, Problem-solving, Role-playing, Teamwork.

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.

Concepts-Banking, Business, Careers, City, Consumer, Economic institutions, Entrepreneur, Incentives, Income, Jobs, Money, Producers, Quality, Resources, Skills, Specialization, Zones.

Skills-Applying information, Conducting research, Decision-making, Filling out forms, Interpreting directions, Map reading, Math computations, News writing, Role-playing, Teamwork.

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.

Concepts-Advertising, Banking, Business planning, Consumer, Deposit, Earn, Employee, Estimate, Expense, Goods, Income, Market research, Money management, Profit, Role model, Save, Self-employed, Service, Share, Spend, Withdrawal, Work ethic.

Skills-Active listening, Analysis, Applying information, Brainstorming, Chart data, Compare and contrast, Computation, Critical thinking, Deductive reasoning, Decision-making, Drawing, Evaluating data, Following written and verbal instructions, Group work, Mind-mapping, Problem-solving, Recording deposits and withdrawals, Role-playing, Self-assessment, Taking turns, Teamwork, Vocabulary building.

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Elementary School Programs

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.

Concepts-Business, Choices, Economy, Exchange, Expenses, Goods, Incentives, Income, Investment, Products, Profit, Region, Resources, Risk, Scarcity, Services, Specialization, Taxes.

Skills-Comparing, Compiling data, Conducting research, Decision-making, Differentiating, Giving reports, Interpreting data, Math computations, Problem-solving, Reading, Teamwork, Understanding symbols.

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.

Concepts-Advertising, Capital resources, Career preparation, Communication, Competition, Corporation, Demand, Employees, Employers, Engineering, Entrepreneur, Free enterprise, Global competition, Goods, High-growth, high-demand jobs, Human resources, Natural resources, Opportunity costs, Partnerships, Price, Products, Profit, Resources, Resume, Scarcity, Services, Skills, Sole proprietorship, Specialization, Stock, Stockholders, Supply, Technology, Technophile, Technophobe.

Skills-Addition and subtraction, Brainstorming, Conceptualizing and designing advertisements, Creative thinking, Critical thinking, Decision-making, Drawing conclusions, Estimating, Evaluation, Following directions, Graphing and graph interpretation, Listening, Map reading, Problem-solving, Reading and writing, Reasoning, Role-playing, Teamwork, Verbal communication, Working in groups.

JA BizTown® provides a simulated community where students assume the roles of workers and consumers. Follows a series of classroom sessions about business and jobs. In-school, teacher-led activities; pre- and post-on-site experience. Recommended for fifth grade.

Concepts-Banking, Business, Careers, Charitable giving, Citizenship, Competition, Conservation, Consumers, Demand, Division of labor, Employment, Exchange, Goods, Marketing, Markets, Money, Needs, Opportunity costs, Producers, Production, Quality, Resources, Saving, Scarcity, Services, Skills, Specialization, Supply, Wants.

Skills-Analysis, Applying information, Budgeting, Cause and effect, Critical thinking, Computation, Data collection, Decision-making, Following directions, Graphing, Interpersonal communication, Listening, Negotiation, Observation, Planning, Predicting outcomes, Problem-solving, Reading, Research, Role-playing, Setting goals, Spending, Taking responsibility, Teamwork.

Pillars of Student Success*			Primary Implementation		
Entrepreneurship	Financial Literacy	Work Readiness	Classroom-Based	After-School	Capstone
◐	◐	◐	✓		
◐	○	●	✓		
◐	●	●			✓



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Middle Grades Programs (Grades 6-8)

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.

Concepts-Benefit, Boomtown, Capital resources, Communication, Competition, Cost, Cost-benefit analysis, Demand, Emigration, Entrepreneurship, Human resources, Immigration, Industrialization, Innovation, Invention, Modes of transportation, Natural resources, Opportunity cost, Productive resources, Productivity, Pull factor, Push factor, Risk, Scarcity, Supply, Technology, Telegraphy.

Skills-Analyzing information, Critical thinking, Decision-making, Decoding messages, Encoding messages, Gathering, interpreting, and organizing information, Math calculations, Oral and written communication, Planning, Reading and interpreting data, Working in groups.

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.

Concepts-Credit, Debt, Gross income, Interest, Insurance, Needs and wants, Net income, Opportunity cost, Risk, Self-knowledge, World of work.

Skills-Critical thinking, Decision-making, Following directions, Interpreting data, Math calculations, Oral and written communication, Problem-solving, Role-playing, Self-assessment, Working in groups.

JA Finance Park™ helps students build a foundation for making intelligent, lifelong, personal financial decisions through hands-on, realistic site-based experiences. The program includes in-school, teacher-led activities culminating in a visit to JA Finance Park and a post-visit assessment. In-school, teacher-led activities; pre- and post-on-site experience.

Concepts-Banking, Budgets, Buying, Careers, Choices, Consumers, Credit, Debt, Exchange, Expenses, Income, Interest rates, Investments, Money, Opportunity costs, Saving, Scarcity, Social security, Taxes.

Skills-Analysis, Applying information, Budgeting, Cause and effect, Critical thinking, Computation, Data collection, Decision-making, Filling out forms, Following directions, Graphing, Interpersonal communication, Interpreting data, Listening, Negotiation, Observation, Planning, Problem-solving, Reading, Research, Role-playing, Spending, Taking responsibility, Teamwork.

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

Concepts-Business practices, Culture, Currency, Domestic trade, Embargo, Emigrate, Entrepreneurship, Exchange rates, Exports, Franchise, Global trade, Human resources, Immigrate, International trade, Market, Productivity, Quota, Standard, Subsidy, Tariff, Technology, Trade, Trade barrier.

Skills-Analyzing points of view, Brainstorming, Critical reading, Critical thinking, Gathering and organizing information, Interpreting maps, charts, and globes, Math calculations, Oral and written communication, Persuasion, compromise, and bargaining, Working in groups.

	Pillars of Student Success*			Primary Implementation		
	Entrepreneurship	Financial Literacy	Work Readiness	Classroom-Based	After-School	Capstone
JA America Works®	●	○	○	✓		
JA Economics for Success®	○	●	●	✓		
JA Finance Park™	◐	●	●			✓
JA Global Marketplace®	◐	○	○	✓		

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Middle Grades Programs

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.

Concepts-Advertising, Apprentice, Auction, Auctioneer, Be creative and innovative, Believe in yourself, Bid, Business, Business plan, Civic responsibility, Customer, Entrepreneur, Entrepreneur profile, Fill a need, Know your customer and product, Market, Marketing, Profit, Self-taught, Social entrepreneur.

Skills-Active listening, Analyzing information, Brainstorming, Creative thinking, Critical thinking, Decision-making, Deductive reasoning, Estimating, Following directions, Group work, Interpreting information, Measuring, Money management, Oral and written communication Problem-solving Self-assessment

Pillars of Student Success*			Primary Implementation		
Entrepreneurship	Financial Literacy	Work Readiness	Classroom-Based	After-School	Capstone
●	○	◐		✓	

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Minimal



Moderate



High

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High School Programs (Grades 9-12)

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.

Concepts-Banking, Banking careers, Central bank, Human capital, Interest rates, Liquidity, Long-term deposit products, Long-term loan products, Marketing, Products, Profits, Research and development, Reserve, Reserve requirement, Rule of 72, Services, Short-term deposit products, Short-term loan products, Spread.

Skills-Active listening, Analyzing information, Computer, Computing, Cost-benefit analysis, Critical thinking, Data analysis, Decision-making, Following directions, Group discussion, Interpreting information, Math computation, Problem-solving, Public speaking, Reading, Teamwork.

JA Be Entrepreneurial™ introduces students to the essential components of a practical business plan, and challenges them to start an entrepreneurial venture while still in high school. Seven required, volunteer-led sessions.

Concepts-Advertisement, Business plan, Competitive advantages, Customer, Demographic, Entrepreneur, Entrepreneurial spirit, Ethical dilemma, Ethics, Financing, Franchise, Long- vs. short-term consequences, Management, Market, Market needs, Marketing, Nonprofit business, Product, Product development, Profit, Social entrepreneur, Social responsibility, Stakeholder, Voting.

Skills-Analyzing information, Business planning, Categorizing data, Decision-making, Evaluating alternatives, Expressing multiple viewpoints, Graphic presentation, Oral and written communication, Presenting information, Reading for understanding, Weighing consequences, Working in groups, Working in pairs.

JA Business Ethics™ uses hands-on classroom 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.

Concepts-Beliefs, Code of Ethics, Employee ethics, Ethical decision-making, Ethical dilemmas, Ethics rationale, Ethics vs. rules, Fallacies, Gatekeeper, Goal assistants, Goal obstructions, Hero, mentor, and role model, Interdependence, Marketing, Multinational corporation, Organizational ethics, Personal ethics, Profit, Propaganda, Social responsibility theories, Stakeholders, Stockholders, Values.

Skills-Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Reading for understanding, Understanding the need for mutual respect, Working in groups.

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.

Concepts-Career, Career choices, Job, Life roles, Maxim, Noble purpose, World of work.

Skills-Analyzing information, Building self-confidence, Categorizing data, Oral and written communication, Public speaking, Working in groups.

Pillars of Student Success*			Primary Implementation		
Entrepreneurship	Financial Literacy	Work Readiness	Classroom-Based	After-School	Capstone
Minimal	Moderate	Moderate	High		
High	Minimal	Moderate	High		
Minimal	Minimal	Moderate	High		
Minimal	Minimal	High	High		



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High School Programs

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

Concepts-Business, Choices, Competition, Division of labor, Entrepreneurship, Expenses, Fixed costs, Goods, Incentive, Income, Liquidation, Management, Marketing, Parliamentary procedure, Price, Productivity, Profit, Production, Research and development, Services, Stock, Variable costs.

Skills-Assembling products, Consensus building, Critical thinking, Estimating, Filling out forms, Interpreting data, Math computation, Negotiating, Presenting reports, Problem-solving, Public speaking, Research, Selling, Teamwork.

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

Concepts-Advantage, Demand, Economics systems, Exchange rates, Fiscal policy, Government, Gross domestic product, Income distribution, Inflation, Investment, Labor, Markets, Opportunity cost, Productivity, Scarcity, Supply, Trade.

Skills-Applying information, Classifying, Critical thinking, Decision-making, Giving reports, Graphing, Interpreting data, Math computation, Reading, Research, Taking notes, Writing.

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.

Concepts-Banks as borrowers and lenders, Command economy, Consumer Price Index (CPI), Consumer purchasing power, Demand, Distribution, Economics, Economic isolationism, Economic systems, Federal Reserve System, Free-rider problem, Inflation, Inflation rate, International trade, Investing options, Market economy, Market-clearing price, Nonrivalry, Percentage change, Private property, Production, Public vs. private goods, Public vs. private sector, Regional trade, Risk versus reward, Saving options, Simple interest, Supply, Supply and demand, Tariff, Taxes, Trade restrictions, Utility, United States Bureau of Labor Statistics (BLS), World trade.

Skills-Analyzing information, Categorizing data, Charting, Decision-making, Evaluating alternatives, Evaluating information, Graphing, Listening for understanding, Oral and written communication, Negotiating, Public speaking, Reading for understanding, Solving algebraic equations, Working in pairs and groups.

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 experience.

Concepts-Career cluster, Interests, Interview, Reflect and evaluate, Resume, Skills, Work-readiness skills.

Skills-Analyzing and interpreting information, Brainstorming, Critical thinking, Oral and written communication, Public speaking, Self-assessment, Setting goals, Working in groups, Written communication.

	Pillars of Student Success*			Primary Implementation		
	Entrepreneurship	Financial Literacy	Work Readiness	Classroom-Based	After-School	Capstone
JA Company Program	●	○	●		✓	
JA Economics	●	●	●	✓		
JA Exploring Economics	●	●	●	✓		
JA Job Shadow	○	○	●			✓

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High School Programs

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.

Concepts-Building rapport, Careers, Career choices, Choices, Communication, Conflict resolution, Cooperation, Data collection, Effective teamwork, Evaluating information, Job interview, Marketing, Oral communication, Problem-solving, Reflect and evaluate, Resolve conflict, Synergy, Values.

Skills-Active listening, Analyzing information, Analyzing points of view, Brainstorming, Categorizing data, Cooperation, Critical thinking, Deductive reasoning, Interpreting information, Oral and written communication, Problem-solving, Public speaking, Reflect and evaluate, Self-assessment, Synthesizing and evaluating information, Working in groups.

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

Concepts-Business management, Capital investment, Charitable giving, Demographics, Fixed costs, Four P's of Marketing, Law of diminishing returns, Marketing, Marketing research, Price, Product life cycle, Production, Research and development, Target marketing, Variable costs.

Skills-Analyzing information, Critical thinking, Data analysis, Decision-making, Mathematical skills, Planning, Reading charts and graphs, Research, Teamwork, Working in groups.

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.

Concepts-Budgeting, Credit, Financial choices, Fraud, Identity theft, Insurance, Investment, Pay yourself first, Saving, Setting goals, Spending.

Skills-Analyzing information, Categorizing data, Decision-making, Financial planning, Group work, Organization, Oral and written communication, Public speaking, Reading comprehension.

	Pillars of Student Success*			Primary Implementation		
	Entrepreneurship	Financial Literacy	Work Readiness	Classroom-Based	After-School	Capstone
JA Success Skills®	○	○	●	✓		
JA Titan®	◐	○	●	✓		
Junior Achievement Presents: The NEFE High School Financial Planning Program	○	●	◐	✓		

