

**A Correlation Between  
New York Learning Standards  
And  
Junior Achievement Programs**

Acknowledgement

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## Overview

In this document, Junior Achievement programs are correlated to the New York Learning Standards for social studies, English language arts, and mathematics for grades K-12.

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 Program

*Ourselves* introduces the economic role of individuals.

*Our Families* discusses the role of families in the local economy.

*Our Community* examines the responsibilities and opportunities available to those within a community.

*Our City* considers economic development, local businesses, and career opportunities.

*Our Region* features economic and business resources in state and regional economies.

*Our Nation* studies business operations and economic issues in the United States.

*JA Dollars and Sense* is most suitable for grades three through five in an after-school setting, but can be implemented as an in-school program. Key concepts addressed include the role of money in society; earning, sharing, saving, and spending; becoming a smart consumer; and earning income by starting a business.

### Middle Grades Programs

*Our World* focuses on imports and exports, the role of foreign exchange, and how countries are interdependent.

*JA Global Marketplace* provides practical information on international trade: how it functions, its importance in the world today, and how it influences students' daily lives. The focus is on key aspects of the global economy, such as international markets and international law, international cultural exchange, and the international flow of human resources, information, and capital.

*JA Economics for Success* provides practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values. Key topics addressed are choices, self-knowledge, decision-making, education and career options, budgeting, credit, and financial risk.

*Personal Economics* helps students assess their personal skills and interests, explore career options, learn job-hunting skills, and discover the value of an education. They also learn about budgets, personal and family financial management, and the use of credit.

***The Economics of Staying in School (ESIS)*** is designed to help students explore the impact of dropping out of school. This program may be taught as a separate curriculum supplement or integrated with one of the other middle grades programs.

***JA Enterprise in Action*** helps students understand the principal characteristics of the U.S. economic system and the role of business in it. Students learn the steps in organizing a business, and producing and marketing a product. They also study the social responsibilities of business and the role of government in the U.S. economy.

***The International Marketplace*** helps students appreciate how they are connected, through trade, to people and cultures throughout the world. The program begins with a focus on the resources of selected countries and how they impact cultures, governments, and economic systems. The focus then turns to the benefits of international trade and important international economic issues.

***JA Go Figure! Exploring Math in Business*** is designed to be taught in general math, pre-algebra, or algebra classes. Students experience how mathematics can be used in their future careers and personal business transactions. Each unit contains several activities that reinforce and expand upon the concepts and skills presented in a regular mathematics curriculum.

## High School Programs

***JA Success Skills*** focuses on developing students' interpersonal effectiveness and workplace readiness. Students:

- learn about the workplace environment
- use interpersonal skills to build rapport and influence others
- develop questioning and listening skills
- learn teamwork competencies
- assess their own workplace effectiveness using video
- develop a personal skills portfolio, including resume and formal job application

***JA Economics*** is a one-semester course, consisting of the following components:

***Text*** – A 16 chapter book explaining microeconomic, macroeconomic, and international economic principles. It is illustrated with graphs and charts and features biographies of major economic philosophers, stories by innovative entrepreneurs, and enrichment readings.

***Study Guide*** – A student workbook with readings and exercises that reinforce concepts and foster critical-thinking skills. Study Guide chapters correlate with corresponding Text chapters.

***JA Company Program*** – By organizing and operating an actual business enterprise in school, students learn how businesses function and learn about the economic system.

***JA Titan*** – In this computer-based microeconomic simulation, student teams operate companies and make pricing, production, marketing, capital investment, and research and development decisions.

***JA Titan*** is a computer-based microeconomic simulation in which student teams operate companies competing in an emerging high-tech industry. Over several weeks their companies make pricing, production, marketing, capital investment, and research and development decisions. It can be used as a stand-alone program or as a supplement to ***JA Economics***.

***JA Personal Finance*** is a web-based program that teaches students how to make informed decisions to reach personal financial goals. It targets five major themes: income, money management, spending and credit, savings and investing, and risk management.

***JA Company Program*** provides an opportunity for students to organize and operate an actual business enterprise in school, learn how businesses function, and learn about the economic system. The program can serve as a model for extracurricular clubs and organizations in school. It can be used as a stand-alone program or as a supplement to ***JA Economics***. Students:

- sell stock to raise capital
- elect officers
- develop a business plan
- manage daily company operations
- pay a dividend to stockholders
- liquidate their company
- develop leadership skills they can apply as business people and citizens in their community

***JA Job Shadow*** helps students apply job-related skills and develop workplace competencies. It is comprised of two components: a one-day job-shadowing event presented in collaboration with a national coalition, and an extended internship program.

# Ourselves

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Robbie’s Trip to the Farm</b> 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><b>Objectives:</b> The students will: -recognize the role of self -appreciate individual differences <b>Concepts:</b> barter, goods, individual, voluntary exchange, work <b>Skills:</b> abstract thinking, decision making, drawing, following directions, interpreting information, listening responsively, sequencing</p>	<p>3-1 4-1 4-2 5-3</p>	<p>1-1 1-2 2-1 3-1 4-1</p>	
<p><b>Activity Two: Angie and the Carnival</b> Students are introduced to a storybook character and her plans to earn money by making and selling crafts at a carnival.</p>	<p><b>Objectives:</b> The students will: -define money -identify one form of money (coins) -differentiate coins <b>Concepts:</b> buying, choices, consumer, earning, entrepreneurs, incentives, money, saving, spending, work <b>Skills:</b> coin recognition, coin valuation, following directions, interpreting information, listening responsively, matching</p>	<p>4-1 4-2</p>	<p>1-1 1-2 2-1 3-1 4-1</p>	<p>K.CM.2 K.CN.1, 3 K.R.4 K.N.1, 3</p>
<p><b>Activity Three: Charlie Plants a Garden</b> Students learn how the storybook characters work together to plant a community garden.</p>	<p><b>Objectives:</b> The students will: -recognize the importance of working together -discover rewards other than money <b>Concepts:</b> benefit, choices, resources, rewards, work <b>Skills:</b> abstract thinking, decision making, following directions, listening responsively, teamwork</p>	<p>3-1 5-3</p>	<p>1-1 1-2 2-1 3-1 4-1</p>	<p>K.A.1 K.G.5</p>
<p><b>Activity Four: Meagan Buys a Present</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> buying, choice, costs, earning, money, saving, scarcity, wants, work <b>Skills:</b> coin recognition, coin valuation, following directions, listening responsively, matching</p>	<p>4-1 4-2 5-3</p>	<p>1-1 1-2 2-1 3-1 4-1</p>	<p>K.PS.9 K.CM.2 K.CN.1, 3 K.R.4 K.N.13</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Five: Dylan and the New Playground</b>            Students learn how storybook characters save money to buy new playground equipment for their school.</p>	<p><b>Objectives:</b> The students will:            -identify ways money can be used to benefit others            -recognize the value of work            -appreciate the importance of giving  <b>Concepts:</b> benefit, giving, saving, scarcity, work  <b>Skills:</b> abstract thinking, following directions, listening responsively, matching, sequencing, teamwork</p>	<p>4-1            4-2            5-3</p>	<p>1-1            1-2            2-1            3-1            4-1</p>	<p>K.CN.1, 3            K.N.11</p>

## *Our Families*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Our Families</b> 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><b>Objectives:</b> The students will: -identify what a family is -recognize how people live and work together in a family <b>Concepts:</b> family, interdependence, job, work <b>Skills:</b> analyzing information, drawing, following directions, listening responsively, matching, sequencing</p>	<p>4-1 5.3</p>	<p>1-1 1-2 2-1 3-1 4-1</p>	
<p><b>Activity Two: Our Families' Needs and Wants</b> 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><b>Objectives:</b> The students will: -explain the difference between a need and a want <b>Concepts:</b> economic incentives, family, scarcity, wants and needs <b>Skills:</b> decision making, differentiating, following directions, listening responsively</p>	<p>4-1 4-2</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Three: Our Families' Jobs</b> Students learn how jobs provide for family members' needs and wants. They draw pictures of family members doing jobs.</p>	<p><b>Objectives:</b> The students will: -define a job as work that needs to be done -identify jobs people do <b>Concepts:</b> business, economic incentives, employment, family, human resources, income, jobs, skills <b>Skills:</b> analyzing information, drawing, following directions, making observations</p>	<p>4-1 4-2 5-3</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Four: Finding Our Families' Needs and Wants</b> Students use a floor map to discover where members of a family would go to obtain their needs and wants.</p>	<p><b>Objectives:</b> 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 <b>Concepts:</b> business, economic institutions, scarcity, wants and needs <b>Skills:</b> decision making, following directions, map reading, recognizing and interpreting symbols</p>	<p>3-1 3-2 4-1 4-2</p>	<p>1-1 1-2 3-1 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Five: Paying for Our Families' Needs and Wants</b>            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><b>Objectives:</b> The students will:            -describe various jobs at which people earn money            -recognize that families use money to satisfy their needs and wants  <b>Concepts:</b> earning, job, money, spending, wants and needs, work  <b>Skills:</b> analyzing information, following directions, listening responsively</p>	<p>4-1            4-2            5-3</p>	<p>1-1            1-2            3-1            4-1</p>	<p>1.PS.3            1.CN.2, 4, 7            1.R.1, 6            1.M.4</p>

## *Our Community*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: How Does a Community Work?</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> community, interdependence, job, wants and needs <b>Skills:</b> decision making, following directions, making observations, matching</p>	<p>3-1 3-2 4-1 4-2 5-3</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Two: Sweet “O” Donuts</b> Students, individually and in teams, use different production strategies to simulate producing donuts.</p>	<p><b>Objectives:</b> The students will: -define production -compare unit and assembly line production methods -explain that different strategies are used to produce different types of products <b>Concepts:</b> defect, production/ productivity, quality, specialization and division of labor <b>Skills:</b> following directions, interpreting data, making observations, making predictions, role playing, teamwork</p>	<p>4-1 4-2</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>2.PS.1, 2, 4-8 2.RP.2-4 2.CM.2, 6 2.CN.2, 4-9 2.R.1, 4, 6 2.N.5, 8, 16 2.S.2, 4</p>
<p><b>Activity Three: The Role of Government</b> 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><b>Objectives:</b> The students will: -recognize government jobs in the community -understand why taxation is necessary <b>Concepts:</b> government, taxes, goods, services, benefits <b>Skills:</b> critical thinking, following directions, making observations, matching, role playing</p>	<p>4-1 4-2 5-1 5-3</p>	<p>1-1 1-2 3-1 4-1</p>	<p>2.PS.1, 6-8 2.CN.2, 4-9 2.N.16, 17 2.M.6</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Four: A New Business</b> 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><b>Objectives:</b> The students will: -define choices -use a decision-making model -recognize the need to make informed decisions -take personal responsibility for decisions <b>Concepts:</b> business, choices, resources, trade-offs, vote, ballot <b>Skills:</b> decision making, identifying choices, developing ideas, listening responsively, problem solving, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>2.PS.1, 2, 4-7 2.RP.2 2.CM.1-3 2.CN.2, 4-9 2.R.1, 4, 6 2.N.5 2.S.1, 2, 4</p>
<p><b>Activity Five: Money Moves</b> Students learn about an economy's circular flow of money.</p>	<p><b>Objectives:</b> The students will: -identify circumstances of money being exchanged for goods or services -recognize how money flows through a community's economy <b>Concepts:</b> bank, economic institutions, circular flow of money, goods, money, services, skills <b>Skills:</b> listening responsively, developing ideas, role playing, making observations, following directions</p>	<p>4-1 4-2</p>	<p>1-1 1-2 3-1 4-1</p>	<p>2.PS.1, 3 2.CN.4, 7 2.R.1, 6 2.M.6</p>

## Our City

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Inside Cities</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> business, city, city planner, economic development, jobs, zones <b>Skills:</b> applying information, drawing, following directions, making observations, mapping information, teamwork</p>	<p>3-1 3-2 4-1 4-2</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Two: Building a City</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> careers, jobs, skills, quality <b>Skills:</b> decision making, interpreting directions, mathematical interpretation and computation, teamwork, understanding and using scales</p>	<p>3-1 3-2 4-1 4-2</p>	<p>1-1 1-2 3-1 4-1</p>	<p>3.PS.1-3, 5, 7, 13, 16, 20, 23, 25 3.CM.11 3.CN.1, 3, 6-8 3.R.1, 6, 8 3.N.2, 3, 4, 24, 27 3.M.1, 2, 10</p>
<p><b>Activity Three: Dining Out</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> consumer, producer, entrepreneur, interdependence <b>Skills:</b> compiling data, conducting research, following directions, developing ideas, decision making, reading and interpreting data, role playing</p>	<p>3-1 3-2 4-1 4-2 5-3</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>3.PS.1-3, 5-7, 13, 16, 17, 20, 21, 23, 25 3.RP.4, 6 3.CM.2, 3, 5, 7-11 3.CN.1-3, 6-8 3.R.1, 6, 9 3.N.2-4, 6, 9, 19, 24, 27 3.M.7 3.S.7, 8</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Four: Making Headlines</b>            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><b>Objectives:</b> 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  <b>Concepts:</b> city, communication  <b>Skills:</b> developing ideas, generating topics for writing, organizing writing, responding to oral and written presentations, teamwork</p>	<p>3-1            3-2            4-1            4-2</p>	<p>1-1            1-2            3-1            4-1</p>	
<p><b>Activity Five: You Can Bank on It</b>            Students become aware of why banks are important to a city as they role-play simple bank transactions.</p>	<p><b>Objectives:</b> The students will:            -understand that one purpose of a bank is to keep money            -complete a simple bank transaction            -balance a checkbook  <b>Concepts:</b> bank, check, checking account, deposit, money  <b>Skills:</b> listening responsively, mathematical interpretation and computation, role playing, teamwork</p>	<p>3-1            3-2            4-1            4-2</p>	<p>1-1            1-2            3-1            4-1</p>	<p>3.PS.1-3, 5, 7, 20, 23, 25            3.RP.1            3.CM.4, 5, 9, 11            3.CN.1, 3, 6-8            3.R.1, 4, 6, 9            3.N.2-4, 6, 9, 24, 27            3.M.7</p>

# Our Region

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: What are Regions and Resources?</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> business, capital resources, entrepreneur, goods, human resources, natural resources, products, region, services <b>Skills:</b> following directions, making choices, map interpretation, reading, understanding symbols</p>	<p>3-1 3-2 4-1 4-2 5-3</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Two: Exploring Resources</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> business, capital resources, human resources, natural resources, products, region <b>Skills:</b> conducting research, comparing data, following directions, making choices, teamwork</p>	<p>3-1 3-2 4-1 4-2</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Three: Resources on the Move</b> Students recognize that businesses find resources throughout different regions. They discover ways businesses must work together to create a product.</p>	<p><b>Objectives:</b> The students will: -identify resources involved in producing a product -define economy and specialization -recognize economic interdependence in a region and among regions <b>Concepts:</b> business, capital resources, economy, goods, human resources, interdependence, natural resources, product, region, services, specialization <b>Skills:</b> conducting research, following directions, map reading, organizing resources</p>	<p>3-1 3-2 4-1 4-2</p>	<p>1-1 1-2 3-1 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Four: Where's the Money?</b> 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><b>Objectives:</b> The students will: -define income, expenses, profit, and loss -demonstrate how a business tracks income and expenses -solve simple business problems <b>Concepts:</b> advantage, business, decision, disadvantage, economy, expense, financial report, income, loss, product, profit, resources <b>Skills:</b> comparing, following directions, making decisions, math computation, problem solving, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>4.PS.1-3, 5, 7, 8, 13-17, 19-21, 23, 25 4.RP.1, 4, 6, 7 4.CM.1-11 4.CN.1-3, 6-8 4.R.1, 4, 6, 7, 9 4.N.2-4, 6, 10, 11, 14, 15, 27</p>
<p><b>Activity Five: The Bottom Line</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> business, decisions, expenses, government, income, loss, opportunity cost, profit, taxes <b>Skills:</b> building consensus, following directions, listening critically, mathematical computation, predicting results, selecting and applying information, teamwork</p>	<p>4-1 4-2 5-1 5-3</p>	<p>1-1 1-2 3-1 4-1</p>	<p>4.PS.1-3, 5, 7, 8, 13-17, 19-21, 23, 25 4.RP.1, 4, 6, 7 4.CM.1-11 4.CN.1-3, 6-8 4.R.1, 4, 6, 7, 9 4.N.2-4, 6, 10, 11, 14, 15, 27</p>

## *Our Nation*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Three Forms of Business</b> Students learn what business is and how it has developed throughout U.S. history. They study the common forms of business organization in the United States today.</p>	<p><b>Objectives:</b> The students will: -define business and other key business terms -describe the development of business in the United States -identify the three common forms of business organization <b>Concepts:</b> advantage, business, corporation, disadvantage, franchise, good, nation, partnership, product, profit, service, sole proprietorship, stock, stockholder <b>Skills:</b> brainstorming, formulating a plan, role playing</p>	<p>1-3 4-1 4-2 5-3</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Two: Business Resources</b> Students learn about the importance of resources to a business, particularly human resources. They discover the factors that influence one's ability to obtain work, and they practice interviewing skills.</p>	<p><b>Objectives:</b> The students will: -identify resources as natural, human, and capital -list qualities employers look for in their employees -recognize the steps necessary to get a job -compare and contrast a good interview with a bad interview <b>Concepts:</b> business, career, employee, entrepreneur, job, manager, resources, salary <b>Skills:</b> building self-esteem, conducting interviews, making decisions, teamwork</p>	<p>4-1 4-2 5-3</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Three: Production</b> Students are introduced to three methods of production and demonstrate two of them by constructing pens. They develop an understanding of how different production strategies affect productivity, product quality, and profit.</p>	<p><b>Objectives:</b> The students will: -compare advantages and disadvantages of unit, mass, and batch production methods -simulate unit and mass production methods -recognize the importance of high rates, productivity, and high quality standards to the success of a business <b>Concepts:</b> product; productivity; profit; quality; unit, mass, and batch production <b>Skills:</b> assembling products, following directions, making observations, teamwork</p>	<p>1-3 4-1 4-2</p>	<p>1-1 1-2 3-1 4-1</p>	<p>5.PS.1-5, 7, 10, 13-17, 21-23 5.RP.1-6 5.CM.4, 10, 11 5.CN.1-3, 5-7, 9 5.R.1, 2, 5, 8 5.N.1-3, 6, 17, 27 5.A.3-4 5.S.1, 3, 4, 6</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Four: Advertising</b> Students learn about the importance of advertising. They evaluate how advertisements are targeted to specific audiences.</p>	<p><b>Objectives:</b> The students will: -understand why businesses advertise -identify the different types of advertisements <b>Concepts:</b> advertising, advertising techniques, competition, marketing, similar vs. different <b>Skills:</b> interpreting, conceptualizing, and designing advertisements; teamwork</p>	<p>4-1 4-2</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Five: Entrepreneurs</b> Students become entrepreneurs and formulate a business plan for their new business.</p>	<p><b>Objectives:</b> The students will: -identify the four Ps of marketing -list the key elements of a business plan -develop a plan for a business that provides either a good or a service <b>Concepts:</b> business plan, competition, entrepreneur, four P's of marketing, marketing <b>Skills:</b> brainstorming, listening critically, giving reports, teamwork</p>	<p>4-1 4-2</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

## *JA Dollars and Sense*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Session One: Money in the Bank</b> 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><b>Objectives:</b> The students will: -identify the role of money in everyday life -explain the benefits of a personal bank account <b>Concepts:</b> bank account, deposit, earn, interest, money, withdrawal</p>	<p>4-1 4-2 5.2 5.3</p>	<p>1-1 1-2 4-1</p>	<p>3.PS.1, 3, 5, 7, 8, 13, 17, 20, 21 3.CM.4, 5, 9, 10 3.CN.1, 3, 6-8 3.R.1, 9 3.N.2-4, 9, 18, 24</p> <p>4.PS.1, 3, 5, 7, 13, 20, 21, 25 4.CM.4, 5, 9, 10 4.CN.1, 3, 6-8 4.R.1 4.N.2-4, 10, 11, 14, 15 4.S.3</p> <p>5.PS.1, 3, 5, 7, 10, 16, 17 5.CM.1, 3, 4, 9-11 5.CN.1, 3, 6-9 5.N.1-3, 8, 23</p>
<p><b>Session Two: A Sense of Worth</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> business, employee, entrepreneur, income, job skills, mentor, role model, self-employed, work ethic</p>	<p>4-1 4-2 5.2 5.3</p>	<p>1-1 1-2 4-1</p>	<p>3.PS.1, 3, 5, 7, 8, 13, 17, 20, 21 3.CM.4, 5, 9, 10 3.CN.1, 3, 6-8 3.R.1, 9 3.N.2-4, 9, 18, 24</p> <p>4.PS.1, 3, 5, 7, 13, 20, 21, 25 4.CM.4, 5, 9, 10 4.CN.1, 3, 6-8 4.R.1 4.N.2-4, 10, 11, 14, 15 4.S.3</p> <p>5.PS.1, 3, 5, 7, 10, 16, 17 5.CM.1, 3, 4, 9-11 5.CN.1, 3, 6-9 5.N.1-3, 8, 23</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Session Three: Balancing Act</b>  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><b>Objectives:</b> The students will:  -match personal skills with jobs and self-employment  -understand market research  -identify ways to share, save, and spend personal income  <b>Concepts:</b> market research</p>	<p>4-1  4-2  5.2  5.3</p>	<p>1-1  1-2  4-1</p>	<p>3.PS.1, 3, 5-7, 8, 13, 17, 20, 21  3.CM.4, 5, 9, 10  3.CN.1, 3, 6-8  3.R.1, 9  3.N.2-4, 9-11, 13, 18, 24  3.S.7</p> <p>4.PS.1, 3, 5, 7, 13, 20, 21, 25  4.CM.4, 5, 9, 10  4.CN.1, 3, 6-8  4.R.1  4.N.2-4, 7, 8, 10, 11, 14-16, 20  4.S.3</p> <p>5.PS.1, 3, 5, 7, 10, 16, 17  5.CM.1, 3, 4, 9-11  5.CN.1, 3, 6-9  5.N.1-3, 8, 23</p>
<p><b>Session Four: Building a Business</b>  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><b>Objectives:</b> 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  <b>Concepts:</b> business plan, estimate, expense, profit, start-up cost</p>	<p>4-1  4-2  5.2  5.3</p>	<p>1-1  1-2  4-1</p>	<p>3.PS.1, 3, 5, 7, 8, 13, 17, 20, 21  3.CM.4, 5, 9, 10  3.CN.1, 3, 6-8  3.R.1, 9  3.N.2-4, 8, 9, 18-20, 24</p> <p>4.PS.1, 3, 5, 7, 13, 20, 21, 25  4.CM.4, 5, 9, 10  4.CN.1, 3, 6-8  4.R.1  4.N.2-4, 10, 11, 14-16, 18-20  4.S.3</p> <p>5.PS.1, 3, 5, 7, 10, 16, 17  5.CM.1, 3, 4, 9-11  5.CN.1, 3, 6-9  5.N.1-3, 8, 23</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Session Five: Get SMART</b> 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><b>Objectives:</b> The students will: -practice using the SMART system to make consumer decisions -identify the difference between personal and business spending <b>Concepts:</b> business consumer, money management, personal consumer</p>	<p>4-1 4-2 5.2 5.3</p>	<p>1-1 1-2 4-1</p>	<p>3.PS.1, 3, 5, 7, 8, 13, 17, 20, 21 3.CM.4, 5, 9, 10 3.CN.1, 3, 6-8 3.R.1, 9 3.N.2-4, 8, 9, 18-20, 24</p> <p>4.PS.1, 3, 5, 7, 13, 20, 21, 25 4.CM.4, 5, 9, 10 4.CN.1, 3, 6-8 4.R.1 4.N.2-4, 10, 11, 14-16, 18-20 4.S.3</p> <p>5.PS.1, 3, 5, 7, 10, 16, 17 5.CM.1, 3, 4, 9-11 5.CN.1, 3, 6-9 5.N.1-3, 8, 23</p>
<p><b>Session Six: What's the Catch?</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> deceptive <b>Skills:</b> basic math, comparing and contrasting, critical thinking, evaluating data, mind-mapping, problem-solving, reading and following directions, teamwork</p>	<p>4-1 4-2 5.2 5.3</p>	<p>1-1 1-2 3-1 4-1</p>	<p>3.PS.1, 3, 5, 7, 8, 13, 17, 20, 21 3.CM.4, 5, 9, 10 3.CN.1, 3, 6-8 3.R.1, 9 3.N.2-4, 8, 9, 18-20, 24</p> <p>4.PS.1, 3, 5, 7, 13, 20, 21, 25 4.CM.4, 5, 9, 10 4.CN.1, 3, 6-8 4.R.1 4.N.2-4, 10, 11, 14-16, 18-20 4.S.3</p> <p>5.PS.1, 3, 5, 7, 10, 16, 17 5.CM.1, 3, 4, 9-11 5.CN.1, 3, 6-9 5.N.1-3, 8, 23</p>

# Our World

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: The World in My Classroom</b> Students identify imports within their own classroom and use a world map to find their sources. They discover that businesses trade—import and export—in a global economy.</p>	<p><b>Objectives:</b> The students will: -define import and export -distinguish between domestic trade and global trade -recognize evidence of global trade <b>Concepts:</b> business, domestic trade, export, global economy, global trade, import, trade <b>Skills:</b> collect evidence of global trade, distinguish between countries and continents, relate text information to prior knowledge, take notes, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Two: Trading Places</b> Students discover through a puzzle-solving activity that businesses often import and export goods and services to meet the wants and needs of the people in their countries.</p>	<p><b>Objectives:</b> The students will: -examine various reasons businesses trade natural, human, and capital resources -identify supply and demand as reasons why people trade <b>Concepts:</b> demand, export, import, markets, resources, supply, trade <b>Skills:</b> construct puzzles, draw conclusions, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Three: Dollar for Dollar</b> Students discuss how countries trade, and they are introduced to exchange rates. They engage in a trading activity that illustrates some of the complexities of global trade.</p>	<p><b>Objectives:</b> The students will: -identify the role of money in global trade -compute currency conversions <b>Concepts:</b> currency, exchange rates, export, import, resources, trade <b>Skills:</b> convert currencies, demonstrate calculations, teamwork</p>	<p>3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>6.PS.1-3, 5, 7, 8, 10, 17, 22, 23 6.CM.4, 11 6.CN.1, 3, 5-7, 9 6.R.1, 5, 8 6.N.6, 22, 27</p>
<p><b>Activity Four: Business Matters</b> Students learn that different businesses struggle with different issues when trading globally. They discover international marketing tasks required by any business entering global markets.</p>	<p><b>Objectives:</b> The students will: -extract information from business case studies -assimilate components of an international marketing strategy <b>Concepts:</b> economic systems, marketing, markets <b>Skills:</b> conduct situational analysis, listening, taking notes, teamwork</p>	<p>3-2 4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Five: Global Business Challenge</b> The students present their international marketing strategies. They explain their product, price, promotion, and place decisions.</p>	<p><b>Objectives:</b> The students will: -demonstrate their knowledge of international trade <b>Concepts:</b> marketing <b>Skills:</b> inquiry, oral presentations, teamwork</p>	<p>3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

## *JA Global Marketplace*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: "X" Marks the Spot</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> trade, market, domestic trade, international trade, imports, exports <b>Skills:</b> interpreting maps and globes, oral and written communication, working in groups, gathering and organizing information</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Two: You Be the Judge</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> trade barrier, quota, subsidy, embargo, tariff, standard <b>Skills:</b> interpreting information; critical reading; persuasion, compromise, and bargaining; analyzing points of view</p>	<p>3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Three: Let's Make a Deal</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> business practices, culture, trade, franchise <b>Skills:</b> gathering and organizing information; interpreting maps, graphs, and charts; working in groups; oral and written communication</p>	<p>2-1 3-1 3-2 4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Four: People Power</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> global trade, immigrate, emigrate, entrepreneur, human resources <b>Skills:</b> brainstorming, critical thinking, making observations, working in groups, oral and written communication</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Five: World of Words</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> productivity, technology, input, output <b>Skills:</b> brainstorming, critical reading, making observations, oral and written communication, working in groups, math calculations</p>	<p>2-3 2-4 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>6.PS.1-3, 5, 7, 8, 10, 16, 21-23 6.RP.1, 2 6.CM.9-11 6.CN.1, 3, 5-9 6.R.1, 5, 8 6.N.1, 6, 27 6.A.2, 6  7.PS.1, 3, 5, 6, 11, 12 7.RP.1, 2 7.CM.9-11 7.CN.3, 4, 6, 7, 9 7.R.1, 6, 8, 10 7.N.12, 19 7.A.6  8.PS.1, 3, 5, 6, 11, 12 8.RP.1, 2 8.CM.9-11 8.CN.3, 4, 6, 7, 9 8.R.1, 6, 8, 10 8.N.6 8.A.15</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Six: World of Money</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> exchange rates, currency <b>Skills:</b> interpreting graphs and charts, gathering and organizing information, math calculations, working in groups</p>	<p>3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>6.PS.1-3, 5, 7, 8, 10, 17, 22, 23 6.CM.4, 11 6.CN.1, 3, 5-7, 9 6.R.1, 5, 8 6.N.6, 22, 27  7.PS.1, 3, 6, 11, 12 7.CM.4, 9-11 7.CN.3, 4, 6, 7, 9 7.R.1, 6, 8, 10 7.N.19 7.M.7  8.PS.1, 3, 6, 11, 12 8.CM.4, 9-11 8.CN.3, 4, 6, 7, 9 8.R.1, 6, 8, 10 8.N.6</p>

## *JA Economics for Success*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Mirror, Mirror</b> 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><b>Objectives:</b> The students will: -explain self-knowledge -identify careers of interest and how they are classified within the world of work <b>Concepts:</b> self-knowledge, world of work, choices, careers, skills, interests, values <b>Skills:</b> working in groups, classifying information, oral and written communication, self-assessment</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Two: You Decide</b> 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><b>Objectives:</b> The students will: -identify and explain when it is important to use reflective decision-making -apply reflective decision-making to education and career decisions <b>Concepts:</b> decision-making, world of work, self-knowledge, consequences <b>Skills:</b> critical thinking, oral and written communication, math calculations, working in groups</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>6.N.1, 15  7.N.12, 13</p>
<p><b>Activity Three: Choose Your Success</b> 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><b>Objectives:</b> 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 <b>Concepts:</b> decision-making, self-knowledge, world of work, consequences <b>Skills:</b> critical thinking, oral and written communication, math calculations, working in groups</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>6.N.1, 15  7.N.12, 13</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Four: Keeping Your Balance</b>            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><b>Objectives:</b> 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  <b>Concepts:</b> needs, wants, occupation, salary, gross income, net income, taxes, opportunity cost, budget  <b>Skills:</b> critical thinking, interpreting data, decision-making, math calculations</p>	<p>4-1            4-2            5-3            5-4</p>	<p>1-1            1-2            3-1            4-1</p>	<p>6.PS.3, 5, 7, 10, 17, 21-23            6.RP.2-6            6.CM.1-4, 6-11            6.CN.1, 3, 5-7, 9            6.R.1, 2, 5, 8            6.N.1, 11, 12, 15, 27              7.PS.3, 5, 6, 11, 12, 14-16            7.RP.1-5            7.CM.1-4, 6-11            7.CN.3, 4, 6, 7, 9            7.R.1, 2, 6, 8, 10            7.N.12, 13, 19            7.M.6              8.PS.3, 5, 6, 11, 12, 14-16            8.RP.1-5            8.CM.1-4, 6-11            8.CN.3, 4, 6, 7, 9            8.R.1, 2, 6, 8, 10            8.N.4-6</p>
<p><b>Activity Five: Savvy Shopper</b>            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><b>Objectives:</b> 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  <b>Concepts:</b> opportunity cost, credit, interest, debt  <b>Skills:</b> problem-solving, working in groups, math calculations</p>	<p>4-1            4-2            5-4</p>	<p>1-1            1-2            3-1            4-1</p>	<p>6.PS.3, 5, 7, 10, 17, 21-23            6.RP.2-6            6.CM.1-4, 6-11            6.CN.1, 3, 5-7, 9            6.R.1, 2, 5, 8              7.PS.3, 5, 6, 11, 12, 14-16            7.RP.1-5            7.CM.1-4, 6-11            7.CN.3, 4, 6, 7, 9            7.R.1, 2, 6, 8, 10            7.N.12, 13, 19            7.M.6              8.PS.3, 5, 6, 11, 12, 14-16            8.RP.1-5            8.CM.1-4, 6-11            8.CN.3, 4, 6, 7, 9            8.R.1, 2, 6, 8, 10            8.N.4-6</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Six: Running the Risk</b>            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><b>Objectives:</b> The students will:            -identify ways people try to avoid risk            -explain how insurance provides benefits            -identify the opportunity cost of having insurance  <b>Concepts:</b> risk, opportunity cost, benefit, insurance  <b>Skills:</b> problem-solving, critical thinking, role-playing, oral communication, working in groups</p>	<p>4-1            4-2            5-4</p>	<p>1-1            1-2            3-1            3-2            4-1</p>	<p>6.PS.3, 5, 7, 10, 22            6.RP.1, 4            6.CM.1, 2, 10            6.CN.1, 3, 6, 7, 9            7.PS.5, 6, 11, 12, 16            7.RP.1, 4            7.CM.1, 2, 10            7.CN.3, 6, 7, 9            8.PS.5, 6, 11, 12, 16            8.RP.1, 4            8.CM.1, 2, 10            8.CN.3, 6, 7, 9</p>

## *Personal Economics*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Marketing Yourself</b> Students recognize their role in the U.S. market system. They learn the importance of self-marketing.</p>	<p><b>Objectives:</b> The students will: -define market -design business cards to market themselves <b>Concepts:</b> choices, economy, exchange, market <b>Skills:</b> conceptualizing and designing, critical thinking, following directions, listening responsively</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Two: Identifying Your Skills and Interests</b> Students identify personal skills and interests and relate them to various careers. They realize that the choices they make today will influence their future roles in the marketplace.</p>	<p><b>Objectives:</b> The students will: -identify personal skills and interests -relate personal skills and interests to career options <b>Concepts:</b> careers, choices, markets <b>Skills:</b> analyzing information, building self-esteem, decision making, interpreting information</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.N.12</p>
<p><b>Activity Three: Job Opportunities</b> Students discover the steps involved in finding a job. They read employment ads and practice filling out a job application. They discuss the value of jobs and volunteer experiences to their future career plans.</p>	<p><b>Objectives:</b> The students will: -identify the steps involved in getting a job -discover ways people learn about job opportunities -complete job applications <b>Concepts:</b> choices, jobs, markets <b>Skills:</b> analyzing situations, filling out forms, following directions, interpreting information</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Four: Job Interviews</b> Students discuss the characteristics employers want in potential employees, especially those that go beyond the basic knowledge and skills needed to perform the job. They observe and evaluate interviews and review interviewing suggestions.</p>	<p><b>Objectives:</b> The students will: -identify basic skills and characteristics employers look for in potential employees -recognize dos and don'ts in an employment interview <b>Concepts:</b> employment, human resources, markets, opportunity <b>Skills:</b> analyzing situations, interviewing, making observations, role playing</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Five: Personal Budgeting</b> Students develop a hypothetical personal budget for a teenager. They learn the reasons for creating a budget and the basic features and characteristics of all budgets.</p>	<p><b>Objectives:</b> The students will: -explain why budgets are important -give examples of items found in a budget -identify examples of opportunity costs associated with balancing a budget <b>Concepts:</b> budgets, income and expenses, money, opportunity costs, savings, wants and needs <b>Skills:</b> budgeting, mathematical interpretation and computation, problem solving, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.3, 5, 6, 11, 12, 14-16 7.RP.1-5 7.CM.1-4, 6-11 7.CN.3, 4, 6, 7, 9 7.R.1, 2, 6, 8, 10 7.N.12, 13, 19 7.M.6</p> <p>8.PS.3, 5, 6, 11, 12, 14-16 8.RP.1-5 8.CM.1-4, 6-11 8.CN.3, 4, 6, 7, 9 8.R.1, 2, 6, 8, 10 8.N.4-6</p>
<p><b>Activity Six: Family Finances</b> Students discuss financial planning and budgeting. They create a budget in which they establish priorities and estimate costs based upon expected income and expenses.</p>	<p><b>Objectives:</b> The students will: -create a budget for a family -describe the benefits of following a budget -identify choices families must make as they budget their income and expenses <b>Concepts:</b> budgets, income and expenses, income distribution, money, opportunity costs, savings <b>Skills:</b> budgeting, mathematical interpretation and computation, problem solving, teamwork</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.3, 5, 6, 11, 12, 14-16 7.RP.1-5 7.CM.1-4, 6-11 7.CN.3, 4, 6, 7, 9 7.R.1, 2, 6, 8, 10 7.N.12, 13, 19 7.M.6</p> <p>8.PS.3, 5, 6, 11, 12, 14-16 8.RP.1-5 8.CM.1-4, 6-11 8.CN.3, 4, 6, 7, 9 8.R.1, 2, 6, 8, 10 8.N.4-6</p>
<p><b>Activity Seven: Paying the Bills</b> Students are introduced to financial institutions. They discuss the use of checking accounts and practice writing checks.</p>	<p><b>Objectives:</b> The students will: -recognize that checks are written against funds deposited in a checking account -describe the purpose of a checking account -write checks and maintain a check register <b>Concepts:</b> economic institutions, income and expenses, money, wants and needs <b>Skills:</b> filling out forms, mathematical interpretation and computation, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.3, 6, 12 7.CM.4, 11 7.CN.3, 4, 6, 7, 9 7.R.1, 8, 10 7.N.12, 13, 19</p> <p>8.PS.3, 6, 12 8.CM.4, 11 8.CN.3, 4, 6, 7, 9 8.R.1, 8, 10 8.N.6</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Eight: Using Credit Wisely</b> Students discuss the advantages and disadvantages of using credit to make everyday purchases and examine a credit card statement.</p>	<p><b>Objectives:</b> The students will: -identify the costs and benefits of using credit -calculate the cost of a loan <b>Concepts:</b> credit, money, opportunity costs <b>Skills:</b> interpreting information, mathematical interpretation and computation, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.3, 5, 6, 11, 12, 14-16 7.RP.1-5 7.CM.14, 6-11 7.CN.3, 4, 6, 7, 9 7.R.1, 2, 6, 8, 10 7.N.12, 13, 19 7.M.6</p> <p>8.PS.3, 5, 6, 11, 12, 14-16 8.RP.1-5 8.CM.1-4, 6-11 8.CN.3, 4, 6, 7, 9 8.R.1, 2, 6, 8, 10 8.N.4-6</p>
<p><b>Activity Nine: Stock Market</b> In the first of two activities about the stock market, students explore the stock market as a way to add value to the money they have made in the marketplace.</p>	<p><b>Objectives:</b> The students will: -identify investment opportunities -read a stock market table -purchase stocks and record their transactions <b>Concepts:</b> choices, exchange, investing, risk, savings, stock <b>Skills:</b> analyzing information, charting, formulating a plan, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.3-6, 11, 12, 14-16 7.RP.1-5 7.CM.1-4, 6-11 7.CN.3, 4, 6, 7, 9 7.R.1-8, 10 7.N.19 7.A.8 7.M.6 7.S.1</p> <p>8.PS.3-6, 11, 12, 14-16 8.RP.1-5 8.CM.1-4, 6-11 8.CN.3, 4, 6, 7, 9 8.R.1-8, 10 8.N.6 8.A.15, 19</p>
<p><b>Activity Ten: Analyzing Your Investments</b> Students sell their stock from the previous activity and determine whether they made or lost money.</p>	<p><b>Objectives:</b> The students will: -determine whether they made or lost money from the sale of stock -describe their role in the U.S. market system <b>Concepts:</b> buying and selling, choices, prices, profit, stock <b>Skills:</b> analyzing information, interpreting information, mathematical interpretation and computation, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.3-6, 11, 12, 14-16 7.RP.1-5 7.CM.1-4, 6-11 7.CN.3, 4, 6, 7, 9 7.R.1-8, 10 7.N.19 7.A.8 7.M.6 7.S.1</p> <p>8.PS.3-6, 11, 12, 14-16 8.RP.1-5 8.CM.1-4, 6-11 8.CN.3, 4, 6, 7, 9 8.R.1-8, 10 8.N.6 8.A.15, 19</p>

## *The Economics of Staying in School*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Making Your Own Way</b> The students are introduced to the program through an activity that reveals the relationships among education, career options, and earnings.</p>	<p><b>Objectives:</b> The students will: -identify their personal interests -summarize how education affects career options and earnings -define success in personal terms <b>Concepts:</b> careers/job market, choices, success, work <b>Skills:</b> analyzing information, critical thinking, summarizing</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Two: Playing With Success</b> Students play a board game that illustrates the relationship between education and achieving personal goals. Students explain the relationship between the number of success points earned and players' schooling and career options.</p>	<p><b>Objectives:</b> The students will: -describe the value of an education -identify situations that cause students to drop out of school -analyze the choices and opportunities available to help them achieve success <b>Concepts:</b> careers/job market, choices, opportunity costs, success, trade-offs <b>Skills:</b> analyzing information, decision making, following directions, goal setting</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.N.12, 13</p>
<p><b>Activity Three: Living and Learning</b> Students are introduced to the important role education plays in the United States. By working as teams to read tables, design charts, and communicate critical data, they discover the financial costs and opportunity costs of education.</p>	<p><b>Objectives:</b> The students will: -describe how taxpayers invest in education -interpret tables and design charts -identify the opportunity costs and trade-offs involved in a decision to drop out of school <b>Concepts:</b> employment, opportunity costs, skills, tradeoffs <b>Skills:</b> gathering data, giving reports, interpreting data, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>7.PS.3, 5, 6, 10, 11 7.RP.1, 4, 5 7.CM.4, 9-11 7.CN.1, 4, 6, 9 7.R.1, 2, 5, 7, 8, 10 7.A.7, 8 7.S.2-4, 6  8.PS.3, 5, 6, 10, 11 8.RP.1, 4, 5 8.CM.4, 9-11 8.CN.1, 4, 6, 9 8.R.1, 2, 5, 7, 8, 10 8.A.7, 8</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Four: The Cost of Living</b> Students work in small groups to prepare monthly budgets. They use the local newspapers to determine costs of housing and transportation.</p>	<p><b>Objectives:</b> The students will: -gather information from classified ads -calculate take-home pay -prepare a monthly budget <b>Concepts:</b> budgeting, employment, income and expenses, taxes, work <b>Skills:</b> decision making, giving reports, mathematical interpretation and computation, teamwork</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.3, 5, 6, 11, 12, 14-16 7.RP.1-5 7.CM.1-4, 6-11 7.CN.3, 4, 6, 7, 9 7.R.1, 2, 6, 8, 10 7.N.12, 13, 19 7.M.6  8.PS.3, 5, 6, 11, 12, 14-16 8.RP.1-5 8.CM.1-4, 6-11 8.CN.3, 4, 6, 7, 9 8.R.1, 2, 6, 8, 10 8.N.4-6</p>
<p><b>Activity Five: Knowing Yourself</b> Students discover their skills and aptitudes through a personal assessment and consider ways they can gain the skills they need for the work force.</p>	<p><b>Objectives:</b> The students will: -analyze their personal skills and aptitudes -assess their skills in terms of career choices -evaluate how experiences at home, school, work, volunteer activities, etc. help them develop the skills they need for the work force <b>Concepts:</b> careers/job market, choices, skills <b>Skills:</b> analyzing information, building self-esteem, critical thinking, evaluating experiences</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Six: Setting Goals</b> Students write definitions of success and identify the goals that would enable them to achieve success.</p>	<p><b>Objectives:</b> The students will: -develop personal definitions of success -discover the importance of setting goals to achieve success <b>Concepts:</b> choices, success <b>Skills:</b> building self-esteem, evaluating experiences, goal setting, teamwork</p>	<p>5-4</p>	<p>1-1 1-2 3-1 4-1</p>	

## *JA Enterprise in Action*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Consumers and Business</b> Students recognize the role of consumers and business in the U.S. market system. They discuss goods and services that are important in their lives and realize that their choices drive what goods and services businesses produce.</p>	<p><b>Objectives:</b> The students will: -identify the goods and services that affect their daily lives -explain that in the U.S. market system businesses provide most of the goods and services consumers want -define their role as consumers -recognize the role of scarcity and choice in markets <b>Concepts:</b> business, choice, consumer, demand, economics, free enterprise, goods, market, needs, scarcity, services, wants <b>Skills:</b> brainstorming, classifying, giving reports, making decisions, taking notes, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.CN.6, 7, 9 7.R.10 7.N.12, 19  7.CN.6, 7, 9 7.R.10 8.N.6</p>
<p><b>Activity Two: The Pillars of Free Enterprise</b> Students learn about the pillars of free enterprise (private property, competition, and the price system). They role-play activities that illustrate the benefits of competition and the impact of pricing and marketing decisions on businesses.</p>	<p><b>Objectives:</b> The students will: -explain how business ownership provides incentives that lead to the efficient use of resources -explain how competition and price relate to the variety of products for sale -list the benefit of competition for consumers (e.g., low prices, high quality, variety, improved service) <b>Concepts:</b> benefits, competition, incentives, entrepreneurship, marketing, price system, private property, profit, voluntary exchange <b>Skills:</b> analyzing information, following directions, negotiating, problem solving, role playing</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>7.PS.5, 11, 12 7.RP.1, 2 7.CM.10 7.CN.3, 6, 7, 9 7.R.1, 8, 10 7.N.19 7.M.6  8.PS.5, 11, 12 8.RP.1, 2 8.CM.10 8.CN.3, 6, 7, 9 8.R.1, 8, 10 8.N.6</p>
<p><b>Activity Three: Identifying Resources for a Business</b> Students learn about the resources necessary to operate a business. They examine the three questions that all economic systems must answer: What to produce? How to produce it? and Who will receive it? Students develop a business plan for a fictional business.</p>	<p><b>Objectives:</b> The students will: -define entrepreneur -identify the resources needed to operate a business -name key components of a business plan <b>Concepts:</b> business, entrepreneur, market, marketing, profit, resources, voluntary exchange <b>Skills:</b> critical thinking, following directions, formulating plans, listening responsively, making observations, taking notes, teamwork</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Four: Product Pricing</b> Students analyze the cost of producing and selling a product. They discover the importance of profit.</p>	<p><b>Objectives:</b> The students will: -identify typical business expenses -define profit <b>Concepts:</b> competition, ethics, expenses, fixed costs, incentive, income, price system, profit, resources, variable costs <b>Skills:</b> analyzing information, estimating, mathematical interpretation and computation</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.3, 5, 6, 11, 12, 14, 16 7.RP.1-5 7.CM.1, 2, 6, 7, 9-11 7.CN.3, 4, 6, 7, 9 7.R.1, 2, 6, 8, 10 7.N.11, 19 7.M.5  8.PS.3, 11, 12, 14, 16 8.RP.1-5 8.CM.1, 2, 6, 7, 9-11 8.CN.3, 4, 6, 7, 9 8.R.1, 2, 6, 8, 10 8.N.6</p>
<p><b>Activity Five: Organizing a Business</b> Students compare the principal characteristics of sole proprietorships, partnerships, and corporations as they follow the growth of a computer business from a sole proprietorship to a corporation. They also discover the principal strategies businesses use to finance their operations.</p>	<p><b>Objectives:</b> The students will: -describe the principal characteristics of sole proprietorships, partnerships, and corporations -list key advantages for sole proprietorships, partnerships, and corporations -describe the principal means of financing different forms of businesses <b>Concepts:</b> business, capital investments, corporations, dividends, economic institutions, interest, partnerships, profit, retained earnings, savings, sole proprietorships, stock <b>Skills:</b> classifying, critical thinking, following directions, giving reports, role playing, taking notes</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Six: Measuring Supply and Demand</b> Students participate in a trading activity to develop supply and demand schedules and curves. They learn how the laws of supply and demand affect businesses.</p>	<p><b>Objectives:</b> The students will: -state the law of demand -state the law of supply -describe how buyers and sellers interact in markets to determine a market-clearing price <b>Concepts:</b> demand, market-clearing price, retailer, supply, wholesaler <b>Skills:</b> graphing, interpreting data, making decisions, negotiating, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.1, 3-6, 11, 12, 14-17 7.RP.1-5, 8 7.CM.4, 10, 11 7.CN.1, 3, 4, 6, 7, 9 7.R.1, 2, 4-8, 10 7.N.12, 13, 19 7.A.7, 8 7.S.1, 3, 4, 6, 8, 10-12  8.PS.1, 3-6, 11, 12, 14-17 8.RP.1-5, 8 8.CM.4, 10, 11 8.CN.1, 3, 4, 6, 7, 9 8.R.1, 2, 4-8, 10 8.N.6 8.A.3, 4, 15, 16, 19</p>
<p><b>Activity Seven: Producing Products</b> Students participate in a production simulation that illustrates different strategies for monitoring and improving productivity and product quality.</p>	<p><b>Objectives:</b> The students will: -compare unit, batch, and mass production methods -calculate productivity per worker for each production method -recognize the importance of high rates of productivity and high quality standards to a business <b>Concepts:</b> batch production, division of labor, mass production, productivity, quality control, specialization, unit production <b>Skills:</b> assembling products, following directions, making observations, mathematical computations, role playing, teamwork</p>	<p>1-3 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.1, 3-6, 11, 12, 14-16 7.RP.1-5, 8 7.CM.4, 10, 11 7.CN.3, 4, 6, 7, 9 7.R.1, 2, 6, 8, 10 7.N.12, 19 7.A.6, 8 7.S.1, 8, 10-12  8.PS.1, 3-6, 11, 12, 14-16 8.RP.1-5, 8 8.CM.4, 10, 11 8.CN.3, 4, 6, 7, 9 8.R.1, 2, 6, 8, 10 8.N.6 8.A.15</p>
<p><b>Activity Eight: Marketing Products</b> Students learn the importance of marketing in business operations, and they develop a marketing plan for Computers to Go.</p>	<p><b>Objectives:</b> The students will: -define marketing -develop a marketing plan for a business <b>Concepts:</b> advertising, competition, marketing, retailer, wholesaler <b>Skills:</b> brainstorming, critical thinking, formulating plans, giving reports, teamwork</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Nine: The Responsibility of Business</b> Students explore the importance of ethical behavior in their own lives and consider a business’s responsibility to its employees, customers, stockholders, and the community. They discuss the extent and limits of those responsibilities by acting as members of a corporate board of directors facing a variety of business and ethical dilemmas.</p>	<p><b>Objectives:</b> The students will: -list examples of ethical business decisions that affect the community -define opportunity cost as the best alternative given up when making a choice -describe the basic responsibilities a business has to its employees, customers, stockholders, and the local community -use brainstorming techniques to suggest solutions to management problems <b>Concepts:</b> ethics, business, opportunity costs, social responsibility, sustainability <b>Skills:</b> brainstorming, critical thinking, decision making, giving reports, problem solving, structural analysis, taking notes, teamwork</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Ten: A Model Economy</b> Students learn how the money they spend is used to pay wages, rent, interest taxes, and other expenses. They learn that one person's expense is another person's income, and discover the circular flow of money, goods and services, and labor through the economy. Finally, they explore the economic role of government in local communities.</p>	<p><b>Objectives:</b> The students will: -describe the circular flow of money, goods and service, and labor among households, businesses and government -explain why businesses and households in a community are interdependent -identify examples of economic goods and services that government provides -use a circular flow diagram to explain the roles of households, businesses, and government in the economy <b>Concepts:</b> circular flow, consumer, fiscal policy, goods, government, household, income and expenses, income distribution, interest, monetary policy, services, social responsibility, taxes <b>Skills:</b> analyzing information, critical thinking, following directions, giving reports, making decisions, problem solving, role playing, structural analysis, teamwork</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>7.PS.3-5, 11, 12 7.RP.1, 2 7.CM.10 7.CN.3, 4, 6, 7, 9 7.R.1, 8, 10 7.N.12, 13, 19  8.PS.3-5, 11, 12 8.RP.1, 2 8.CM.10 8.CN.3, 4, 6, 7, 9 8.R.1, 8, 10 8.N.6</p>

## *The International Marketplace*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: What's Hot</b> Students discover what markets are and that they influence markets nationally and internationally.</p>	<p><b>Objectives:</b> The students will: -describe the concept of a market -identify ways they influence markets with their decisions -discuss ways they and their community participate in an international marketplace <b>Concepts:</b> choice, demand, goods, international trade, market, services, supply <b>Skills:</b> decision making, following directions, research, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Two: Added Value</b> Students examine the steps of added production value for a particular product and discuss the advantages of choosing one country instead of another for production.</p>	<p><b>Objectives:</b> The students will: -describe how adding value to raw materials makes them desirable to consumers -relate how value added to a product through production and services affects price -identify advantages and disadvantages to undertaking production in particular countries <b>Concepts:</b> absolute advantage, comparative advantage, goods, market, services, trade <b>Skills:</b> analyzing information, giving reports, map reading, mathematical interpretation and computation, research, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.3, 11, 12, 14, 16 7.RP.1-5 7.CM.1, 2, 6, 7, 9-11 7.CN.3, 4, 6, 7, 9 7.R.1, 2, 6, 8, 10 7.N.11, 19 7.M.5  8.PS.3, 11, 12, 14, 16 8.RP.1-5 8.CM.1, 2, 6, 7, 9-11 8.CN.3, 4, 6, 7, 9 8.R.1, 2, 6, 8, 10 8.N.6</p>
<p><b>Activity Three: Trade Wins</b> Students discover goods and services people trade in the international marketplace through a game called Trade Wins.</p>	<p><b>Objectives:</b> The students will: -define imports and exports and give examples of each -compare the operation of international markets to local markets -identify how the international market benefits them <b>Concepts:</b> export, goods, import, services, trade <b>Skills:</b> critical thinking, following directions, map reading</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Four: Name That Resource</b> Students identify important human, capital, and natural resources in 20 countries and examine the relationship between a country's resources and its production.</p>	<p><b>Objectives:</b> The students will: -define resources and give examples of the three basic types (natural, human, and capital) -describe the resources of selected countries -explain the relationship between a country's resources and the goods and services it produces <b>Concepts:</b> goods, market, resources, services <b>Skills:</b> giving reports, map reading, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Five: The Isle of Deserta</b> Students discover why scarcity forces people in all societies to make basic economic choices (What goods and services to produce? How to produce these things? Who will receive them?). The students also recognize the three common ways to organize an economy: traditional, command, and market.</p>	<p><b>Objectives:</b> The students will: -define scarcity and explain why it forces people to make choices -identify the basic what, how, and who decisions all economies face -compare how people make these economic decisions in traditional, command, and market economies <b>Concepts:</b> choice, economic systems, economy, goods, scarcity, services <b>Skills:</b> critical thinking, decision making, role playing, teamwork</p>	<p>2-1 3-1 4-1 4-2 5-1 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Six: The Global Trade Advantage</b> Students role-play manufacturers who are trying to determine the best country in which to produce their goods and services. They see how international trade benefits everyone.</p>	<p><b>Objectives:</b> The students will: -discover how productivity affects international trade -explain how goods produced in the most appropriate markets lead to efficient international markets -give examples of why production of goods and services moves to some countries and not to others <b>Concepts:</b> markets, productivity, trade <b>Skills:</b> analyzing information, decision making, following directions, map reading, research, role playing, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Seven: Trade Barriers</b> Students debate the benefits and consequences of trade barriers.</p>	<p><b>Objectives:</b> The students will: -identify reasons why people want trade barriers -recognize the impact of trade barriers -give at least two reasons why trade barriers inhibit economic growth <b>Concepts:</b> international trade, quota, tariff, trade barrier <b>Skills:</b> analyzing information, debating, formulating an argument, listening responsively, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Eight: Currency Events</b> Students learn why money helps people trade and why people in different countries exchange currencies with one another. Students exchange dollars for different currencies to make purchases on an imaginary trip to Europe.</p>	<p><b>Objectives:</b> The students will: -explain why people in different countries want to use money when trading with one another -use exchange rates to convert prices in foreign currencies to dollar amounts -explain why increases or decreases in exchange rates can affect trade <b>Concepts:</b> currency, exchange rates, trade <b>Skills:</b> map reading, mathematical interpretation and computation, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>7.PS.1, 3, 6, 11, 12 7.CM.4, 9-11 7.CN.3, 4, 6, 7, 9 7.R.1, 6, 8, 10 7.N.11, 19 7.M.7  8.PS.1, 3, 6, 11, 12 8.CM.4, 9-11 8.CN.3, 4, 6, 7, 9 8.R.1, 6, 8, 10 8.N.6</p>
<p><b>Activity Nine: Global Jobs</b> Students learn about a global entrepreneur and identify the skills needed for different jobs in a global bicycle company.</p>	<p><b>Objectives:</b> The students will: -define entrepreneur -examine the essential elements of operating a global business -identify the employee skills that enable businesses to compete successfully in the global market <b>Concepts:</b> entrepreneur, incentive, interdependence, markets, profit <b>Skills:</b> analyzing information, classifying, critical thinking, giving reports, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Ten: Environment for Growth</b> Students learn about the roles of private ownership and markets in promoting economic growth and directing the use of environmental resources. They also learn about environmental problems associated with economic growth and use their knowledge to discuss an important world resource - ocean fish.</p>	<p><b>Objectives:</b> The students will: -explain the role of private ownership and the marketplace in promoting economic growth -explain why people sometimes lack incentives to use environmental resources carefully -identify ways of promoting the careful, productive use of environmental resources <b>Concepts:</b> economic growth, resources <b>Skills:</b> analyzing information, critical thinking, giving reports, teamwork</p>	<p>3-1 3-2 4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

## *JA Go Figure! Exploring Math in Business*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Unit 1: Math in the Workforce</b> Students learn how math skills are required for various occupations. They discuss a variety of careers, key characteristics associated with those careers, and factors that help in making career choices.</p>	<p><b>Objectives:</b> The students will: -gain a greater awareness of the importance of math in preparing for many jobs -recognize different factors that may influence career decisions</p>	4-2	1-1 1-2 4-1	6.RP.1, 3, 4 6.CM.9-11 6.CN.1, 6-9 6.R.8 6.N.1, 15, 27  7.RP.1, 2 7.CM.9-11 7.CN.6-9 7.R.10 7.N.19  8.RP.1, 2 8.CM.9-11 8.CN.6-9 8.R.10 8.N.6
<p><b>Unit 2: Numbers and Operations</b> Students practice a wide range of business math and banking activities to help them realize how they will use math in their future careers and personal lives.</p>	<p><b>Objectives:</b> The students will: -write spreadsheet and computer program statements -identify examples of fixed and variable costs -distinguish between simple and compound interest -fill out deposit slips, write checks, and maintain a check register -complete an IRS form 1040 EZ</p>	4-1 4-2 5-3	1-1 1-2 4-1	6.PS.1-3, 5, 7, 8, 10, 15-17, 21-23 6.RP.1-6 6.CM.1-11 6.CN.1-9 6.R.1, 2, 5, 8 6.N.1, 6, 11, 12, 15, 21, 22, 26, 27 6.A.1-3, 6  7.PS.1, 3, 5, 6, 11, 12, 14-16 7.RP.1-5, 8 7.CM.1-11 7.CN.1-9 7.R.1-8, 10 7.N.11-13, 19 7.A.1 7.M.6  8.PS.1, 3, 5, 6, 11, 12, 14-16 8.RP.1-5, 8 8.CM.1-11 8.CN.1-9 8.R.1-8, 10 8.N.4-6 8.A.15
<p><b>Unit 3: Functions, Graphs, and Tables</b> Students develop their skills in comprehending algebraic functions and using these functions to create a variety of mathematical charts,</p>	<p><b>Objectives:</b> The students will: -gather, organize, and use data to construct bar graphs and pie charts -interpret graphs</p>		1-1 1-2 4-1	6.CM.3, 4, 9-11 6.CN.1-9 6.R.1-6, 8 6.N.1 6.A.6 6.S.4, 6-8

graphs, and tables.				<p>7.CM.3, 4, 9-11 7.CN.1-9 7.R.1-8, 10, 11 7.N.12 7.A.7, 8, 10 7.S.2-4, 6, 7</p> <p>8.CM.3, 4, 9-11 8.CN.1-9 8.R.1-8, 10, 11 8.A.4, 12, 15, 17, 19</p>
<p><b>Unit 4: Measurements, Accuracy, and Precision</b> Students develop and reinforce skills in measurement techniques through taking inventory and product measurements.</p>	<p><b>Objectives:</b> The students will: -compute area, weight, and other values of tangible products -calculate the circumference of a circle -find linear distances using circle measurements and calculations</p>		<p>1-1 1-2 4-1</p>	<p>6.PS.1-3, 5, 7, 8, 10, 15-17, 21-23 6.RP.1-6 6.CM.1-11 6.CN.1-9 6.R.1-8 6.N.1-4, 21, 22, 27 6.A.1-3, 6 6.G.3, 6, 7, 9</p> <p>7.PS.1, 3, 5-9, 11-17 7.RP.1-5, 8 7.CM.1-11 7.CN.1-9 7.R.1-10 7.N.2, 11-13, 19 7.A.1 7.G.1</p> <p>8.PS.1, 3, 5-9, 11-17 8.RP.1-5, 8 8.CM.1-11 8.CN.1-9 8.R.1-10 8.N.6 8.A.15 8.M.1</p>
<p><b>Unit 5: Sampling, Averaging, and Estimating</b> Students take statistical samples, calculate averages, and use estimation techniques in complex and technical business simulations.</p>	<p><b>Objectives:</b> The students will: -estimate net profit based on fixed and variable costs -estimate a monthly budget -compare estimated salary and expenses for various careers -use data to analyze cost effectiveness of two different contract terms -make estimates by examining container shapes and calculate volumes by measuring containers</p>	<p>4-1 4-2</p>	<p>1-1 1-2 4-1</p>	<p>6.PS.1-3, 5, 7, 8, 10, 15-17, 21-23 6.RP.1-6 6.CM.1-11 6.CN.1-9 6.R.1, 2, 5, 8 6.N.1, 6, 11, 12, 15, 21, 26, 27 6.A.6 6.M.7, 8 6.S.5</p> <p>7.PS.1, 3, 5, 6, 11, 12, 14-16 7.RP.1-5, 8 7.CM.1-11 7.CN.1-9 7.R.1-8, 10 7.N.11-13, 19</p>

				<p>7.G.2 7.M.6 7.S.5</p> <p>8.PS.1, 3, 5, 6, 11, 12, 14-16 8.RP.1-5, 8 8.CM.1-11 8.CN.1-9 8.R.1-8, 10 8.N.4-6 8.A.15</p>
<p><b>Unit 6: Ratios and Proportions</b> Students review ratios and proportions in everyday living and business and technical situations. They also interpret and compare ratios.</p>	<p><b>Objectives:</b> The students will: -recognize and name equivalent ratios -read maps and convert map distance to miles using a scale to measure distance -demonstrate clear and precise verbal instructions -interpret and compare ratios</p>		<p>1-1 1-2 4-1</p>	<p>6.PS.1-3, 5, 7, 8, 10, 16-17, 21-23 6.RP.1-7 6.CM.1-11 6.CN.1, 3, 5-9 6.R.1-5, 7 6.N.1, 6-12, 21, 22, 26, 27 6.A.5, 6</p> <p>7.PS.1, 3, 5, 6, 10-16 7.RP.1-5, 8 7.CM.1-11 7.CN.1-9 7.R.1-8, 9 7.N.11-13, 19 7.A.1, 6 7.M.1, 3, 4, 9, 12, 13</p>
<p>(continued) <b>Unit 6: Ratios and Proportions</b> Students review ratios and proportions in everyday living and business and technical situations. They also interpret and compare ratios.</p>	<p>(continued) <b>Objectives:</b> The students will: -recognize and name equivalent ratios -read maps and convert map distance to miles using a scale to measure distance -demonstrate clear and precise verbal instructions -interpret and compare ratios</p>			<p>(continued) 8.PS.1, 3, 5, 6, 10-16 8.RP.1-5, 8 8.CM.1-11 8.CN.1-9 8.R.1-8, 9 8.N.6 8.A.15 8.G.7 8.M.1</p>
<p><b>Unit 7: Area, Perimeter, Volume and Spatial Visualization</b> Students will develop and reinforce their skills in making correct measurements of various items related to floor plans and buildings.</p>	<p><b>Objectives:</b> The students will: -select and arrange furniture in a room based on need, interest, cost, and area available -recognize and read plan and elevation drawings -estimate building calculations to make the best use of materials</p>		<p>1-1 1-2 4-1</p>	<p>6.PS.1-3, 5, 7, 8, 10, 13, 16, 17, 21-23 6.RP.1-5 6.CM.1-11 6.CN.1-9 6.R.1-7 6.N.1, 7, 9, 16-18, 22, 27 6.A.5, 6 6.G.3 6.M.7</p> <p>7.PS.1-3, 6, 10-17</p>

				7.RP.1-5 7.CM.1-11 7.CN.1-9 7.R.1-8, 9 7.N.11-13, 19 7.G.3, 4 7.M.2, 11  8.PS.1-3, 6, 10-17 8.RP.1-5 8.CM.1-11 8.CN.1-9 8.R.1-8, 9 8.N.6, 15 8.G.8-11 8.M.1
<b>Unit 8: Probability and Statistics</b> Students understand and appreciate the usefulness of probability and statistics in everyday living and in a variety of business and technical situations.	<b>Objectives:</b> The students will: -find the probability of a given outcome -explain the use and importance of statistics -construct and apply Pascal's Triangle to compute possible outcomes -calculate mean, median, and mode -calculate and use percentages -use sampling to make predictions		1-1 1-2 4-1	6.PS.1-3, 5, 7-10, 12-23 6.RP.1-9 6.CM.1-11 7.CN.19 6.R.1-8 6.N.1, 6, 8, 11, 12, 15, 26, 27 6.S.1, 2, 4-11  7.PS.1, 3-6, 10-17 7.RP.1-8 7.CM.1-11 7.CN.1-9 7.R.1-8, 10, 11 7.N.11-13, 19 7.A.8 7.M.10 7.S.1, 4-12  8.PS.1, 3-6, 10-17 8.RP.1-8 8.CM.1-11 8.CN.1-9 8.R.1-8, 10, 11 8.N.4-6 8.A.3, 15, 16, 19

## *JA Success Skills*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Connecting to the Workplace</b> The students explore their beliefs, values, and ethical principles as they relate to the world of work.</p>	<p><b>Objectives:</b> The students will: -assess their knowledge of school and workplace expectations -analyze ethical dilemmas common in school and the workplace -develop a personal code of ethics</p>	<p>5-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Two: Communicating Effectively</b> The students analyze communication patterns to discover the importance of effective interpersonal communications in the workplace and in life.</p>	<p><b>Objectives:</b> The students will: -explore effective and ineffective forms of communication -identify effective interpersonal skills practiced by famous people -develop an interpersonal skills plan for the workplace</p>	<p>5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Three: Assessing Your Skills</b> The students evaluate videotaped workplace scenarios and complete a skills assessment.</p>	<p><b>Objectives:</b> The students will: -evaluate appropriate courses of action to take when presented with hypothetical workplace situations -recognize effective and ineffective behaviors in the workplace</p>	<p>5-4</p>	<p>1-1 1-2 3-1 4-1</p>	
<p><b>Activity Four: Improving Your Skills</b> The students interpret scores received on their interpersonal skills assessment.</p>	<p><b>Objectives:</b> The students will: -discover their individual level of interpersonal effectiveness -explore strategies for improving their skills in building rapport, influencing others, and teamwork</p>	<p>5-4</p>	<p>1-1 1-2 3-1 4-1</p>	<p>A.S.10</p>
<p><b>Activity Five: Building Rapport</b> The students learn about establishing and building rapport in personal and work situations.</p>	<p><b>Objectives:</b> The students will: -learn techniques for establishing rapport in personal and work situations -practice and recognize effective behaviors for building rapport</p>	<p>5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	
<p><b>Activity Six: Influencing Others</b> The students learn effective ways to influence others in the workplace through case studies and discussion.</p>	<p><b>Objectives:</b> The students will: -develop questioning and restating skills -identify effective behaviors for influencing others -recommend specific approaches for influencing others in the workplace</p>	<p>5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Seven: Working in Teams</b> The students apply teamwork skills by working together to reach a common goal.</p>	<p><b>Objectives:</b> The students will: -recognize that collaboration is necessary to achieve desired results -identify factors that enhance or impede team performance -apply guidelines for effective team performance to their own school or work situations</p>	5-4	1-1 1-2 3-1 3-2 4-1	
<p><b>Activity Eight: Communicating Your Value</b> The students learn to communicate their skills and use a variety of career preparation tools.</p>	<p><b>Objectives:</b> The students will: -complete a job application -prepare a work history report -write effective business letters and resumes -organize a portfolio</p>	5-4	1-1 1-2 3-1 3-2 4-1	
<p><b>Activity Nine: Presenting Yourself</b> The students learn techniques for presenting themselves effectively and practice preparing for peer interviews.</p>	<p><b>Objectives:</b> The students will: -identify effective techniques for presenting oneself -prepare for interviews with potential employers -participate in peer interviews and provide effective feedback -organize a portfolio</p>	5-4	1-1 1-2 3-1 3-2 4-1	
<p><b>Activity Ten: Applying Your Skills</b> The students practice their interpersonal skills through either one-on-one interviews or a panel discussion with community representatives.</p>	<p><b>Objectives:</b> The students will: -apply their interpersonal skills in interactions with community representatives -participate in interviews or ask questions of panelists. -receive feedback on their preparation and interview skills</p>	5-4	1-1 1-2 3-1 3-2 4-1	

# *JA Economics*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Topic One: Pillars of the U.S. Economic System</b> Chapters 1 and 2 describe the basic economic problems and the nature of the free enterprise system.</p>	<p><b>Objectives:</b> The students will: -describe how scarcity forces people to make choices and weigh opportunity costs -analyze how different economic systems solve basic economic problems -explain how voluntary exchange markets allocate resources -describe how money, goods, and services link households and business in the U.S. economy</p>	<p>2-1 4-1 4-2 5-1 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17</p>
<p><b>Topic Two: Supply, Demand, Market Prices, and the Consumer</b> Chapters 3, 4, 5, and 6 describe the price system, illustrate how supply and demand interact to establish market prices and allocate resources, and explore consumer-related issues.</p>	<p><b>Objectives:</b> The students will: -explain price effect -illustrate how changes in supply and demand affect market price -evaluate how markets meet consumer needs -describe the role of consumers -explain the function of credit -analyze saving, investing, and personal money management options</p>	<p>1-3 4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7, 12 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 9, 31, 32 A.G.3, 4 A.M.1 A.S.4, 10, 17, 21</p>
<p><b>Topic Three: Theory and Operations of the Business Firm</b> Chapters 7, 8, 9, 10, and 11 examine the role of entrepreneurs and how businesses are organized and financed, explore production, productivity, labor, market structure, and marketing strategies.</p>	<p><b>Objectives:</b> The students will: -compare and contrast different types of business organizations -describe the responsibilities, risks, and rewards of entrepreneurship -differentiate among types of business financing -describe factors that affect productivity -analyze the role of organized labor -identify different market structures</p>	<p>1-3 4-1 4-2 5-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17, 21</p>
<p><b>Topic Four: Economic Institutions</b> Chapters 12, 13, and 14 examine the roles of government, financial institutions, and the federal reserve banking system in the United States.</p>	<p><b>Objectives:</b> The students will: -describe government's role in the economy -describe the role of banks and the functions of the Federal Reserve System -describe the phases of the business cycle -analyze fiscal and monetary policy options -evaluate the effectiveness of different economic policies</p>	<p>1-3 4-1 4-2 5-1 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.1, 4, 31, 32 A.G.3 A.M.1 A.S.10, 17, 21</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Topic Five: The Global Economy</b>            Chapters 15 and 16 explore the costs and benefits of international trade, economic growth, and global economic issues for the 21st century.</p>	<p><b>Objectives:</b> The students will:            -explain why nations trade goods and services            -describe barriers to international trade            -identify various economic challenges the global economy faces            -analyze current economic problems</p>	1-2 2-1 2-2 2-3 3-1 3-2 4-1 4-2 5-1 5-4	1-1 1-2 3-1 3-2 4-1	A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3 A.M.1, 2 A.S.10, 17

# JA Titan

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Topic One: Building a Management Team</b> Students become acquainted with the business simulation and are introduced to the concept of management.</p>	<p><b>Objectives:</b> The students will: -identify key decision-making roles in a business -name skills and experience needed for specific jobs -develop plans for their Holo-Generator™ companies</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7, 12 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17, 21</p>
<p><b>Topic Two: Getting the Price Right</b> Students become familiar with the simulation and financial reports; they form companies, choose a business strategy, and make a decision about price for the next business quarter.</p>	<p><b>Objectives:</b> The students will: -discover the types of decisions all businesses make: price, production, marketing, capital investment, and R&amp;D decisions -determine a business strategy -set a product price to achieve a specific level of sales</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7, 12 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17, 21</p>
<p><b>Topic Three: Producing Enough at the Right Price</b> Students are introduced to the concept of supply and try to find the market-clearing price for their product.</p>	<p><b>Objectives:</b> The students will: -adjust price to affect production -identify the gross margin for their companies -set a production level to maximize profit -identify ways to maximize production efficiency</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7, 12 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17, 21</p>
<p><b>Topic Four: Finding the Buyers</b> Students discover the impact of marketing on sales and make marketing decisions for their Holo-Generator™ companies.</p>	<p><b>Objectives:</b> The students will: -identify key decision-making roles in a business. -review the principles of price setting. -analyze price, production, and marketing information for Holo-Generators™.</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Topic Five: Building Bigger</b> Students promote new growth in their businesses through capital investment.</p>	<p><b>Objectives:</b> The students will: -identify the essential elements of capital investment -establish a rationale for capital investment consistent with their company’s price/volume strategy -assess presentations to determine how capital investment decisions are made -analyze the results of their decisions for the last quarter and make decisions for the next quarter</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17</p>
<p><b>Topic Six: Making Better Holo-Generators™</b> Students make decisions to spend money on research and development to improve their Holo-Generator™.</p>	<p><b>Objectives:</b> The students will: -identify the key reasons for spending on research and development -develop a research and development plan consistent with company goals -analyze the results of their decisions for the last quarter and make decisions for the next quarter</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17</p>
<p><b>Topic Seven: The Expert Rescue Team</b> Students take on the role of consultants to struggling companies, helping to identify strategies to improve profitability.</p>	<p><b>Objectives:</b> The students will: -identify potential problems from a company’s financial reports -make presentations of recommended strategies to improve company performance -analyze the five decisions required for a Holo-Generator™ company</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17</p>
<p><b>Topic Eight: Navigating the Business Cycle</b> The students learn how to recognize the business cycle and successfully manage their businesses during economic peaks and troughs.</p>	<p><b>Objectives:</b> The students will: -identify how the business cycle influences economic factors -determine how firms adjust to changes in economic activity -recognize the importance of economic indicators to business -assess the impact of monetary and fiscal policy</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Topic Nine: Launching New Products</b> Students learn about the challenges companies face before and after the introduction of a new technology in the marketplace.</p>	<p><b>Objectives:</b> The students will: -identify the impact new technology has on existing products and services -prepare an initial marketing strategy based on focus group reaction and selected target markets -analyze situations and develop solutions to challenges their companies may face during the product introduction phase</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17</p>
<p><b>Topic Ten: Why Businesses Fail</b> Students learn why products become obsolete in a dynamic market economy and evaluate strategies that firms use to extend the life of their products to remain competitive.</p>	<p><b>Objectives:</b> The students will: -identify why certain technologies make existing products obsolete -develop alternative business strategies and evaluate the costs and risks of each strategy -review the product life cycle and create options for extending the life of a product</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17</p>

## *JA Personal Finance*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity One: Make the Right Choice</b> Students learn how individual choices influence occupation selection, earnings potential, education and skill development.</p>	<p><b>Objectives:</b> The students will: -identify personal choices they can make to influence their level of education and skill development -illustrate how individual choices can influence their careers and earnings potential</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 3, 8, 9 A.RP.1, 2, 5 A.CM.1, 5, 7-9, 13 A.CN.6, 7 A.R.1, 3, 4, 7 A.S.10</p>
<p><b>Activity Two: Where's the Rest of My Paycheck?</b> Students learn how taxes affect individuals.</p>	<p><b>Objectives:</b> The students will: -explain that taxes are mandatory payments to governments -identify payroll taxes that individuals pay</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.CM.2, 3, 12, 13 A.CN.3, 6, 7 A.R.1, 3, 4, 7 A.N.1, 5</p>
<p><b>Activity Three: Jobs-Jobs-Jobs</b> Students learn about national trends in employment.</p>	<p><b>Objectives:</b> The students will: -identify national trends in employment -utilize information about national trends to form future educational and employment plans</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 3, 8, 9 A.RP.1, 2 A.CM.1, 5, 7-9, 13 A.CN.6, 7 A.R.3, 7 A.S.10</p>
<p><b>Activity Four: Mind Your Own Business</b> Students learn about entrepreneurial characteristics.</p>	<p><b>Objectives:</b> The students will: -describe the characteristics that help make entrepreneurs successful -analyze the options available to fund a startup company</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1-3 A.CM.1, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5</p>
<p><b>Activity Five: How Will I Pay For My Education?</b> Students learn about financing post-secondary education.</p>	<p><b>Objectives:</b> The students will: -identify post-secondary education financing options -explain the savings plans, loan options, and other forms of financial aid that are available for them -create a personal plan to fund their post-secondary education</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1, 2 A.CM.1, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5</p>
<p><b>Activity Six: Are You a Smart Consumer?</b> Students learn how to be smart consumers.</p>	<p><b>Objectives:</b> The students will: -differentiate between a need and a want -identify the components of smart consumerism -analyze the advantages and disadvantages of making purchases over the internet</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1, 2 A.CM.1, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Seven: The Home Game</b> Students learn about mortgages.</p>	<p><b>Objectives:</b> The students will: -explore the option of buying a home. -explain why there are differences between 15-year and 30-year mortgages -analyze interest rates, types of mortgages, locations, and hypothetical salaries to determine the feasibility of home ownership</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1-3 A.CM.1, 3, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5 A.M.1</p>
<p><b>Activity Eight: Making Ends Meet</b> Students learn about personal financial responsibility and cost-benefit analysis.</p>	<p><b>Objectives:</b> The students will: -use cost-benefit analysis to choose among spending alternatives such as housing, transportation, and consumer goods</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1-3 A.CM.1, 3, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.1, 3, 4, 7 A.N.1, 5</p>
<p><b>Activity Nine: The Power of Credit</b> Students learn about credit.</p>	<p><b>Objectives:</b> The students will: -compare the advantages and disadvantages of credit -explore the rights and responsibilities of a credit user -compare rates to determine the credit card that suits their needs</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1-3 A.CM.1, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5 A.M.1</p>
<p><b>Activity Ten: In Over Your Head</b> Students learn about credit reports, the importance of credit history, and the options available to correct credit problems.</p>	<p><b>Objectives:</b> The students will: -explain how payment performance determines credit history -explain why credit records are maintained and accessed -identify and analyze the pros and cons of specific actions that can be taken in case of credit over-extension or other financial difficulties</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1-3 A.CM.1, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5 A.M.1</p>
<p><b>Activity Eleven: Saving for Your Future</b> Students learn about a variety of investment options.</p>	<p><b>Objectives:</b> The students will: -explain the difference between saving and investing -explore investment options</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1-3 A.CM.1, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5 A.M.1</p>

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Activity Twelve: The Case of the Shrinking Dollar</b> Students learn about inflation.</p>	<p><b>Objectives:</b> The students will: -define inflation -analyze selected items from the Consumer Price Index and track price changes from 1980 to the present -explain the effect of inflation on personal savings</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 3, 5, 8, 9 A.RP.1-6, 12 A.CM.1, 3, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.1, 3, 4, 7 A.N.1, 5 A.M.1 A.S.3, 10, 13, 14, 21</p>
<p><b>Activity Thirteen: The Fed Is Watching</b> Students learn about monetary policy.</p>	<p><b>Objectives:</b> The students will: -define the Federal Reserve System -explain the role of the Federal Reserve in the United States economy -analyze how changes in interest rates affect economic conditions -review targeted economic indicators and determine if short-term interest rates should be changed</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 3, 5, 8, 9 A.RP.1, 2 A.CM.1, 5, 7-9, 12, 13 A.CN.6, 7 A.R.3, 7 A.M.1 A.S.10, 21</p>
<p><b>Activity Fourteen: Protect Yourself</b> Students learn about automobile insurance.</p>	<p><b>Objectives:</b> The students will: -explain the costs and benefits of insurance -analyze the costs and benefits of automobile insurance</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1, 2 A.CM.1, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5 A.M.1</p>
<p><b>Activity Fifteen: Risky Business</b> Students learn about risk management.</p>	<p><b>Objectives:</b> The students will: -explain the importance of a risk management plan -create a risk management plan that includes life, health, income protection, and disability insurance</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1, 2 A.CM.1, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5</p>
<p><b>Activity Sixteen: The Future is Now</b> Students learn about long-term financial planning and retirement.</p>	<p><b>Objectives:</b> The students will: -explain the importance of long-term financial planning -determine which financial resources are necessary for retirement -create a long-term saving plan that reflects their long-term goals for their quality of life</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1, 5, 8, 9 A.RP.1-3 A.CM.1, 5, 7-9, 12, 13 A.CN.3, 6, 7 A.R.3, 7 A.N.1, 5 A.A.9</p>

# *JA Company Program*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<p><b>Topic One: Organizing a Junior Achievement Company</b> Students analyze and explore personal opportunities and responsibilities within a company.</p>	<p><b>Objectives:</b> The students will: -summarize the responsibilities of the jobs and describe leadership opportunities within the JA Company Program -evaluate the leadership, educational, and social opportunities gained from the JA Company Program -learn how to organize a company, sell stock, produce a product, market a product or service, and maintain financial records</p>	<p>4-1 4-2 5-3 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7, 12 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17, 21</p>
<p><b>Topic Two: Developing a Business Plan</b> Students design strategies for a company that include a business plan, production plan, financial plan, and marketing plan.</p>	<p><b>Objectives:</b> The students will: -demonstrate leadership ability -construct a business plan -carry out the plan -establish production and sales goals for a product or service</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7, 12 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3, 4 A.M.1 A.S.10, 17, 21</p>
<p><b>Topic Three: Managing a Junior Achievement Company</b> Students produce a product, monitor productivity, evaluate the quality of the product, and create a selling strategy.</p>	<p><b>Objectives:</b> The students will: -develop an effective sales presentation -differentiate between production and productivity -monitor quality control -describe the effect on productivity of employee attitudes and skills -evaluate the impact of technology, management, employee attitudes, and skills on productivity</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3 A.M.1 A.S.10, 17</p>
<p><b>Topic Four Liquidating a Junior Achievement Company</b> Students will compose an annual report for stockholders and develop personal career goals.</p>	<p><b>Objectives:</b> The students will: -describe and compute taxes that businesses pay -explain how dividends are determined and paid -evaluate the impact of entrepreneurs on the U.S. economic system</p>	<p>4-1 4-2 5-4</p>	<p>1-1 1-2 3-1 3-2 4-1</p>	<p>A.PS.1-10 A.RP.1-7 A.CM.1-13 A.CN.1-7 A.R.1, 3, 4, 7 A.N.1, 5 A.A.4, 31, 32 A.G.3 A.S.10</p>

## *JA Job Shadow*

Description	Key Learning Objectives	Social Studies	English Language Arts	Mathematics
<b>Topic 1: Relevance of Schoolwork</b>	<b>Objectives:</b> The students will: - observe how English, math, problem-solving and other basic skills are used each day on the job		1-1 1-2 3-1 4-1	
<b>Topic 2: Necessary Workplace Skills</b>	<b>Objectives:</b> The students will: - discover skills required for success in most careers -conduct a personal assessment of the skills they observe -develop a personal action plan to obtain the education and skills necessary to secure a job that interests them	4.2	1-1 1-2 3-1 3-2 4-1	
<b>Topic 3: Teamwork</b>	<b>Objectives:</b> The students will: -observe teamwork on the job -discover how each person and department plays an important role in the production or service delivery process		1-1 1-2 3-1 3-2 4-1	
<b>Topic 4: Connection Between Learning and Earning</b>	<b>Objectives:</b> The students will: - examine how education and training relate to success on the job -understand that a good education is key to getting a job	4.2	1-1 1-2 3-1 4-1	
<b>Topic 5: Introduction to Careers</b>	<b>Objectives:</b> The students will: -identify various careers -gain knowledge of careers to assist in their own career decisions	4.2	1-1 1-2 3-1 4-1	A.CN.6, 7 A.N.1