



**A Correlation between
the Common Core State Standards,
Washington Essential Academic
Learning Requirements
and Junior Achievement Programs**

Updated March 2017
Financial Education Standards
CTE Career Readiness and
Business Management Standards

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
www.ja.org

Overview

Junior Achievement programs reinforce the value of workforce readiness, entrepreneurship, and financial literacy while providing opportunities to develop cross-disciplinary knowledge and skills. This multidisciplinary approach helps students connect information across social studies disciplines such as economics, geography, history, government, and civics while incorporating mathematical concepts and reasoning, and language arts skills

In this document, Junior Achievement programs are correlated to the Washington Essential Academic Learning Requirements for social studies and Financial Education for grades 9-12 as well as the Common Core State Standards in English/ Language Arts and Mathematics.

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.

High School Programs

[JA Be Entrepreneurial](#)[®] introduces students to the essential components of a practical business plan, and challenges them to start an entrepreneurial venture while still in high school.....Page 2

[JA Company Program](#)[®] Blended analyzes and explores personal opportunities and responsibilities within a student-led company.....Page 5

[JA Economics](#)[®] examines the fundamental concepts of micro-, macro-, and international economics.....Page 11

[JA Exploring Economics](#)[®] fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics.....Page 16

[JA Finance Park](#)[®] is a month-long program that introduces students to personal financial planning and career exploration. At the culmination of this teacher-led program, students visit JA Finance Park, a realistic on-site or virtual community, to put into practice what they've learned by developing and committing to a personal budget.....Page 20

[JA Job Shadow](#)[®] inspires students to be entrepreneurial in their approach to work; introduces them to professions and industries that are crucial in the 21st century; and encourages mentoring between young people and caring adults.....Page 22

[JA Personal Finance](#)[®] Blended focuses on: earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one's personal finances..... Page 24

[JA Titan](#)[®] introduces critical economics and management decisions through an interactive simulation.....Page 28

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	WA State Learning Standards	Common Core ELA
<p>Session One: Introduction to Entrepreneurship Students test their knowledge about entrepreneurship, and they begin the process to select a product or service for a business venture.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the elements of a successful business start-up ▪ Evaluate myths and facts about entrepreneurship ▪ Consider product-development options <p>Concepts: entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, working in groups</p>	<p>Social Studies Grade 9-10 5.3.1 Evaluates one’s own viewpoint and the viewpoints of others in the context of a discussion. 2.1.1 Analyzes how the costs and benefits of economic choices have shaped events in the world in the past or present.</p> <p>Grade 11 2.1.1 Analyzes the incentives for people’s economic choices in the United States in the past or present.</p> <p>Grade 12 2.4.1 Analyzes and evaluates how individuals affect and are affected by the distribution of resources and sustainability.</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>
<p>Session Two: What’s My Business? Students select a product or service for a business venture.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of carefully selecting a product or service before starting a business ▪ Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans. <p>Concepts: entrepreneur, franchise, non-profit business, product development</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, reading for understanding, working pairs</p>	<p>Financial Education 9. EI. 5. Explore the risks, costs, and rewards of starting a business.</p> <p>Career Ready Practices 4. Communicate clearly and effectively and with reason.</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>

JA Be Entrepreneurial

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<p>Session Three: Who’s My Customer? Students analyze potential markets.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of analyzing markets ▪ Apply a needs assessment to the market available to a specific product <p>Concepts: advertisement, entrepreneur, customer, demographic, market needs, marketing</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	<p>Social Studies Grade 9 2.2.1 Understands and analyzes how planned and market economies have shaped the production, distribution, and consumption of goods, services, and resources around the world in the past or present.</p> <p>Career Ready Practices 2. Apply appropriate academic and technical skills.</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>
<p>Session Four: What’s My Advantage? Students determine how to set a product apart from competition.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define competitive advantages and recognize them in other businesses ▪ Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market <p>Concepts: competitive advantages, customer, entrepreneur, profit, product</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	<p>Career Ready Practices 8. Utilize critical thinking to make sense of problems and persevere in solving them.</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	WA State Learning Standards	Common Core ELA
<p>Session Six: Ethics Are Good for Business Students consider consequences in making ethical business decisions.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate short- and long-term consequences in making ethical decisions ▪ Express that being ethical can be good for business <p>Concepts: consequences, entrepreneur, ethical dilemma, ethics, social responsibility, stakeholder</p> <p>Skills: analyzing information, categorizing data, decision-making, expressing multiple viewpoints, evaluating alternatives, oral and written communication, reading for understanding, weighing consequences, working in pairs</p>	<p>Financial Education 10. FD 4. Consider different definitions of wealth based on personal values, priorities, and goals. 11/12. FD 2. Develop (Revise) your definition of wealth based on personal values, priorities, and goals.</p> <p>Career Ready Practices 5. Consider the environmental, social and economic impacts of decisions. 9. Model integrity, ethical leadership and effective management.</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>
<p>Session Seven: The Business Plan Students compile a sample business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan <p>Concepts: business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development</p> <p>Skills: analyzing information, business planning, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in pairs</p>	<p>Financial Education Grade 12 12.FD. 9. Analyze expenses and risks of alternative financing options</p> <p>Career Ready Practices 6. Demonstrate creativity and innovation. 12. Work productively in teams while using cultural global competence.</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>

JA Company Program – Blended

Session Details	WA State Learning Standards	Common Core ELA	Literacy in History Social Studies
<p>Meeting One: Start a Business</p> <p>Students examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify what they will be doing in JA Company Program. ▪ Share important information about prior knowledge, beliefs, and attitudes. ▪ Build relationships with others in their group. ▪ Determine entrepreneurial traits and choose a business team. ▪ Explore potential ways to fund their venture. 	<p>Financial Education</p> <p>9.EI.5. Explore the risks, costs, and rewards of starting a business.</p> <p>10.EI.2. Outline a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p>	<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4 W.9-10.6 SL.9-10.1-2 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.6 SL.11-12.1-2, SL.11-12.4 L.11-12.1-2 L.11-12.6</p>	
<p>Meeting Two: Fill a Need</p> <p>Students brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Collaborate as a group to decide on the product or service that the Company will sell. ▪ Narrow the list of potential business ideas by answering critical questions about each one. 	<p>Social Studies</p> <p>9. 2.2.1 Understands and analyzes how planned and market economies have shaped the production, distribution, and consumption of goods, services, and resources around the world in the past or present.</p> <p>9.2.2.2 Analyzes how and why countries have specialized in the production of particular goods and services in the past or present.</p> <p>9. 5.2.1 Creates and uses research questions that are tied to an essential question to focus inquiry on an idea, issue, or event.</p> <p>9.5.2.2 Evaluates the validity, reliability, and credibility of sources when researching an issue or event.</p> <p>CTE Business, Management and Administration Career Cluster Statements</p> <p>BAC01.02.02 Describe the nature of business and its contribution to society.</p> <p>BAC05.01.01 Employ entrepreneurial discovery strategies to generate feasible ideas for business ventures.</p>	<p>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.4 W.9-10.6-7 SL.9-10.1-2 SL.9-10.4-5 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.6 SL.11-12.1-2, SL.11-12.4 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.4 RH.6</p> <p>Grades 11-12 RH.1 RH.4 RH.6</p>

JA Company Program – Blended

Session Details	WA State Learning Standards	Common Core ELA	Literacy in History Social Studies
<p>Meeting Three: Vet the Venture</p> <p>Students conduct research on their top product or service ideas and decide on which idea to move forward with based on a series of factors.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Conduct research on top business ideas. ▪ Decide which product or service idea to move forward with. ▪ Submit the product idea for approval. 	<p>Social Studies</p> <p>9. 5.1.1 Analyzes consequences of positions on an issue or event.</p> <p>9.5.1.2 Evaluates the precision of a position on an issue or event.</p> <p>9. 5.3.1 Evaluates one's own viewpoint and the viewpoints of others in the context of a discussion.</p> <p>Financial Education</p> <p>9.EI.5. Explore the risks, costs, and rewards of starting a business.</p> <p>CTE Business, Management and Administration</p> <p>BAC01.02.04 Use knowledge regarding the impact government has on businesses to make informed economic decisions. BAC01.02.05 Analyze cost/profit relationships to guide business decision-making.</p> <p>BAC05.01.02 Develop a concept for a new business venture.</p> <p>BAC05.01.03 Evaluate a new business venture concept's potential for success.</p> <p>BAC06.01.03 Assess needed safety policies/procedures to ensure protection of employees.</p> <p>BAC08.01.04 Describe the nature and scope of business laws and regulations.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.6-7 SL.9-10.1-3 L.9-10.1-2</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.4 W.11-12.6-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.4</p> <p>Grades 11-12</p> <p>RH.1 RH.4</p>
<p>Meeting Four: Create a Structure</p> <p>Students form business teams and begin to develop their business plan through a series of specialized tasks.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Form and select Business Teams. ▪ Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business. ▪ Work individually or with other Company member to conduct research and complete tasks in order to launch the business. 	<p>Financial Education</p> <p>10.SS.1. Create a plan to manage spending and achieve financial goals.</p> <p>CTE Business, Management and Administration</p> <p>BAC08.01.05 Describe the elements of a business contract.</p> <p>BAC08.01.08 Select business structure for immediate and long-term operations.</p> <p>BAC08.01.10 Explain applicable tax laws and regulations to comply with government requirements.</p> <p>BAC10.01.01 Use information literacy skills to increase workplace efficiency and effectiveness.</p> <p>BAC10.01.02 Acquire a foundational knowledge of information management to understand its nature and scope.</p> <p>BAC10.01.03 Maintain business records to facilitate business operations.</p>	<p>Grades 9-10</p> <p>RI.9-10.1-2 W.9-10.2,4 W.9-10.6-7 SL.9-10.1-3 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.4 W.11-12.6-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p>

JA Company Program – Blended

Session Details	WA State Learning Standards	Common Core ELA	Literacy in History Social Studies
<p>Meeting Five: Launch the Business</p> <p>Business teams report on their tasks and findings to the entire Company and come to a consensus on major decisions as they launch the business and finalize their business plan.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Engage in business communication and implementation. ▪ Research business processes, and integrate information across all teams. ▪ Apply the concept of accountability to practices in the Company. ▪ Complete a business plan. 	<p>Financial Education</p> <p>10.SS.3. Compare checking, savings, and credit card accounts that financial institutions provide.</p> <p>10.SS.4. Summarize the risks and protections of checks, prepaid cards, debit cards, gift cards, and online or mobile payment systems.</p> <p>CTE Business, Management and Administration</p> <p>BAC10.01.04 Acquire information to guide business decision-making.</p> <p>BAC10.01.05 Utilize project-management skills to improve workflow and minimize costs. ELO</p> <p>BAC10.03.02 Utilize planning tools to guide organization's/ department's activities.</p> <p>BAC10.03.03 Implement control activities that promote growth and development of the organization/department.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 whST.2 whST.6</p> <p>Grades 11-12</p> <p>RH.1 whST.2 whST.6</p>
<p>Meeting Six through Eleven: Run the Business</p> <p>Each week, business teams meet to provide status updates to the entire Company, review priorities, and accomplish tasks to meet Company goals and objectives.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Practice business communication and implementation. ▪ Practice task prioritization. ▪ Practice follow-through. ▪ Submit important information. ▪ Practice problem solving 	<p>CTE Business, Management and Administration</p> <p>BAC01.02.06 Use economic indicators to detect economic trends and conditions.</p> <p>BAC05.01.05 Actualize a new business venture to generate profit and/or meet objectives.</p> <p>BAC06.01.01 Adhere to health and safety regulations to support a safe work environment.</p> <p>BAC08.01.02 Demonstrate ethical behaviors in the workplace.</p> <p>BAC09.01.02 Develop personal traits and behaviors to foster career advancement.</p> <p>BAC10.04 Identify, understand and implement processes and systems used to monitor, plan, and control day-to-day business activities.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4-7 SL.9-10.1-2 SL.9-10.4-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2,4 W.11-12.5-6 SL.11-12.1-2 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.9</p>

JA Company Program – Blended

Session Details	WA State Learning Standards	Common Core ELA	Literacy in History Social Studies
<p>Topic: Capitalization</p> <p>Participants will examine the concept of capital and explore how it is raised. Several of the most common forms of startup capital are compared, and participants are encouraged to consider which they may want to apply to their own Company</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explore sources of capital. ▪ Consider which sources of capital might be used for the Company. ▪ Learn pitch ideas for building capital or obtaining funding. ▪ Present a pitch. 	<p>Financial Education 9/10. I. 6. Give examples of how economic conditions and business factors affect the market value of a stock.</p> <p>10. I.7. List various sources of information, including prospectuses, online resources, and financial publications to gather data about specific investments.</p> <p>11. CD. 4. Identify loan options for paying for a major purchase.</p> <p>12. I. 7. Give examples of how economic conditions and business factors affect the market value of a stock.</p> <p>CTE Business, Management and Administration BAC05.01.04 Determine the resources needed for start-up viability of a business venture.</p> <p>BAC10.02.01 Describe the fundamental principles of money needed to make financial exchanges.</p> <p>BAC10.02.02 Analyze financial needs and goals to determine financial requirements.</p>	<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2 W.11-12.4-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.2 RH.4 whST.2 whST.4-9</p> <p>Grades 11-12 RH.1 RH.2 RH.4 whST.2 whST.4-9</p>
<p>Topic: Finance</p> <p>To explore finance in greater depth, this topic guides participants in using the Finance Workbook, a comprehensive spreadsheet workbook used to manage company capital and finances.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Examine the most important financial elements of a startup. ▪ Practice using the Business Finance Tool. 	<p>Financial Education 9.SS.3. Investigate checking, savings, and credit card accounts that financial institutions provide.</p> <p>9.SS.4 4. List the risks and protections of checks, prepaid cards, debit cards, gift cards, and online or mobile payment systems.</p> <p>11.I. 5. Assess how economic conditions and business factors affect the market value of a stock.</p> <p>12.SS. Develop a system for keeping and using financial records.</p> <p>12.SS. Describe how to use different payment methods.</p> <p>CTE Business, Management and Administration BAC05.02.01 Develop a foundational knowledge of accounting to understand its nature and scope.</p> <p>BAC05.02.02 Demonstrate accounting procedures used to track money flow and to determine financial status.</p> <p>BAC05.03.01 Acquire a foundational knowledge of finance to understand its nature and scope.</p> <p>BAC10.02.06 Identify potential business threats and opportunities for protecting a business's financial well-being.</p> <p>BAC10.02.08 Manage financial resources to maintain business solvency.</p>	<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2 W.11-12.4-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p> <p>Grades 11-12 RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p>

JA Company Program – Blended

Session Details	WA State Learning Standards	Common Core ELA	Literacy in History Social Studies
<p>Topic: Management and Leadership Participants will explore the concepts of influence and power and how they relate to the role of company and team leaders</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Research how leaders make decisions. ▪ Investigate how leaders influence a company, beyond giving direction. ▪ Provide evidence of a leader’s specific leadership style. ▪ Develop a TED-style talk on leadership. 	<p>CTE Business, Management and Administration BAC07 Use leadership and teamwork skills in collaborating with others to accomplish organizational goals and objectives. BAC08.01.03 Manage internal and external business relationships to foster positive interactions.</p>	<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4,8 SL.9-10.1-4 L.9-10.1-2</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.2 RH.4 RH.8</p> <p>Grades 11-12 RH.1 RH.2 RH.4 RH.8</p>
<p>Topic: Marketing Concepts covered include market research, customer communication, the Four P’s of marketing, marketing planning, and product placement.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Learn about the 4 P’s of marketing— Product, Place, Price, and Promotion—and how they are related. ▪ Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s. 	<p>CTE Business, Management and Administration BAC10.06.02 Use knowledge management strategies to improve the performance and competitive advantage of an organization.</p>	<p>Grades 9-10 RI.9-10.1,4 SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 W.11-12.6-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.3 RH.4 RH.9</p> <p>Grades 11-12 RH.1 RH.3 RH.4 RH.9</p>
<p>Topic: Sales Participants will explore the advantages and disadvantages of a variety of sales strategies. They will examine tips for selling success and then practice each tip with several short activities.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Understand tips for sales success. ▪ Create a video blog entry about a product or service to practice these tips. 	<p>CTE Business, Management and Administration BAC10.05.01 Perform customer service activities to support customer relationships and encourage repeat business.</p>	<p>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.4-5 SL.9-10.1 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 W.11-12.4 SL.11-12.1 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.4 rhST.4-6</p> <p>Grades 11-12 RH.1 RH.4 rhST.4-6</p>

JA Company Program – Blended

Session Details	WA State Learning Standards	Common Core ELA	Literacy in History Social Studies
<p>Topic: Supply Chain Participants will review the links in the supply chain, which is what businesses establish to gather and produce the resources they need to make a product or service.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Explore the interconnected links in a supply chain. Define standards for communicating about production. Apply the concept of quality control to practices in the Company. 	<p>CTE Business, Management and Administration BAC10.04.02 Maintain property and equipment necessary for ongoing business activities. BAC10.08.01 Explain the nature and scope of quality management practices within a business.</p>	<p>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.4-5 SL.9-10.1 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 W.11-12.4 SL.11-12.1 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.4 rhST.4-6</p> <p>Grades 11-12 RH.1 RH.4 rhST.4-6</p>
<p>Meeting Twelve: Liquidate the Company Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Explain and follow the liquidation process. Complete business closing and liquidation tasks, including recordkeeping. Create an annual report. 	<p>Social Studies 9.5.4.1 Evaluates multiple reasons or factors to develop a position paper or presentation. 9.5.4.2 Creates strategies to avoid plagiarism and respects intellectual property when developing a paper or presentation.</p> <p>CTE Business, Management and Administration BAC05.01.06 Select a harvesting strategy that matches the entrepreneur's desired goals regarding the business venture. BAC09.01.03 Participate in career-planning to enhance job-success potential.</p>	<p>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.2 W.9-10.4 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2,4 SL.11-12.1 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.2 RH.4 whST.2-4</p> <p>Grades 11-12 RH.1 RH.2 RH.4 whST.2-4</p>
<p>Meeting Thirteen: Create a Personal Action Plan Students create their own personal action plan using the knowledge and experience gained throughout the program.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Understand the importance of networking. Complete a personal action plan. Explore potential career options. 	<p>Financial Education 9/10. 1. Explore/Outline a career plan that aligns with personal interests, financial goals, and desired lifestyle. 9/10.FD. 1. Identify/Predict how individual responsibility for financial well-being will change over a lifetime with changing life circumstances. 10. FD.4. Consider different definitions of wealth based on personal values, priorities, and goals. 11 .SS. 1. Specify how monetary and non-monetary assets can contribute to net worth. 11/12.EI. 3./1. Modify/Revise a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p> <p>CTE Business, Management and Administration BAC09.01.01 Develop self-understanding to recognize the impact of personal actions on others.</p>	<p>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-3 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2,4 W.11-12.4-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.2 RH.4 whST.2-6</p> <p>Grades 11-12 RH.1 RH.2 RH.4 whST.2-6</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Social Studies
<p>Topic One: Introduction to Economics Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the nature of human wants and how they are satisfied ▪ Identify and define the four factors of production ▪ Define the meanings of scarcity and opportunity cost ▪ Explain the key ideas in the economic way of thinking ▪ Explain what it means to think at the margin ▪ Describe the choices businesses face and a major goal of business ▪ Identify the basic economic decisions facing all societies ▪ Describe the two branches of economics ▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise ▪ Describe the nature of command, traditional, and mixed economic systems ▪ Explain the three kinds of models economists use ▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy ▪ Define money and explain its three functions ▪ Identify the goals of the U.S. economic system 	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Civics 1.2, 2.3</p> <p>Economics 1.1, 1.2, 2.1, 2.2, 2.3, 2.4, 3.1</p> <p>SS Skills 1.1, 2.1, 3.1</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Social Studies
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer</p> <p>Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course. Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the role prices play in a market economy ▪ Define demand and describe how it illustrates the price effect ▪ Explain why people buy more of something at lower prices and less at higher prices ▪ Describe the relationship between individuals’ demands and market demand ▪ Define the price elasticity of demand and explain what determines it ▪ Describe the difference between the price effect and a change in demand ▪ Describe how supply is related to opportunity cost ▪ Define supply and explain the price effect related to supply ▪ Explain why producers want to sell more of something at higher prices and less at lower prices ▪ Describe the relationship between market supply and the supplies of individual sellers ▪ Explain the price elasticity of supply and what determines it ▪ Describe the difference between the price effect and a change in supply ▪ Describe how competitive markets “clear” the amount buyers want to purchase with the amount sellers want to sell ▪ Explain the nature of shortages and surpluses and how market competition eliminates them ▪ Describe how market-clearing prices motivate people to produce goods and services ▪ Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices ▪ Identify the two main sources of household income ▪ Describe the factors that influence wealth accumulation ▪ Explain how personal budgets help people make good choices as consumers and savers ▪ Identify options to consider when making saving and investment decisions ▪ Describe advantages and disadvantages of using credit ▪ Explain how consumer interests are protected in our economy 	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Civics 4.1</p> <p>Economics 1.1, 1.2, 2.2, 2.3 3.1, 3.2</p> <p>SS Skills 1.1, 2.1, 3.1</p> <p>Financial Education EI.4. FD.7. SS.1. CD.1 I.6</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Social Studies
<p>Topic Three: Businesses and Their Resources Chapters 7 through 11 discuss the business and economic principles that guide decision-making in business firms. The roles of profit, business organization, business finance, productivity, market structure, and other related topics are addressed.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of entrepreneurs ▪ Explain the role of small business in the U.S. economy ▪ Identify information that can be helpful in starting a small business ▪ Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations ▪ Describe how large corporations are organized ▪ Describe how financial markets help businesses obtain capital resources ▪ Define equity and explain how it is used to finance business growth ▪ Identify the ways businesses save ▪ -define what a stock market is and describe why it is important ▪ Distinguish between a balance and an income statement ▪ Define gross domestic product (GDP) and how it is measured ▪ Explain how real GDP is calculated and how changes in real GDP affect living standards ▪ Define real per capita GDP ▪ Define the meaning of productivity ▪ Identify ways in which businesses have improved productivity ▪ Explain why production costs change as output changes ▪ Define the law of diminishing marginal returns and how this law affects production costs ▪ Explain economies of scale ▪ Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products ▪ Describe major changes in the U.S. labor force over the past 100 years ▪ Identify what accounts for differences in wages and salaries ▪ Identify non-market forces that affect the labor force ▪ Describe how unions arose in the U.S. and how their growth was influenced by legislation ▪ Identify aspects of current labor-management relations ▪ Explain how firms in the four types of market structure make production and pricing decisions ▪ Describe the types of business mergers ▪ Explain how marketing helps businesses compete ▪ Identify the 4 P's of marketing 	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	<p>Civics 1.2, 1.3, 2.3, 4.1, 4.2, 4.3</p> <p>Economics 1.1, 1.2, 2.1, 2.2, 2.3, 2.4, 3.1, 3.2</p> <p>History 1.1, 1.2, 2.1, 2.2</p> <p>SS Skills 1.1, 2.1, 3.1</p> <p>Financial Education EI. 5</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Social Studies
<p>Topic Four: Government, Banking, and Economic Stability In chapters 12 through 14, the focus shifts to the larger economy and the roles of government and financial institutions, as well as monetary and fiscal policies used to moderate the economy's ups and downs.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the four referee roles the federal government fulfills in the economy ▪ Explain how the federal government manages the economy ▪ Describe how the federal government spends and raises its money ▪ Identify and define the two principles of taxation ▪ Explain how proportional, progressive, and regressive taxes differ ▪ Describe the justifications for and the criticisms of federal deficits and the national debt ▪ Define money and describe its functions ▪ Describe the kind of money in use in the united states ▪ Explain the services banks and other financial institutions offer ▪ Describe how banks create money ▪ Explain what the federal reserve system is and what it does ▪ Explain why the value of money changes ▪ Identify the nature of inflation and describe how people are affected by it ▪ Identify and describe the major indicators economists use to measure the health of the economy ▪ Explain the components of the Gross Domestic Product ▪ Define unemployment and describe the types of unemployment ▪ Explain the tools of fiscal policy ▪ Explain the tools of monetary policy ▪ Describe the advantages and disadvantages of fiscal and monetary policies 	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	<p>Civics 1.2, 1.3, 2.3, 4.1, 4.2, 4.3</p> <p>Economics 1.1, 2.2, 2.4, 3.1, 3.2</p> <p>History 1.1, 1.2, 2.1</p> <p>SS Skills 1.1, 2.1, 3.1</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core ELA	Social Studies
<p>Topic Five: The Global Economy Chapters 15 and 16 discuss the costs and benefits of international trade, describe the structure and values of other economic systems, and address economic growth and development in industrialized and developing nations.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain why international trade is considered a two-way street ▪ Describe how imports and exports depend on each other ▪ Explain how absolute and comparative advantage differ ▪ Explain why productivity is important in international trade ▪ Identify the arguments for and against trade barriers ▪ Describe the purpose of international trade organizations ▪ Explain the nature of exchange rates and why they change ▪ Explain why a nation's balance of payments always balances ▪ Define and describe globalization ▪ Identify the worldwide changes that have occurred as a result of globalization ▪ Explain the relationship between economic development and population growth ▪ Describe how china has changed its economy to achieve greater prosperity ▪ Identify the concerns about income growth in less-developed countries ▪ Explain the role property rights and markets can play in the protection of environmental resources ▪ Describe how governments can use market incentives to protect the environment 	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	<p>Civics 2.3, 3.1, 3.2, 4.1, 4.2, 4.3</p> <p>Economics 1.1, 1.2, 2.1, 2.2, 2.3, 2.4, 3.1, 3.2</p> <p>Geography 1.2, 2.2, 3.1, 3.2, 3.3</p> <p>History 1.1, 1.2, 2.1, 2.2</p> <p>SS Skills 1.1, 2.1, 3.1</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session One: Economic Systems—Who Makes the Big Decisions? Examine how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services. Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship <p>Concepts: Command economy, Distribution, Economic systems, Economics, Market economy, Production</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>2.1 2.2 2.4</p>
<p>Session Two: Supply and Demand—What’s It Worth to You? Illustrate the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Review the concepts of supply and demand. Define the term market-clearing price. Demonstrate the interaction between supply and demand in a free-market economy. Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price. <p>Concepts: Demand, Economics, Market-clearing Price, Supply, Supply and demand</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Evaluating alternatives, Listening for understanding, Oral and written communication, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>2.2</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Three: Supply and Demand—The JA Market Game Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price. ▪ Apply real-life examples of market forces that influence supply and demand <p>Concepts: Demand, Economics, Market-clearing Price, Supply</p> <p>Skills: Analyzing information, Categorizing data, Charting, Decision-making, Graphing, Negotiating, Oral and written communication, Working in groups</p>	RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	S-IC .1 S-IC .3 S-IC .6	2.2
<p>Session Four: Saving, Spending, and Investing Explore concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compare the characteristics, risks, and rewards of several options.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize ways to earn and increase wealth through saving and investing. ▪ Analyze examples of wealth acquired through saving and investing. ▪ Evaluate different methods of saving and investing, including varied risk and rewards. <p>Concepts: Banks as borrower and lender, Economics, Investing options, Risk versus reward, Saving options, Simple interest</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Reading for understanding, Working in groups</p>	RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	S-IC .1 S-IC .3 S-IC .6	2.2 Financial Education 9-12 I.1 9-12. RM.1

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Five: Government’s Role in the Market Analyze the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods. ▪ Express why individuals and businesses pay taxes. ▪ Analyze the impact of the government’s role in protecting private property. <p>Concepts: Economics, Free-rider problem, Non-rivalry, Private property, Public vs. private goods, Public vs. private sector, Taxes</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>2.2 2.3</p>
<p>Session Six: Money, Inflation, and the CPI Learn about inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power. ▪ Explain and calculate how the Consumer Price Index (CPI) measures consumer prices. ▪ Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment. <p>Concepts: Consumer Price Index (CPI), Consumer purchasing power, Economics, Federal Reserve System, Inflation, Inflation rate, Percentage change, United States Bureau of Labor Statistics (BLS)</p> <p>Skills: Analyzing information Categorizing data, Oral and written communication, Public speaking, Reading for understanding, Solving algebraic equations, Working in pairs</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>A-SSE.1 A-SSE.3 A-REI.1-3 S-IC .1 S-IC .3 S-IC .6</p>	<p>2.2</p> <p>Financial Education 8. SS.4,15 8. I.1 12. FD.6</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Seven: International Trade Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade. ▪ Analyze the impact of trade on national and international utility. <p>Concepts: Economic isolationism, Economics, International trade, Regional trade, Trade restrictions, Tariff, Utility, World trade</p> <p>Skills: Categorizing data, Evaluating information, Negotiating, Oral and written communication, Public speaking, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>2.2 2.4</p>

JA Finance Park

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices. ▪ Define taxes and explain their purpose and impact on income. ▪ Figure net monthly income. 	<p>Financial Education</p> <p>9.EI.1. Explore a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p> <p>9.EI.3. Compare how employment opportunities vary across educational levels.</p> <p>9.EI.8. Illustrate the relationship between income level and income tax liability.^{ELO}</p> <p>11.EI.1. Analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.</p> <p>12.EI Explore job and career options.</p> <p>1. Revise a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p>	<p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Mathematical Practices 1-2 4-7</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use. ▪ Explain short- and long-term saving options. ▪ Explain some of the advantages and disadvantages of various saving and investing options. ▪ Assess personal risk and risk management. 	<p>Economics</p> <p>9-12 Component</p> <p>2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.</p> <p>Financial Education</p> <p>9. SS. 3. Investigate checking, savings, and credit card accounts that financial institutions provide.</p> <p>12.SS.2. Investigate changes in personal spending behavior that contribute to wealth building.</p>	<p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Mathematical Practices 1-7</p>
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide. ▪ Examine debit and credit cards and their use. ▪ Explain the benefits and common pitfalls of credit cards. ▪ Explain the benefits of debit cards. ▪ Define credit score and describe how it influences the ability to get credit and borrow money. 	<p>Financial Education</p> <p>9/10. SS.3. Investigate checking, savings, and credit card accounts that financial institutions provide.</p> <p>9/10. SS.4. List (summarize) the risks and protections of checks, prepaid cards, debit cards, gift cards, and online or mobile payment systems.</p> <p>9-12 CD Analyze the costs and benefits of various types of credit.</p> <p>9-12 CD Summarize a borrower’s rights and responsibilities related to credit reports.</p>	<p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Mathematical Practices 1-2 5-7</p>

JA Finance Park

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants. ▪ Compare teen and adult spending patterns. ▪ Determine which categories belong in a budget. ▪ Relate the need to save money to meet goals. ▪ Prepare a budget using goals and income 	<p>Economics 9-12 Component 2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.</p> <p>Financial Education 9-12 SS Develop a plan for spending and saving. 1. Create a plan to manage spending and achieve financial goals.</p>	<p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Mathematical Practices 1-7</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations. ▪ Make saving and investment decisions. ▪ Reflect on their simulation experience. 	<p>Economics Component 2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.</p> <p>Financial Education 9.FD.1. Identify how individual responsibility for financial well-being will change over a lifetime with changing life circumstances. 9. FD.2. Identify ways that financial responsibility is different for individuals with and without dependents. 9. FD.3. Consider how personal financial decisions might affect an individual. 10.SS Develop a plan for spending and saving. 1. Create a plan to manage spending and achieve financial goals. 2. Determine if and how charitable giving fits into a spending plan. 10.SS 7. Demonstrate how to use comparison shopping skills to buy or finance a major purchase. 10.EI.1. Identify how non-income factors such as child-care options, cost of living, and work conditions can influence job choice. 10.I.3 Compare strategies for investing as part of a comprehensive financial plan. 10.FD.2. Compare how financial responsibility is different for individuals with and without dependents. 11/12.FD.8. Demonstrate how to negotiate the sales price of a major purchase, such as a car or a motorcycle. 11.FD.16. Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan. 12.FD.9. Analyze expenses and risks of alternative financing options. 12.FD.23. Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p>	<p>RI.9-10.1 W.9-10.4 W.9-10.9</p> <p>W.11-12.4 W.11-12.9</p>	<p>Mathematical Practices 1-7</p>

JA Job Shadow

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies
<p>Session One: Perfect Match Working in groups, students conduct mock interviews. They are introduced to the 16 Success Skills and the Job Shadow experience.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify and evaluate skills based on personal experience ▪ Demonstrate effective interviewing skills <p>Concepts: interests, interview, resume, skills</p> <p>Skills: analyzing information, critical thinking, oral and written communication, public speaking, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Economics 1.1</p> <p>SS Skills 2.1, 3.1</p> <p>Financial Education 9.EI.1 9. FD.3 10. EI. 2 10. FD.3 11. EI.1,3 11. FD.1 12. EI.1</p> <p>Career Readiness 1-2 3</p>
<p>Session Two: Now What? Individually, the students prepare a resume and complete the paperwork necessary for the upcoming Job Shadow site visit.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Prepare a personal resume ▪ Evaluate work-readiness skills <p>Concepts: career cluster, resume, work-readiness skills</p> <p>Skills: analyzing and interpreting information, brainstorming, self-assessment</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Economics 1.1</p> <p>SS Skills 1.1, 2.1, 3.1</p> <p>Financial Education 9. EI.2 10. EI.3 11. EI. 4 12. EI. 2</p> <p>Career Readiness 1-2 4-7 9-12</p>

JA Job Shadow

Session Descriptions	Key Learning Objectives	Common Core ELA	Social Studies
<p>Session Three: Looking Back Students use the work-readiness skill Reflect and Evaluate to complete a personal action plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate their personal progress ▪ Prepare a business thank-you note <p>Concepts: reflect and evaluate</p> <p>Skills: goal-setting, written communication, self-assessment</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Economics 1.1</p> <p>SS Skills 1.1, 3.1</p> <p>Financial Education 9. EI.1 10. EI.2 11. EI.3 12 EI.1</p> <p>Career Readiness 1-2 4-7 8-10</p>

JA Personal Finance – Blended

Session Details	WA State Financial Education Standards	Common Core ELA	Reading Standards for Literacy in History Social Studies
<p>Session One: Money for the Long Run</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define personal finance and why it matters. Contrast being rich with using financial planning to be financially secure. Express the relationship between career, education choices, and lifetime earnings. <p>Concepts: Earnings, Education, Lifetime earnings, Personal finances</p> <p>Skills: Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p>9-10 9.SS.1. Use a plan to manage spending and achieve financial goals. 9.EI.3. Compare how employment opportunities vary across educational levels. 9.EI.6. Analyze the costs, benefits, and impact of investment in postsecondary education by career option.</p> <p>9/10.FD. 1. Identify/Predict how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.</p> <p>9/10.FD.2. Identify/Compare ways that financial responsibility is different for individuals with and without dependents.</p> <p>9.FD.3. Consider how personal financial decisions might affect an individual.</p> <p>10.FD.4. Consider different definitions of wealth based on personal values, priorities, and goals.</p> <p>11-12 11.FD.1. Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances. 11.FD.2. Develop a definition of wealth based on personal values, priorities, and goals.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12 RH.3 RH.4</p>
<p>Session Two: Why Budget?</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Plan, prioritize, and adjust expenses to meet a scenario-based budget. Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step. <p>Concepts: Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p>9-10 9/10.SS.1. Use/Create a plan to manage spending and achieve financial goals. 9.FD.5. Identify elements of a contingency plan to handle events (e.g., car breakdown or phone loss) that might affect personal finances on short notice. 10.FD.7. Develop a contingency plan to handle events (e.g., car breakdown or phone loss) that might affect personal finances on short notice.</p> <p>11-12 11/12.FD. 5/8. Develop a backup plan for a specific financial goal when circumstances change (e.g., job loss, illness, major gift, or inheritance).</p>	<p>Grades 9-10 RI.910.2 RI.910.4 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>NA</p>

JA Personal Finance – Blended

Session Details	WA State Financial Education Standards	Common Core ELA	Reading Standards for Literacy in History Social Studies
<p>Session Three: Anatomy of a Budget</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget. ▪ Demonstrate basic budget ▪ competencies <p>Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p>9-10 9.SS.1. Use a plan to manage spending and achieve financial goals.</p> <p>11-12 11.SS.2. Analyze how changes in life circumstances can affect a personal spending plan. 11/12.SS.3. Investigate changes in personal spending behavior that contribute to wealth building. 11.FD.16. Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p>	<p>Grades 9-10 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	NA
<p>Session Four: Breaking Even Isn't Enough</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the key reasons for saving. ▪ Apply the steps in developing a savings plan, including the concept of paying yourself first. <p>Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p>Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>9-10 9/10.SS.3. Investigate/Compare checking, savings, and credit card accounts that financial institutions provide.</p> <p>11-12 11/12.SS.3. Investigate changes in personal spending behavior that contribute to wealth building.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>

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Session Details	WA State Financial Education Standards	Common Core ELA	Reading Standards for Literacy in History Social Studies
<p>Session Five: The Benefits and Costs of Credit</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize and prevent negative effects of a poor credit score and credit history. ▪ Analyze the costs and benefits of various forms of credit. <p>Concepts: Credit, Credit cards, credit reports and scores, Risk</p> <p>Skills: Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>9-10 9/10.CD. Analyze the costs and benefits of various types of credit. 9/10.SS.4. List/Summarize the risks and protections of checks, prepaid cards, debit cards, gift cards, and online or mobile payment systems.</p> <p>11-12 11/12.CD.1. Identify how credit card grace periods, methods of interest calculation and fees affect borrowing costs. 11/12.CD.2. List/Categorize the types of information needed when applying for a credit card. 11/12.CD.3. Compare/Illustrate the total cost of reducing a credit card balance to zero with minimum payments versus above-minimum payments, all other terms being equal and no further purchases being made. 11/12.CD. Summarize a borrower’s rights and responsibilities related to credit reports. 11.FD.10. Summarize the terms of a credit card or other loan agreement.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>
<p>Session Six: Maximize your Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize and apply various techniques to maximize buying power. ▪ Evaluate various selling techniques and situations to determine the best values. <p>Concepts: Expense, Opportunity cost, Savvy shopping, Value</p> <p>Skills: Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>9-10 9/10.SS. 7. Demonstrate how to use comparison shopping skills to buy or finance a major purchase. 10.SS.9. Research the costs and benefits of a new versus used car (e.g., maintenance, safety, financing, and gas mileage) versus alternative forms of transportation.</p> <p>11-12 11/12.SS. 8. Demonstrate how to use comparison shopping skills to buy or finance a major purchase. 11.SS.10. Compare the costs and benefits of a new versus used car (e.g., maintenance, safety, financing, and gas mileage) with public transportation. 12.CD.4. Decide the most cost-effective loan option for paying for a car.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 L.1112.1 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>

JA Personal Finance– Blended

Session Details	WA State Financial Education Standards	Common Core ELA	Reading Standards for Literacy in History Social Studies
<p>Session Seven: On Guard</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Assess and prepare for diverse threats to personal information and finances online and offline. Identify the signs of identity theft and how to take action against fraud by using a credit report. <p>Concepts: Credit report, Consumer protection, Fraud, Identity theft</p> <p>Skills: Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p>9-10</p> <p>9.RM.1. Evaluate the costs and benefits of an extended warranty.</p> <p>9.RM.2. Recommend insurance for various types of risk.</p> <p>9.FD.6. Understand identity theft prevention strategies.</p> <p>10.FD.8. Understand identity theft prevention strategies.</p> <p>11-12</p> <p>11.FD.12. Identify where to find the steps to resolve identity theft problems as recommended by the Federal Trade Commission and relevant financial institutions.</p> <p>11.FD.13. Understand identity theft prevention strategies.</p> <p>11.FD.14. List entities that have a right to request certain personal financial data.</p> <p>11.FD.15. Investigate consumer safeguards for mobile and online banking.</p>	<p>Grades 9-10</p> <p>RI.910.2</p> <p>RI.910.4</p> <p>RI.910.8</p> <p>W.910.4</p> <p>W.910.6</p> <p>SL.910.1</p> <p>SL.910.4</p> <p>L.910.1</p> <p>L.910.3</p> <p>L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2</p> <p>RI.1112.4</p> <p>RI.1112.8</p> <p>W.1112.4</p> <p>W.1112.6</p> <p>SL.1112.1</p> <p>SL.1112.4</p> <p>L.1112.1</p> <p>L.1112.3</p> <p>L.1112.4</p>	<p>Grades 9-10</p> <p>RH.1</p> <p>RH.2</p> <p>RH.3</p> <p>RH.4</p> <p>Grades 11-12</p> <p>RH.1</p> <p>RH.2</p> <p>RH.3</p> <p>RH.4</p>
<p>Session Eight: Growing Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize the many options for growing money through investing— each with different terms, risks, and rewards. Express the correlation between risk and reward when investing. <p>Concepts: Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p>Skills: Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p>9-10</p> <p>9.I.1. Examine strategies for investing as part of a comprehensive financial plan.</p> <p>9.I.2. Compare the impact of delaying investment for retirement to beginning investing early.</p> <p>9.I.3. Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</p> <p>10.I.3. Compare strategies for investing as part of a comprehensive financial plan.</p> <p>10.I.5. Compare types of investments appropriate for different objectives such as liquidity, income, and growth.</p> <p>11-12</p> <p>11/12.I.1. Compare strategies for investing as part of a comprehensive financial plan.</p> <p>11/12/I. Evaluate investment alternatives.</p>	<p>Grades 9-10</p> <p>RI.910.2</p> <p>RI.910.4</p> <p>RI.910.8</p> <p>SL.910.1</p> <p>SL.910.4</p> <p>L.910.1</p> <p>L.910.3</p> <p>L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2</p> <p>RI.1112.4</p> <p>RI.1112.8</p> <p>SL.1112.1</p> <p>SL.1112.4</p> <p>L.1112.1</p> <p>L.1112.3</p> <p>L.1112.4</p>	<p>Grades 9-10</p> <p>RH.1</p> <p>RH.2</p> <p>RH.3</p> <p>RH.4</p> <p>RH.5</p> <p>Grades 11-12</p> <p>RH.1</p> <p>RH.2</p> <p>RH.3</p> <p>RH.4</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session One: How Much? How Many? Students explore how price and production can affect business performance.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain how product price makes an impact on profits ▪ Describe how production can affect price, sales, and profit <p>Concepts: assembly line, break-even point, business management, fixed costs, law of diminishing returns, loss, price, product, production, profit, resources, variable costs</p> <p>Skills: data analysis, decision-making, mathematical skills, oral communication, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices 1-8</p>	<p>Economics 1.1.3a, 1.1.3c, 1.2.3a, 1.2.3b, 2.3.3a, 2.3.3b, 2.4.3a</p> <p>SS Skills 1.1.3e, 2.1.3a, 2.1.3b, 3.1.4a, 3.1.4b, 3.1.4c, 3.1.4d</p> <p>Financial Education 9. EI.4</p>
<p>Session Two: How Much? How Many? – The Simulation Students make decisions about price and production levels using the JA Titan computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Make informed business price and production decisions <p>Concepts: business management, fixed costs, law of diminishing returns, price, production, variable costs</p> <p>Skills: data analysis, decision-making, mathematical skills, oral communication, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-2 4-6</p>	<p>Economics 1.1.3a, 1.1.3c, 1.2.3a, 1.2.3b, 2.3.3a, 2.3.3b, 2.4.3a</p> <p>SS Skills 1.1.3e, 2.1.3a, 2.1.3b, 3.1.4a, 3.1.4b, 3.1.4c, 3.1.4d</p> <p>Financial Education 9. EI.4</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Social Studies
<p>Session Three: Cutting Edge Students design a marketing plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Explore why a business conducts research and development Explain how businesses determine their target markets and conduct market research Explain how marketing affects sales Identify key marketing strategies <p>Concepts: demographics, four P's of marketing, market research, marketing, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC.6</p>	<p>Economics 1.1.3a, 1.1.3c, 1.2.3a, 2.3.3a, 2.3.3b, 2.4.3a</p> <p>SS Skills 1.1.3e, 2.1.3a, 2.1.3b, 3.1.4a, 3.1.4b, 3.1.4c, 3.1.4d</p>
<p>Session Four: Cutting Edge – The Simulation Students make decisions about price, production, and research and development using the JA Titan computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Make informed research and development and marketing decisions <p>Concepts: demographics, 4 P's of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>	<p>Economics 1.1.3a, 1.1.3c, 1.2.3a, 2.3.3a, 2.3.3b, 2.4.3a</p> <p>SS Skills 1.1.3e, 2.1.3a, 2.1.3b, 3.1.4a, 3.1.4b, 3.1.4c, 3.1.4d</p>

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<p>Session Five: Make an Investment Students solicit capital investment.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Discuss reasons that businesses use different capital investment strategies ▪ Make recommendations for capital investment based on set parameters ▪ Define charitable giving and explain why businesses make decisions to share their resources <p>Concepts: business management, capital investment, cash flow, charitable giving, investors</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>Mathematical Practices 1-4</p>	<p>Civics 1.2.3b, 4.1.3a</p> <p>Economics 1.1.3a, 1.1.3c, 1.2.3a, 2.3.3a, 2.3.3b, 2.4.3a</p> <p>SS Skills 1.1.3e, 2.1.3a, 2.1.3b, 2.1.3c, 3.1.4a, 3.1.4b, 3.1.4c, 3.1.4d</p> <p>Financial Education 9/10. I.1 11. I.5 12. I.1 12. I.7</p>
<p>Session Six: Make an Investment – The Simulation Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Make business decisions by applying their knowledge to a business simulation ▪ Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the ja titan computer simulation <p>Concepts: business management, capital investment, cash flow, charitable giving, demographics, four P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>	<p>Economics 1.1.3a, 1.1.3c, 1.2.3a, 2.3.3a, 2.3.3b, 2.4.3a</p> <p>SS Skills 1.1.3e, 2.1.3a, 2.1.3b, 3.1.4a, 3.1.4b, 3.1.4c, 3.1.4d</p> <p>Financial Education 9/10. I.1 11. I.5 12. I.1 12. I.7.</p>

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<p>Session Seven: JA Titan of Industry – The Competition Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Demonstrate how business decisions affect business performance ▪ React appropriately to decisions made by other businesses <p>Concepts: business management, capital investment, cash flow, charitable giving, demographics, four P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>	<p>Economics 1.1.3a, 1.1.3c, 1.2.3a, 1.2.3b, 2.3.3a, 2.3.3b, 2.4.3a</p> <p>SS Skills 1.1.3e, 2.1.3a, 2.1.3b, 3.1.4a, 3.1.4b, 3.1.4c, 3.1.4d</p> <p>Financial Education 9. EI.4 9/10. I.1 11. I.5 12. I.1 12. I.7.</p>