



empowering young people to
own their economic success®

A Correlation: Ohio Academic Standards and Junior Achievement Elementary School Programs

Updated October 2017
Ohio Academic Standards
Financial Literacy Standards
Career Connections Framework

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Overview

Junior Achievement programs offer a multidisciplinary approach that connects learning 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 Academic Standards for Ohio for grades K-5 with the addition of Career Connections Framework and Financial Literacy Standards as well as Common Core English Language Arts (ELA) 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. When Extended Learning Opportunities within the curriculum directly support an academic standard, the letters ELO will appear superscripted next to the standard.

JA Elementary School Programs

JA Ourselves[®] uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving.

JA Our Families[®] introduces students to the intersection of entrepreneurship and first-grade social studies learning objectives, including how family members' jobs and businesses contribute to the well being of the family.

JA Our Community[®] uses posters and games to offer practical information about businesses and the many jobs those businesses offer in a community. Students explore production methods through a simulation game, and they learn about taxes, decision making, and how money flows in an economy.

JA Our City[®] introduces students to the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how people and businesses in cities manage their money.

JA Our Region[®] introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.

JA Our Nation[®] provides practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs locally and globally.

JA More than Money[®] teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.

For *JA BizTown*, refer to the Capstone Correlations Report.

JA Ourselves

Session Details	Academic Standards	Common Core ELA	Common Core Math
<p>Session One: This or That? Make a Choice</p> <p>Students practice economics by making personal choices.</p> <p>Objectives: The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify personal interests ▪ Consider the factors that determine their choices ▪ Define money 	<p>Economics 12. Goods are objects that can satisfy people’s wants. Services are actions that can satisfy people’s wants.</p> <p>Geography 8. Identify ways that individuals in the family, school and community are unique and ways that they are the same.</p> <p>Financial Literacy 1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> • People have wants and must make choices to satisfy those wants. • Making choices includes weighing costs, benefits and personal values. 	<p>Reading Foundations RF.K.1-3</p> <p>Writing W.K.1-2,8</p> <p>Literature RL.K.7</p> <p>Speaking and Listening SL.K.1-6</p> <p>Language L.K.4,6</p>	<p>Counting and Cardinality K.CC.4</p>
<p>Session Two: Do I Need What I Want?</p> <p>Students recognize that people have basic needs and wants and that money-smart people know the difference between them.</p> <p>Objectives: The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the difference between needs and wants ▪ Create a simple chart 	<p>Economics 11. Explain how a decision about an individual want can impact others. 12. Identify goods and services.</p> <p>Financial Literacy 1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> • People have limited resources and must prioritize their wants. 	<p>Reading Foundations RF.K.1-3</p> <p>Literature RL.K.1,4 RL.K.7</p> <p>Speaking and Listening SL.K.1-3 SL.K.6</p> <p>Language L.K.4,6</p>	<p>Counting and Cardinality K.CC.4-6</p> <p>Measurement and Data K.CC.4-6 K.MD.1,3</p>
<p>Session Three: A Penny Earned</p> <p>Students are introduced to storybook characters and examine ways they can earn money.</p> <p>Objectives: The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the role of money in society ▪ Identify jobs they can do to earn money 	<p>Government 9. Identify responsibilities at home and in the school and community and describe how individuals share those responsibilities to achieve common goals.</p> <p>Geography 5. Describe the relative location of a familiar place using appropriate terms.</p> <p>Financial Literacy 1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> • Money (currency) is used as the most common means of economic exchange. <p>3. Competencies, commitment, training, work ethic, abilities and attitude are all factors impacting one’s earning potential.</p> <ul style="list-style-type: none"> • People earn income in exchange for their labor and/or expertise. 	<p>Reading Foundations RF.K.1-4</p> <p>Writing W.K.2,8</p> <p>Literature RL.K.1-4 RL.K.7 RL.K.9-10</p> <p>Speaking and Listening SL.K.1-6</p> <p>Language L.K.4,6</p>	<p>Counting and Cardinality K CC.1 K CC.3-5</p>

JA Ourselves

Session Details	Academic Standards	Common Core ELA	Core Math
<p>Session Four: A Penny Saved</p> <p>Students are introduced to the concept of saving.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the importance of saving money ▪ Identify a savings goal ▪ Identify a place where people save money 	<p>Geography</p> <p>6. Models and maps represent places.</p> <p>Financial Literacy</p> <p>6. Financial responsibility includes the development of a spending and savings plan.</p> <ul style="list-style-type: none"> • People can save a portion of their income by reducing the amount of money they spend. <p>8. Financial institutions offer a variety of products and services to address financial responsibility</p> <ul style="list-style-type: none"> • Banks, savings and loan associations and credit unions are places where people can save, borrow, invest money and earn interest. <p>16. Using key investment principles one can achieve the goal of increasing net worth.</p> <ul style="list-style-type: none"> • Saving a portion of income can help meet future goals and increase net worth. 	<p>Reading Foundations RF.K.1-4</p> <p>Literature RL.K.1-4</p> <p>Speaking and Listening SL.K.1-6</p> <p>Language L.K.4,6</p>	<p>Counting and Cardinality K.CC.4-6</p> <p>Measurement and Data K.MD.1-3</p> <p>Operations in Algebra K.OA.1</p>
<p>Session Five: A Penny Shared</p> <p>Students are introduced to storybook characters and their plans to earn money for a worthy cause.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the importance of giving ▪ Organize a chronological sequence of events 	<p>History</p> <p>1. Time can be measured.</p> <p>2. Personal history can be shared through stories and pictures.</p> <p>Government</p> <p>9. Individuals have shared responsibilities toward the achievement of common goals in homes, schools and communities.</p>	<p>Reading Foundations RF.K.1-4</p> <p>Writing W.K.1,8</p> <p>Literature RL.K.1-4 RL.K.7 RL.K.9-10</p> <p>Speaking and Listening SL.K.1-6</p> <p>Language L.K.4,6</p>	<p>Counting and Cardinality K.CC.4</p>

JA Our Families

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
<p>Session One: All Kinds of Families</p> <p>The students discover how families are alike and different and how they can work together to create a strong economy for the neighborhood.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Begin to understand the similarities and differences between families ▪ Recognize the importance of businesses in neighborhoods 	<p>Geography 6. Families interact with the physical environment differently in different times and places.</p> <p>Government 9. Collaboration requires group members to respect the rights and opinions of others.</p>	<p>Reading Literature RI.1.1 RI.1.3-4 RI.1.7,9,10</p> <p>Reading Foundations RF.1.1-4</p> <p>Writing W.1.2,5,8</p> <p>Speaking & Listening SL.1.1-2 SL.1.4-5</p> <p>Language L.1.1-2 L.1.4</p>	<p>Mathematical Practices 8</p>
<p>Session Two: Money for Needs and Wants</p> <p>Students become aware that all families need food, clothing, and shelter to live and must earn money to pay for these needs.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the difference between needs and wants ▪ Explain that families must earn money for the things they need and want 	<p>Economics 11. Wants are unlimited and resources are limited. Therefore, people make choices because they cannot have everything they want. 14. Currency is used as a means of economic exchange.</p> <p>Financial Literacy 1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> • People have wants and must make choices to satisfy those wants. • People have limited resources and must prioritize their wants. • Money (currency) is used as the most common means of economic exchange. <p>3. Competencies, commitment, training, work ethic, abilities and attitude are all factors impacting one’s earning potential.</p> <ul style="list-style-type: none"> • People earn income in exchange for their labor and/or expertise. 	<p>Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10</p> <p>Reading Foundations RF.1.1-4</p> <p>Speaking & Listening SL.1.1-2 SL.1.4</p> <p>Language L.1.1 L.1.4</p>	<p>Measurement and Data 1.MD.C.4</p> <p>Mathematical Practices 1-2 4-5 7-8</p>

JA Our Families

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
<p>Session Three: Businesses All Around the Neighborhood</p> <p>Students learn how the needs and wants of people in a neighborhood create an opportunity for entrepreneurs to start businesses.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Define entrepreneur, goods, and services Interpret map symbols <p>Identify the goods or services businesses provide</p>	<p>Geography 4. Maps can be used to locate and identify places.</p> <p>Economics 12. People produce and consume goods and services in the community.</p> <p>Career Connections Discuss related careers that are involved in the many aspects of consumption</p> <p>Financial Literacy 1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices</p> <ul style="list-style-type: none"> Goods are objects that satisfy wants. Services are activities performed by people to satisfy wants. 	<p>Reading Foundations RF.1.1-4</p> <p>Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10</p> <p>Writing W.1.2,5,8</p> <p>Speaking & Listening SL.1.1-2 SL.1.4</p> <p>Language L.1.1-2 L.1.4</p>	<p>Measurement and Data 1.MD.C.4</p> <p>Mathematical Practices 1-2 5-8</p>
<p>Session Four: Jobs All Around the Neighborhood</p> <p>Students learn that entrepreneurs create businesses, which provide jobs for families.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Identify the jobs people do Analyze their own skills to determine ways they can support family members 	<p>Economics 13. People trade to obtain goods and services they want.</p> <p>Career Connections Discuss related careers that are involved in the many aspects of consumption</p> <p>Financial Literacy 3. Competencies, commitment, training, work ethic, abilities and attitude are all factors impacting one’s earning potential.</p> <ul style="list-style-type: none"> Knowledge, skills, abilities and interests affect career and job choice. 	<p>Reading Foundations RF.1.1-4</p> <p>Reading for Information RI.1.6-7</p> <p>Writing W.1.5</p> <p>Speaking & Listening SL.1.1-2 SL.1.4-5</p> <p>Language L.1.1-2 L.1.4</p>	<p>Mathematical Practices 1-2 4-5 7-8</p>
<p>Session Five: A New Business</p> <p>Students think like entrepreneurs and help advertise a new business needed in the neighborhood.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Describe one of the entrepreneurial characteristics— Satisfy a Need or Want 	<p>Career Connections Discuss related careers that are involved in the many aspects of consumption</p> <p>Financial Literacy 1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices</p> <ul style="list-style-type: none"> Economic decisions are choices made by individuals to satisfy their wants. These decisions will affect other people. Making choices includes weighing costs, benefits and personal values. <p>4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> Entrepreneurs create and run businesses and are willing to take risks to make a profit. 	<p>Reading Foundations RF.1.1-4</p> <p>Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10</p> <p>Writing W.1.2,5,8</p> <p>Speaking & Listening SL.1.1-2 SL.1.4</p> <p>Language L.1.1-2 L.1.4</p>	<p>Operations in Algebra OA. 1 ELO OA. . 6-7</p> <p>Measurement and Data 1.MD.C.4</p> <p>Mathematical Practices 2 4 7 8</p>

JA Our Community

Session Details	Academic Standards	Common Core ELA	Common Core Math
<p>Session One: People in a Community Working Together</p> <p>Students learn what a community is and the variety of jobs that people have in a community.</p> <p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Describe a community. State how people contribute to and benefit from a community. Identify the variety of jobs in a community and how each requires specific skills. 	<p>Career Connections Discuss related careers that are involved in the many aspects of consumption.</p> <p>Financial Literacy 1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices</p> <ul style="list-style-type: none"> People have wants and must make choices to satisfy those wants. <p>3. Competencies, commitment, training, work ethic, abilities and attitude are all factors impacting one’s earning potential.</p> <ul style="list-style-type: none"> People earn income in exchange for their labor and/or expertise. 	<p>Reading Literature RL.2.1.7</p> <p>Reading for Information RI.2.1 RI.2.4 -5 RI.2.7</p> <p>Reading Foundations RF.2.3-4</p> <p>Speaking and Listening SL.2.1-4</p>	<p>Mathematical Practices 4.</p> <p>Geometry G.2.2</p>
<p>Session Two: Sweet “O” Donuts</p> <p>Students learn that workers who produce goods and services earn money for their work.</p> <p>Objectives The students will be able to:</p> <ul style="list-style-type: none"> Define the terms <i>produce, product, production, goods, and services.</i> Apply innovation to the production process. Explain that people in a community earn money by performing work. 	<p>Economics 17. People earn income by working</p> <p>Financial Literacy 1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices</p> <ul style="list-style-type: none"> Goods are objects that satisfy wants Services are activities performed by people to satisfy wants <p>3. Competencies, commitment, training, work ethic, abilities and attitude are all factors impacting one’s earning potential.</p> <ul style="list-style-type: none"> People earn income in exchange for their labor and/or expertise. 	<p>Reading Foundations RF.2.3-4</p> <p>Speaking and Listening SL.2.1-4</p> <p>Language L.2.1 L.2.3-6</p>	<p>Mathematical Practices 1,2,4,6</p> <p>Operations and Algebraic Thinking OA.2.1</p> <p>Numbers Base Ten NBT. 2.1 NBT.2.2 NBT. 2.5</p>
<p>Session Three: Business and Government Jobs</p> <p>Students explore how the money earned for work moves through a community and the impact that money has on people, businesses, and government.</p> <p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Locate businesses and identify government careers. Explain how taxation supports government services. 	<p>Career Connections Describe career Identify career information</p> <p>Geography 5. Maps and their symbols can be interpreted to answer questions about location of places. 6. The work that people do is impacted by the distinctive human and physical characteristics in the place where they live</p> <p>Economics 17. People earn income by working</p>	<p>Reading for Information RI.2.1 RI.2.4-5 RI.2.7</p> <p>Reading Foundations RF.2.3-4</p> <p>Speaking and Listening SL.2.1-4</p> <p>Language L.2.1 L.2.3-6</p>	<p>Operations and Algebraic Thinking 2.OA.1-2</p> <p>Numbers Base Ten 2.NBT.5 2.MD.8</p>

JA Our Community

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
<p>Session Four: Let’s Vote! Students participate in a decision that benefits their community. They vote to express their choice and to determine the will of the majority.</p> <p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Apply a decision-making process. Recognize voting as a way responsible citizens act and contribute to meet a community’s needs 	<p>Geography 7. Human activities alter the physical environment, both positively and negatively.</p> <p>Government 10. Personal accountability includes making responsible choices, taking responsibility for personal actions and respecting others.</p> <p>Financial Literacy 2. Financial Responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.</p> <ul style="list-style-type: none"> Wise economic choices are made consistent with long-term financial goals. Individuals must make decisions because of the scarcity of resources. 	<p>Reading Foundations RF.2.2-3</p> <p>Writing W.2.2 W.2.7-8</p> <p>Speaking and Listening SL.2.1-6 L.2.1-6</p>	<p>Mathematical Practices 2,4</p> <p>Measurement and Data MD.2.7,9</p>
<p>Session Five: Money Moves in a Community Students learn about money and how it moves through a community.</p> <p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Identify coins and money terms. Describe how money flows through a community’s economy. 	<p>Economics 14. Resources can be used in various ways 16. People use money to buy and sell goods and services.</p> <p>Financial Literacy 1. Financial responsibility entails being accountable for managing money in order to satisfy one's current and future economic choices.</p> <ul style="list-style-type: none"> Money (currency) is used as the most common means of economic exchange. 	<p>Reading Literature RL.2.1,4,7</p> <p>Reading for Information RI.2 1-5 RI.2.7</p> <p>Reading Foundations RF.2.3</p> <p>Speaking and Listening SL.2.1-4 L.2.1-6</p>	<p>Mathematical Practices 1,2,5,6,7</p> <p>Operations and Algebraic Thinking OA.2.1</p> <p>Numbers Base Ten NBT.2.1-2 NBT.2.5</p> <p>Measurement and Data MD.2.7,9</p>

JA Our City

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
<p>Session One: The Business Zone</p> <p>Students demonstrate an understanding of the different zones used in city planning and use the information to organize various businesses and industries within a city.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Recognize and name two city zones Describe the goods or services provided by businesses in a city 	<p>Geography</p> <p>4. Physical and political maps have distinctive characteristics and purposes. Places can be located on a map by using the title, key, alphanumeric grid and cardinal directions.</p> <p>6. Evidence of human modification of the environment can be observed in the local community.</p> <p>Government</p> <p>10. Individuals make the community a better place by solving problems in a way that promotes the common good.</p> <p>Financial Literacy</p> <p>1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> Goods are objects that satisfy wants Services are activities performed by people to satisfy wants 	<p>Reading for Information RI.3.4-5</p> <p>Reading Foundations RF.3.3-4</p> <p>Writing W.3.2^{ELO} W.3.7-8^{ELO}</p> <p>Speaking and Listening SL.3.1 SL.3.3 SL.3.6</p> <p>Language L.3.1 L.3.3 L.3.4</p>	<p>Measurement and Data MD.3.4 MD.3.5 MD.3.6</p> <p>Mathematical Practices 1-8</p>
<p>Session Two: Money Matters in a City</p> <p>Students examine the importance of money to a city.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Give an example of how taxes help a city Practice counting money and solving word problems 	<p>Economics</p> <p>17. A consumer is a person whose wants are satisfied by using goods and services. A producer makes goods and/or provides services.</p> <p>Financial Literacy</p> <p>1. Financial responsibility entails being accountable for managing money in order to satisfy one's current and future economic choices.</p> <ul style="list-style-type: none"> Money (currency) is used as the most common means of economic exchange <p>5. Taxes, retirement, insurance, employment benefits and both voluntary and involuntary deductions impact take-home pay.</p> <ul style="list-style-type: none"> Taxes are payments people make to the government in return for a service <p>10. Planning for paying state and federal taxes is a financial responsibility.</p> <ul style="list-style-type: none"> People are required to pay taxes for government services and benefits 	<p>Reading for Information RI.3.1-5</p> <p>Reading Foundations RF.3.3-4</p> <p>Writing W.3.7-8^{ELO}</p> <p>Speaking and Listening SL.3.1-4 SL.3.6</p> <p>Language L.3.1 L.3.3-4</p>	<p>Operations and Algebraic Thinking OA.3.8 OA.3.9</p> <p>Mathematical Practices 1-8</p>
<p>Session Three: Money on the Move</p> <p>Students learn how people earn income to pay for the goods and services sold in a city.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Define income and jobs Name two ways people pay for goods and services 	<p>Economics</p> <p>17. A consumer is a person whose wants are satisfied by using goods and services. A producer makes goods and/or provides services.</p> <p>Financial Literacy</p> <p>4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> People can acquire income in several ways, including wages, salaries, savings, investments and money gifts <p>21. Effectively balancing one’s credit and debt helps one achieve some short and long term goals.</p> <ul style="list-style-type: none"> The ability to purchase things on credit provides greater flexibility than the practice of paying cash... 	<p>Reading for Information RI.3.1-5</p> <p>Reading Foundations RF.3.3-4</p> <p>Speaking and Listening SL.3.1-3 SL.3.6</p> <p>Language L.3.1 L.3.3-4</p>	<p>Operations and Algebraic Thinking OA.3.8</p> <p>Numbers Base Ten NBT.3.2</p> <p>Mathematical Practices 1-2 4-8</p>

*ELO- Indicates a skill best supported by an Extended Learning Opportunity

JA Our City

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
<p>Session Four: My Bank Account</p> <p>Students manage a personal bank account as if employed by and living in a city.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Pick from a list a reason for using a money ledger ▪ Explain how banks and credit unions help cities 	<p>Economics</p> <p>16. Individuals must make decisions because of the scarcity of resources. Making a decision involves an opportunity cost, the value of the next best alternative given up when an economic choice is made.</p> <p>Financial Literacy</p> <p>8. Financial institutions offer a variety of products and services to address financial responsibility.</p> <ul style="list-style-type: none"> • Banks, savings and loan associations and credit unions are places where people can save, borrow, invest money and earn interest • Financial institutions offer different types of services such as checking, savings, and investment accounts 	<p>Reading for Information RI.3.1 RI.3.3-6</p> <p>Reading Foundations RF.3.3-4</p> <p>Speaking and Listening SL.3.1-3 SL.3.6</p> <p>Language L.3.1 L.3.3 L.3.4</p>	<p>Operations in Algebra OA.3.8 OA.3.9</p> <p>Numbers Base Ten NBT.3.2</p> <p>Mathematical Practices 1-8</p>
<p>Session Five: Open for Business</p> <p>The students develop an understanding of how entrepreneurs provide a healthy economy within a city.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define consumer, producer, and entrepreneur ▪ Explain what a business plan is used for 	<p>Economics</p> <p>18. A market is where buyers and sellers exchange goods and services.</p> <p>Financial Literacy</p> <p>4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> • Entrepreneurs create and run businesses and are willing to take risks to make a profit. 	<p>Reading for Information RI.3.1 RI.3.3-6</p> <p>Reading Foundations RF.3.3-4</p> <p>Writing W.3.2</p> <p>Speaking and Listening SL.3.1-3 SL.3.6</p> <p>Language L.3.1 L.3.3 L.3.4</p>	<p>Operations in Algebra OA.3.8</p> <p>Numbers Base Ten NBT.3.2</p> <p>Mathematical Practices 1-7</p>

JA Our Region

Session Details	Academic Standards	Common Core ELA	Common Core Math
<p>Session One: Be an Entrepreneur Students explore well-known businesses by matching entrepreneurs to their businesses, and identifying their own entrepreneurial traits.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the impact entrepreneurs have on a region ▪ Apply traits that are common to successful entrepreneurs to their own skills and abilities 	<p>Economics 23. Entrepreneurs organize productive resources and take risks to make a profit and compete with other producers.</p> <p>Financial Literacy 4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> • Entrepreneurs create and run businesses and are willing to take risks to make a profit. 	<p>Reading for Information RI.4.1-2 RI.4.4 RI.4.7</p> <p>Reading Foundations RF.4.3-4</p> <p>Speaking and Listening SL.4.1 SL.4.3</p> <p>Language L.4.3-4 L.4.6</p>	<p>Mathematical Practices 1-2 4-7</p>
<p>Session Two: Resources–Tools for Entrepreneurs Students are introduced to resources and, working in teams, use this information to create new businesses.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define natural, human, and capital resources ▪ Describe how products and services use resources 	<p>Geography 9. A map scale and cardinal and intermediate directions can be used to describe the relative location of physical and human characteristics of Ohio and the US.</p> <p>10. The economic development of the US continues to influence and be influenced by agriculture, industry and natural resources in Ohio.</p> <p>Economics 23. Entrepreneurs organize productive resources and take risks to make a profit and compete with other producers.</p>	<p>Reading for Information RI.4.4 RI.4.7</p> <p>Reading Foundations RF.4.3-4</p> <p>Writing W.4.2 W.4.8</p> <p>Speaking and Listening SL.4.1-5</p> <p>Language L.4.3-4 L.4.1-6</p>	<p>Mathematical Practices 1-2 4-8</p>
<p>Session Three: Hot Dog Stand Game Students learn the fundamental tasks performed by a business owner by playing the Hot Dog Stand game and tracking their revenue and expenses.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Track the revenue and expenses of a business ▪ Identify the fundamental tasks required to run a business ▪ Explain the importance of keeping an accurate account of a business’s financial information 	<p>Economics 23. Entrepreneurs organize productive resources and take risks to make a profit and compete with other producers.</p> <p>Financial Literacy 4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> • Entrepreneurs create and run businesses and are willing to take risks to make a profit. • People can acquire income in several ways, including wages, salaries, savings, investments and money gifts 	<p>Reading for Information RI.4.2-4 RI.4.7</p> <p>Reading Foundations RF.4.3-4</p> <p>Speaking and Listening SL.4.1 SL.4.3</p> <p>Language L.4.1 L.4.3-6</p>	<p>NBT 4.4 NF.4.7</p> <p>Mathematical Practices 1-7</p>

JA Our Region

Session Details	Academic Standards	Common Core ELA	Common Core Math
<p>Session Four: Entrepreneurs Solve Problems Students journey through the complex world of business problem solving by brainstorming ideas and by determining the price, advertising, and supply for a new business using the Problem-Solver Catcher.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Demonstrate the problem-solving process ▪ Identify the potential risks and rewards in making business decisions 	<p>Career Connections Interpret connections between school and future work</p> <p>Economics 23. Entrepreneurs organize productive resources and take risks to make a profit and compete with other producers.</p> <p>Financial Literacy 4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> • Entrepreneurs create and run businesses and are willing to take risks to make a profit 	<p>Reading for Information RI.4.1 RI.4.3-4 RI.4.7</p> <p>Reading Foundations RF.4.3-4</p> <p>Writing W.4.2 W.4.8</p> <p>Speaking and Listening SL.4.1-2 SL.4.4</p> <p>Language L.4.1 L.4.3-4 L.4.6</p>	<p>Mathematical Practices 1-2 4 6-7</p>
<p>Session Five: Entrepreneurs Go Global Students demonstrate the supply chain by working in teams to build a sticker-sheet computer.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Apply the supply chain to a manufacturing example ▪ Explain how resource providers, businesses, and consumers are interdependent 	<p>Economics 23. Entrepreneurs organize productive resources and take risks to make a profit and compete with other producers.</p> <p>Financial Literacy 4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> • Entrepreneurs create and run businesses and are willing to take risks to make a profit 	<p>Reading for Information RI.4.3-4 RI.4.7</p> <p>Reading Foundations RF.4.3-4</p> <p>Speaking and Listening SL.4.1-4</p> <p>Language L.4.1 L.4.3-4 L.4.6</p>	<p>NA</p>

JA Our Nation

Session Details	Academic Standards	Common Core ELA	Common Core Math
<p>Session One: Free to Choose Your Work or Business</p> <p>Students are introduced to the nation’s free market system and how it supports businesses and careers.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Identify the characteristics of a free market economy Explain how pricing guides economic decisions 	<p>Economics 14. The choices people make have both present and future consequences.</p> <p>Financial Literacy 4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> Entrepreneurs create and run businesses and are willing to take risks to make a profit 	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Speaking and Listening SL.5.1-6 Language L.5.1 L.5.3-5</p>	<p>Operations and Algebraic Thinking OA.5.2</p> <p>Numbers Base Ten NBT.5.6 NBT.5.7</p> <p>Mathematical Practices 1-2 4-7</p>
<p>Session Two: Innovation Nation</p> <p>Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Define entrepreneur and entrepreneurship Describe resources and how entrepreneurs use them Explore STEM skills and the process of innovation 	<p>Economics 15. The availability of productive resources promotes specialization that leads to trade. 18. Workers can improve their ability to earn income by gaining new knowledge, skills and experiences.</p> <p>Financial Literacy 4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> Entrepreneurs create and run businesses and are willing to take risks to make a profit 	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Writing WS.5.2,4</p> <p>Speaking and Listening SL.5.1-6 Language L.5.1-5</p>	<p>Operations and Algebraic Thinking OA.5.2</p> <p>Numbers Base Ten NBT.5.7</p> <p>Mathematical Practices 1-2 4-8</p>
<p>Session Three: Career Quest</p> <p>Students examine career groups and the skills needed for a variety of careers.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Examine career groupings and the skills necessary for a variety of careers. 	<p>Career Connection Students research the knowledge, skills and experiences necessary for a career in which they show interest.</p> <p>Economics 14. The choices people make have both present and future consequences. 18. Workers can improve their ability to earn income by gaining new knowledge, skills and experiences.</p>	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Speaking and Listening SL.5.1-6 Language L.5.1-5</p>	<p>Numbers Base Ten NBT.5.6 NBT.5.7</p> <p>Mathematical Practices 1-7</p>

JA Our Nation

Session Details	Academic Standards	Common Core ELA	Common Core Math
<p>Session Four: Get and Keep the Job!</p> <p>Students examine important work-readiness and behavioral skills needed for career success.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Identify the soft skills wanted by today’s employers 	<p>Economics</p> <p>14. The choices people make have both present and future consequences.</p> <p>18. Workers can improve their ability to earn income by gaining new knowledge, skills and experiences.</p>	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Writing WS.5.2,4</p> <p>Speaking and Listening SL.5.1-6</p> <p>Language L.5.1-5</p>	<p>Numbers Base Ten NBT.5.6 NBT.5.7</p>
<p>Session Five: Global Connections</p> <p>Students explore how the United States is connected to the global economy.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Discuss why businesses specialize and trade Define opportunity cost 	<p>Geography</p> <p>4. Globes and other geographic tools can be used to gather, process and report information about people, places and environments.</p> <p>9. Political, environmental, social and economic factors cause people, products and ideas to move from place to place in the Western Hemisphere today.</p> <p>Economics</p> <p>15. The availability of productive resources (i.e., human resources, capital goods and natural resources) promotes specialization that leads to trade.</p> <p>17. Regions and countries become interdependent when they specialize in what they produce best and then trade with other regions to increase the amount and variety of goods and services available.</p>	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Speaking and Listening SL.5.1-6</p> <p>Language L.5.1-5</p>	<p>NA</p>
<p>Optional Supplement: Business Organization</p> <p>Students examine entrepreneurship, free enterprise, and business organization.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Identify three basic ways businesses are organized. 	<p>Economics</p> <p>18. Workers can improve their ability to earn income by gaining new knowledge, skills and experiences.</p>	<p>Speaking and Listening SL.5.1-6</p>	<p>NA</p>

JA More than Money

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
<p>Session One: The Money Garden</p> <p>Students explore money-management skills and become familiar with the key differences between earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the role of money in everyday life ▪ Explain the benefits of using a savings account 	<p>Financial Literacy</p> <p>1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> • Money (currency) is used as the most common means of economic exchange. <p>8. Financial institutions offer a variety of products and services to address financial responsibility.</p> <ul style="list-style-type: none"> • Banks, savings and loan associations and credit unions are places where people can save, borrow, invest money and earn interest • Financial institutions offer different types of services such as checking, savings, and investment accounts <p>16. Using key investment principles one can achieve the goal of increasing net worth</p>	<p>Reading for Information RI.3.1 RI.3.3-4 RI.3.6</p> <p>Reading Foundations RF.3.3-4</p> <p>Speaking and Listening SL.3.1 SL.3.6</p> <p>Language L.3.1 L.3.4 L.3.4</p>	<p>Numbers Base Ten 3.NBT.2.2 3.NBT.3.3</p> <p>4.NBT.4</p> <p>5.NBT.5 5.NBT.7</p> <p>Mathematical Practices 1-8</p>
<p>Session Two: Create a Business</p> <p>Students learn about the ways in which people’s interests and skills can help them identify small businesses they can start.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define business, goods, and services ▪ Identify businesses they would like to start that align with their personal interests and skills ▪ Appreciate their own roles as entrepreneurs in affecting their community and their world 	<p>Career Connections</p> <p>Discuss related careers that are involved in the many aspects of consumption.</p> <p>Economics 4</p> <p>23. Entrepreneurs organize productive resources and take risks to make a profit and compete with other producers.</p> <p>Financial Literacy</p> <p>4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, etc.</p> <ul style="list-style-type: none"> • Entrepreneurs create and run businesses and are willing to take risks to make a profit. 	<p>Reading for Information RI.3.2-4 RI.3.6</p> <p>Reading Foundations RF.3.3-4</p> <p>Speaking and Listening SL.3.1-3 SL.3.6</p> <p>Language L.3.1-4 L.3.6</p>	<p>Numbers Base Ten 3.NBT.3.3</p> <p>4.NBT.4 4.NBT.5</p> <p>5.NBT.5 5.NBT.7</p> <p>Mathematical Practices 1-8</p>
<p>Session Three: Build a Business</p> <p>Students identify the fundamental steps for starting a small business and develop a basic business plan.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the basic steps for building a small business ▪ Develop a basic business plan 	<p>Financial Literacy</p> <p>3. Competencies, commitment, training, work ethic, abilities and attitude are all factors impacting one's earning potential.</p> <ul style="list-style-type: none"> • People earn income in exchange for their labor and/or expertise. 	<p>Reading for Information RI.3.2-6</p> <p>Reading Foundations RF.3.3-4</p> <p>Speaking and Listening SL.3.1 SL.3.6</p> <p>Language L.3.1-4 L.3.6</p>	<p>Numbers Base Ten 3.NBT.2.2 3.NBT.3.3</p> <p>4.NBT.4 4.NF.4.7</p> <p>5.NBT.5 5.NBT.7</p> <p>Mathematical Practices 1-2 4-8</p>

*ELO- Indicates a skill best supported by an Extended Learning Opportunity

JA More than Money

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
<p>Session Four: Run a Business</p> <p>Students explain why financial institutions lend money and why people borrow money for their businesses. They learn about advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated activity.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain why financial institutions lend money ▪ Explain decision making and the traits of trustworthy borrowers ▪ Record and track financial gains and losses 	<p>Financial Literacy</p> <p>16. Using key investment principles one can achieve the goal of increasing net worth.</p> <ul style="list-style-type: none"> • Interest earnings are generated by saving/investing money through financial institutions. <p>21. Effectively balancing one’s credit and debt helps one achieve some short and long term goals.</p> <ul style="list-style-type: none"> • Responsible borrowers repay as promised, showing that they are worthy of getting credit in the future. 	<p>Reading for Information RI.3.1-5 RI.3.7</p> <p>Reading Foundations RF.3.3-4</p> <p>Writing W.3.2-4</p> <p>Speaking and Listening SL.3.1-3 SL.3.6</p> <p>Language L.3.4 L.3.6</p>	<p>Numbers Base Ten 3.NBT.2.2 3.NBT.3.3</p> <p>4.NBT.4 4.NBT.5</p> <p>5.NBT.5 5.NBT.7</p> <p>Mathematical Practices 1-8</p>
<p>Session Five: Global Success</p> <p>The students explore the opportunities and challenges of global markets.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explore reasons why businesses import and export goods ▪ Describe the economic considerations related to selling in a global market ▪ Define opportunity cost 	<p>Economics 3</p> <p>16. Individuals must make decisions because of the scarcity of resources. Making a decision involves an opportunity cost, the value of the next best alternative given up when an economic choice is made.</p> <p>18. A market is where buyers and sellers exchange goods and services</p> <p>Economics 5</p> <p>15. The availability of productive resources (i.e., human resources, capital goods and natural resources) promotes specialization that leads to trade.</p> <p>17. Regions and countries become interdependent when they specialize in what they produce best and then trade with other regions to increase the amount and variety of goods and services available.</p> <p>Financial Literacy</p> <p>2. Financial Responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.</p> <p>Individuals must make decisions because of the scarcity of resources. Making decisions involves opportunity costs, the value of the next best alternative given up when an economic choice is made.</p>	<p>Reading for Information RI.3.1 RI.3.3-7</p> <p>Reading Foundations RF.3.3-4</p> <p>Writing W.3.3</p> <p>Speaking and Listening SL.3.1-2 SL.3.6</p> <p>Language L.3.1-4 L.3.6</p>	