JA Economics for Success® Blended

JA Economics for Success introduces middle school students (ages 11–14) to initial work and career readiness and personal finance concepts. They learn business and economic concepts; explore career interests and opportunities; and develop work-readiness skills through the lens of their own values, skills, and interests. Through JA Economics for Success, students develop an awareness of their individual preferences toward work and financial goals; associate current values, skills, and interests with future success in a dynamic and changing workforce; and think critically to connect today’s financial choices with their future in the digital economy.

This program is part of the JA Work and Career Readiness Pathway and the JA Financial Literacy Pathway and is designed for grades 6–8. The program may receive 6 or more instructional contact hours (ICH) based on delivery of the optional content. The program is primarily volunteer-led with educator support.

PROGRAM HIGHLIGHTS

• Blended model, educator- and volunteer-led
• Curriculum delivery in person (face-to-face in the classroom) or virtually (online in a remote classroom)
• Ten 45–60 minute sessions: 4 sessions focusing on Work and Career Readiness concepts; 4 sessions focusing on Financial Literacy concepts; and 2 crossover sessions addressing Work and Career Readiness concepts, Financial Literacy concepts, or both
• Choice of implementing any 6 or more sessions, in any order
• Extended learning opportunities and Home-to-School Connections included
• Optional, culminating project-based activity for students to demonstrate their understanding of the program concepts by producing an artifact of learning.

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CURRICULUM OUTLINE

■ Work and Career Readiness

**My Career Exploration** introduces the 16 career clusters, and students identify the clusters they find interesting. They learn that early career planning results in more choices and opportunities for success in a career that matches their values, skills, and interests.

**Getting to Know Me** enables students to better understand their own values, skills, interests, and future choices. They use their self-knowledge to develop a word-based personal brand.

**My Career Goals** provides students an opportunity to practice setting short-term goals that build to a long-term goal. They learn the value of self-efficacy in achieving their goals.

**My Transferable Skills** helps students recognize that skills learned now will be useful in both their future personal lives and careers. They learn about the digital skills needed to work remotely.

■ Financial Literacy and/or Work and Career Readiness (cross-over)

**My Income and Expenses** teaches the importance of planning for future work with an eye toward earning enough income to pay for deductions, expenses, and savings. Students learn how to read a paycheck stub and explore the Pay Yourself First strategy. They also practice solving income- and expense-related problems with positive solutions.

**Planning for My Future Income** explores the role work plays in living independently. Students gain financial knowledge about the costs of living independently. They consider the role of career choices and the costs of goods and services.

■ Financial Literacy

**Managing My Money** helps students recognize the importance of managing money. They learn how to keep a budget and make decisions about spending.

**Paying for My Wants and Needs** enables students to make wise choices related to credit. They learn about different ways of paying for goods and services, and the advantages and drawbacks of each.

**My Credit and Spending** prepares students to use credit. They learn about healthy spending habits and the importance of building a good credit score.

**My Ride on the Financial Roller Coaster** helps students understand risk and methods for handling it, as well as the role of personal responsibility. They make decisions about scenarios involving risk.

*Project (optional)*

Students complete a self-guided project that allows them to apply program concepts to their own lives through additional research, culminating in an artifact of learning.

The project includes elements of each of the 10 program sessions and is designed to be personalized based on which sessions are implemented.