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

Updated January 2018
Wisconsin Academic Standards
Marketing, Management and Entrepreneurship
Family and Consumer Science
Personal Financial Literacy

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
www.ja.org
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 Wisconsin Academic Standards including but not limited to: Social Studies; Personal Financial Literacy; Marketing, Management and Entrepreneurship; and Family and Consumer Science; as well as Common Core English Language Arts (ELA) and Common Core Mathematics. When an Extended Learning Opportunity within the curriculum directly supports an academic standard, the letters ELO will appear superscripted next to the standard.

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.

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 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

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
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</table>
| **Session One: This or That? Make a Choice** | Economics  
D.4.2 Identify situations requiring an allocation of limited economic resources and appraise the opportunity cost.  
**Personal Financial Literacy**  
E.4.1.1 Identify factors to consider when making one’s own consumer decisions. | Reading Foundations  
RF.K.1-3  
Writing  
W.K.1-2,8  
Literature  
RL.K.7  
Speaking and Listening  
SL.K.1-6  
Language  
L.K.4,6 | Counting and Cardinality  
CC.2.1.K.A.2 |
| **Session Two: Do I Need What I Want?** | Economics  
D.4.7 Describe how personal economic decisions, such as deciding what to buy, what to recycle, or how much to contribute to people in need, can affect the lives of people in Wisconsin, the United States, and the world.  
**Personal Financial Literacy**  
A.4.3.1 Explain how income affects spending. | Reading Foundations  
RF.K.1-3  
Literature  
RL.K.1,4  
RL.K.7  
Speaking and Listening  
SL.K.1-3  
SL.K.6  
Language  
L.K.4,6 | Counting and Cardinality  
CC.2.1.K.A.3  
Measurement and Data  
CC.2.4.K.A.4 |
| **Session Three: A Penny Earned** | Economics  
D.4.4 Give examples to explain how businesses and industry depend upon workers with specialized skills to make production more efficient.  
**Personal Financial Literacy**  
A.4.2.1 Identify potential sources of income. | Reading Foundations  
RF.K.1-4  
Writing  
W.K.2,8  
Literature  
RL.K.1-4  
RL.K.7  
RL.K.9-10  
Speaking and Listening  
SL.K.1-6  
Language  
L.K.4,6 | Counting and Cardinality  
CC.2.1.K.A.1-3 |
## JA Ourselves

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<tr>
<td><strong>Session Four: A Penny Saved</strong>&lt;br&gt;Students are introduced to the concept of saving.  &lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;- Explain the importance of saving money  &lt;br&gt;- Identify a savings goal  &lt;br&gt;Identify a place where people save money</td>
<td><strong>Economics</strong>&lt;br&gt;D.4.1 Describe and explain of the role of money, banking, and savings in everyday life.  &lt;br&gt;D.4.6 Identify the economic roles of various institutions, including households, businesses, and government.  &lt;br&gt;<strong>Personal Financial Literacy</strong>&lt;br&gt;D.4.1.1 Explain the principle of savings.  &lt;br&gt;B.4.2.1 Identify the purposes of financial institutions in the community.  &lt;br&gt;B.4.3.1 Identify ways to earn and save for a future event.  &lt;br&gt;D.4.2.1 Identify various ways to save.</td>
<td>Reading Foundations  &lt;br&gt;RF.K.1-4  &lt;br&gt;Literature  &lt;br&gt;RL.K.1-4  &lt;br&gt;Speaking and Listening  &lt;br&gt;SL.K.1-6  &lt;br&gt;Language  &lt;br&gt;L.K.4,6</td>
<td>Counting and Cardinality  &lt;br&gt;CC.2.1.K.A.1  &lt;br&gt;Measurement and Data  &lt;br&gt;CC.2.4.K.A.4</td>
</tr>
<tr>
<td><strong>Session Five: A Penny Shared</strong>&lt;br&gt;Students are introduced to storybook characters and their plans to earn money for a worthy cause.  &lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will be able to:&lt;br&gt;- Explain the importance of giving  &lt;br&gt;- Organize a chronological sequence of events</td>
<td><strong>Economics</strong>&lt;br&gt;D.4.7 Describe how personal economic decisions, such as deciding what to buy, what to recycle, or how much to contribute to people in need, can affect the lives of people in Wisconsin, the United States, and the world.</td>
<td>Reading Foundations  &lt;br&gt;RF.K.1-4  &lt;br&gt;Writing  &lt;br&gt;W.K.1-8  &lt;br&gt;Literature  &lt;br&gt;RL.K.1-4  &lt;br&gt;RL.K.7  &lt;br&gt;RL.K.9-10  &lt;br&gt;Speaking and Listening  &lt;br&gt;SL.K.1-6  &lt;br&gt;Language  &lt;br&gt;L.K.4,6</td>
<td>Counting and Cardinality  &lt;br&gt;CC.2.1.K.A.1-3</td>
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# JA Our Families

## Session Descriptions

### Session One: All Kinds of Families

The students discover how families are alike and different and how they can work together to create a strong economy for the neighborhood.

**Objectives:**

- The students will be able to:
  - Begin to understand the similarities and differences between families
  - Recognize the importance of businesses in neighborhoods

<table>
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<th>Academic Standards</th>
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<tbody>
<tr>
<td>Civics C.4.1 Identify and explain the individual’s responsibilities to family, peers, and the community including the need for civility and respect for diversity.</td>
<td>Reading Literature RI.1.1 RI.1.3-4 RI.1.7-9,10</td>
<td>Mathematical Practices 8</td>
</tr>
<tr>
<td>Behavioral Sciences E.4.3 Describe how families are alike and different, comparing characteristics such as size, hobbies, celebrations, where families live, and how they make a living.</td>
<td>Writing W.1.2,5,8 Speaking &amp; Listening SL.1.1-2 SL.1.4-5 Language L.1.1-2 L.1.4</td>
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</table>

### Session Two: Money for Needs and Wants

Students become aware that all families need food, clothing, and shelter to live and must earn money to pay for these needs.

**Objectives:**

- The students will be able to:
  - Describe the difference between needs and wants
  - Explain that families must earn money for the things they need and want

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<tr>
<td>Economics D.4.1 Describe and explain the role of money, banking, and savings in everyday life. D.4.7 Describe how personal economic decisions, such as deciding what to buy, what to recycle, or how much to contribute to people in need, can affect the lives of people in Wisconsin, the United States, and the world.</td>
<td>Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Reading Foundations RF.1.1-4 Speaking &amp; Listening SL.1.1-2 SL.1.4-5 Language L.1.1 L.1.4</td>
<td>Measurement and Data 1.MD.C.4 Mathematical Practices 1-2 4-5 7-8</td>
</tr>
</tbody>
</table>

### Session Three: Businesses All Around the Neighborhood

Students learn how the needs and wants of people in a neighborhood create an opportunity for entrepreneurs to start businesses.

**Objectives:**

- The students will be able to:
  - Define entrepreneur, goods, and services
  - Interpret map symbols
  - Identify the goods or services businesses provide

<table>
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<th>Academic Standards</th>
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<tr>
<td>Geography A.4.4 Describe and give examples of ways in which people interact with the physical environment … A.4.5 Use atlases, databases, grid systems, charts, graphs, and maps to gather information …</td>
<td>Reading Foundations RF.1.1-4 Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Writing W.1.2,5,8 Speaking &amp; Listening SL.1.1-2 SL.1.4-5 Language L.1.1-2 L.1.4</td>
<td>Measurement and Data 1.MD.C.4 Mathematical Practices 1-2 5-8</td>
</tr>
<tr>
<td>Marketing, Management and Entrepreneurship MF1.b.2.e Identify why customers purchase goods and services. MF&amp;.d.1.e Identify the difference between needs and wants.</td>
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<tr>
<td>Family and Consumer Science FCS.1.a.2.e Identify ways to make money.</td>
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# JA Our Families

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<tr>
<td><strong>Session Four: Jobs All Around the Neighborhood</strong></td>
<td><strong>Economics</strong>&lt;br&gt;D.4.3 Identify local goods and services that are part of the global economy and explain their use in Wisconsin.&lt;br&gt;D.4.6 Identify the economic roles of various institutions, including households, businesses, and government.&lt;br&gt;<strong>Family and Consumer Science</strong>&lt;br&gt;FCS1.a.1.e Discuss individual knowledge of different careers present in individual families and in the community.</td>
<td>Reading Foundations RF.1.1-4&lt;br&gt;Reading for Information RI.1.6-7&lt;br&gt;Writing W.1.5&lt;br&gt;Speaking &amp; Listening SL.1.1-2&lt;br&gt;Language L.1.1-2&lt;br&gt;L.1.4</td>
<td>Mathematical Practices 1-2&lt;br&gt;4-5&lt;br&gt;7-8</td>
</tr>
<tr>
<td><strong>Session Five: A New Business</strong></td>
<td><strong>Marketing, Management and Entrepreneurship</strong>&lt;br&gt;MF1.c.1.e Develop a product or service appropriate to a target audience.</td>
<td>Reading Foundations RF.1.1-4&lt;br&gt;Reading for Information RI.1.1&lt;br&gt;RI.1.3-4&lt;br&gt;RI.1.6-7&lt;br&gt;RI.1.10&lt;br&gt;Writing W.1.2,5,8&lt;br&gt;Speaking &amp; Listening SL.1.1-2&lt;br&gt;Language L.1.1-2&lt;br&gt;L.1.4</td>
<td>Operations in Algebra OA. 1 ELO&lt;br&gt;OA. . 6-7&lt;br&gt;Measurement and Data 1.MD.C.4&lt;br&gt;Mathematical Practices 2&lt;br&gt;4&lt;br&gt;7-8</td>
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# JA Our Community

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<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>English Language Arts</th>
<th>Math</th>
<th>Academic Standards</th>
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</table>
| Session One: People in a Community Working Together | Objectives: The students will be able to:  
- 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 | RL.2.1-3  
RL.2.5-7  
RL.2.1-9  
SL.2.1-3  
SL.2.5-6  
L.2.4-6 | G.2.2  
Standards for Mathematical Practice 4 | History  
B.4.9  
Citizenship  
C.4.1  
Economics  
D.4.6  
Behavioral Science  
E.4.5  
E.4.15  
Personal Financial Literacy  
A.4.1.1  
A.4.3.2  
F.4.4.3 |
| Session Two: Sweet “O” Donuts | Objectives: The students will be able to:  
- Define the terms produce, product, production, goods, and services  
- Apply innovation to the production process  
- Explain that people in a community earn money by performing work | RL.2.1-3  
RL.2.5-7  
RL.2.1-9  
SL.2.1-3  
SL.2.5-6  
L.2.4-6 | OA.2.1  
NBT.2.1  
NBT.2.2  
NBT.2.5  
MD.2.7  
MD.2.9  
Mathematical Practice 1-2  
4  
6 | Economics  
D.4.4  
D.4.6  
Personal Financial Literacy  
E.4.2.2 |
| Session Three: Business and Government Jobs | Objectives: The students will be able to:  
- Locate businesses and identify government careers  
- Explain how taxation supports government services | RL.2.1-3  
RL.2.5-7  
RL.2.1-9  
SL.2.1-3  
SL.2.5-6  
L.2.4-6 | OA.2.1  
Mathematical Practice 1-2  
4-5  
8 | History  
B.4.9  
Citizenship  
C.4.1  
C.4.3  
Economics  
D.4.1  
D.4.2  
D.4.5  
D.4.6  
Behavioral Science  
E.4.5  
E.4.15  
Personal Financial Literacy  
A.4.4.1  
B.4.4.1  
B.4.4.2  
F.4.4.1 |
## Session Descriptions | Key Learning Objectives | English Language Arts | Math | Academic Standards
---|---|---|---|---
**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. | **Objectives:**
The students will be able to:
- Apply a decision-making process
- Recognize voting as a way responsible citizens act and contribute to meet a community’s needs | RL.2.1-3
RL.2.5-7
RL.2.1-9
SL.2.1-3
SL.2.5-6
L.2.4-6 | MD.2.7
MD.2.9 | Geography
A.4.8
Citizenship
C.4.1
C.4.5
Economics
D.4.2
D.4.6
D.4.7
Personal Financial Literacy
F.4.1.1
F.4.2.1
F.4.4.4

**Session Five: Money Moves in a Community**
Students learn about money and how it moves through a community. | **Objectives:**
The students will be able to:
- Identify coins and money terms
- Describe how money flows through a community’s economy | RL.2.1-3
RL.2.5-7
RL.2.1-9
SL.2.1-3
SL.2.5-6
L.2.4-6 | OA.2.1
NBT.2.1
NBT.2.2
NBT.2.5
MD.2.7
MD.2.9 | History
B.4.9
D.4.1
D.4.6
E.4.15
Personal Financial Literacy
B.4.2.1
# JA Our City

## Session Descriptions

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<th>Session One: The Business Zone</th>
<th>Geography</th>
<th>Academic Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
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</thead>
<tbody>
<tr>
<td>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.</td>
<td>A.4.4 Describe and give examples of ways in which people interact with the physical environment … A.4.5 Use atlases, databases, grid systems, charts, graphs, and maps to gather information …</td>
<td>Reading for Information RL.3.4-5 Reading Foundations RF.3.3-4 Writing W.3.2 ELO W.3.7. -ELO Speaking and Listening SL.3.1 SL.3.3 SL.3.6 Language L.3.1 L.3.3 L.3.4</td>
<td><strong>ELO</strong> Indicates a standard best supported by an Extended Learning Opportunity</td>
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<tr>
<th>Session Two: Money Matters in a City</th>
<th>Economics</th>
<th>Academic Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
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<tbody>
<tr>
<td>Students examine the importance of money to a city.</td>
<td>D.4.3 Identify goods and services that are part of the global economy and explain their use in Wisconsin.</td>
<td>Reading for Information RL.3.4-5 Reading Foundations RF.3.3-4 Writing W.3.2 ELO W.3.7. -ELO Speaking and Listening SL.3.1 SL.3.3 SL.3.6 Language L.3.1 L.3.3 Language L.3.1 L.3.3-4</td>
<td><strong>ELO</strong> Indicates a standard best supported by an Extended Learning Opportunity</td>
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<tr>
<th>Session Three: Money on the Move</th>
<th>Economics</th>
<th>Academic Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
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<tbody>
<tr>
<td>Students learn how people earn income to pay for the goods and services sold in a city.</td>
<td>D.4.5 Distinguish between private goods and services and public goods and services. D.4.4 Give examples to explain how businesses and industry depend upon workers with specialized skills to make production more efficient.</td>
<td>Reading for Information RL.3.1-5 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3-4</td>
<td><strong>ELO</strong> Indicates a standard best supported by an Extended Learning Opportunity</td>
<td></td>
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## Objectives:

### Session One: The Business Zone

The students will be able to:
- Recognize and name two city zones
- Describe the goods or services provided by businesses in a city

### Session Two: Money Matters in a City

The students will be able to:
- Give an example of how taxes help a city
- Practice counting money and solving word problems

### Session Three: Money on the Move

The students will be able to:
- Define income and jobs
- Name two ways people pay for goods and services
## JA Our City

### Session Descriptions | Academic Standards | Common Core ELA | Common Core Math
--- | --- | --- | ---
**Session Four: My Bank Account**<br>Students manage a personal bank account as if employed by and living in a city.<br><strong>Objectives:</strong><br>The students will be able to:<br>• Pick from a list a reason for using a money ledger<br>• Explain how banks and credit unions help cities<br><strong>Economics</strong><br>D.4.6 Identify the economic roles of various institutions, including households, businesses, and government.<br><strong>Personal Financial Literacy</strong><br>C.4.3.2 Understand the relationship between income and expenses.<br>MF8.a.1.e Explain the concept of entrepreneurship.<br>Reading for Information<br>RI.3.1<br>RI.3.3-6<br>Reading Foundations<br>RF.3.3-4<br>Speaking and Listening<br>SL.3.1-3<br>SL.3.6<br>Language<br>L.3.1<br>L.3.3<br>L.3.4<br>Operations in Algebra<br>OA.3.8<br>OA.3.9<br>Numbers Base Ten<br>NBT.3.2<br>Mathematical Practices 1-8

**Session Five: Open for Business**<br>The students develop an understanding of how entrepreneurs provide a healthy economy within a city.<br><strong>Objectives:</strong><br>The students will be able to:<br>• Define consumer, producer, and entrepreneur<br>• Explain what a business plan is used for<br><strong>Marketing, Management and Entrepreneurship</strong><br>MF1.c.1.e Develop a product or service appropriate to a target audience.<br>MF8.a.1.e Explain the concept of entrepreneurship.<br>MF9.b.1.e Identify the purpose of using venture planning tools when developing the concept for a new business.<br>MF9.b.5.e Identify the components of a business plan.<br>Reading for Information<br>RI.3.1<br>RI.3.3-6<br>Reading Foundations<br>RF.3.3-4<br>Writing<br>W.3.2<br>Speaking and Listening<br>SL.3.1-3<br>SL.3.6<br>Language<br>L.3.1<br>L.3.3<br>L.3.4<br>Operations in Algebra<br>OA.3.8<br>Numbers Base Ten<br>NBT.3.2<br>Mathematical Practices 1-7
# JA Our Region

## Session Details

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<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core ELA</th>
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</table>
| **Session One: Be an Entrepreneur**  
Students explore well-known businesses by matching entrepreneurs to their businesses, and identifying their own entrepreneurial traits.  
**Objectives:**  
The students will be able to:  
- Recognize the impact entrepreneurs have on a region  
- Apply traits that are common to successful entrepreneurs to their own skills and abilities | Marketing, Management and Entrepreneurship  
MF8.a.1.e Explain the concept of entrepreneurship.  
MF8.a.2.e Explain the skills needed for entrepreneurial success.  
MF8.a.3.e Identify successful entrepreneurs from the past.  
MF8.a.6.e Interpret the benefits and concerns of entrepreneurship from a guest speaker.  
**Personal Financial Literacy**  
A.4.2.1 Identify potential sources of income.  
A.4.3.2 Determine how personal interest and talents can affect career choice. | Reading for Information  
RI.4.4  
RI.4.7  
Reading Foundations  
RF.4.3-4  
Speaking and Listening  
SL.4.1  
SL.4.3  
Language  
L.4.3-4  
L.4.6 | Mathematical Practices  
1-2  
4-7 |

| Session Two: Resources–Tools for Entrepreneurs  
Students are introduced to resources and, working in teams, use this information to create new businesses.  
**Objectives:**  
The students will be able to:  
- Define natural, human, and capital resources  
- Describe how products and services use resources | Geography  
A.4.4 Describe and give examples of ways in which people interact with the physical environment …  
A.4.5 Use atlases, databases, grid systems, charts, graphs, and maps to gather information …  
**Economics**  
D.4.3 Identify local goods and services that are part of the global economy and explain their use in Wisconsin.  
**Marketing, Management and Entrepreneurship**  
MF9.a.1.e Identify the impact of entrepreneurship on our economy.  
MF9.c.1.e Define resources. | Reading for Information  
RI.4.4  
RI.4.7  
Reading Foundations  
RF.4.3-4  
Writing  
W.4.2  
W.4.8  
Speaking and Listening  
SL.4.1-5  
Language  
L.4.3-4  
L.4.1-6 | Mathematical Practices  
1-2  
4-8 |

| 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.  
**Objectives:**  
The students will be able to:  
- 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 | Economics  
D.4.6 Identify the economic roles of various institutions, including households, businesses, and government.  
**Marketing, Management and Entrepreneurship**  
MF1.b.2.e Identify why customers purchase goods and services.  
**Personal Financial Literacy**  
B.4.1.1 Identify the consequences of various financial decisions related to spending and saving. | Reading for Information  
RI.4.2-4  
RI.4.7  
Reading Foundations  
RF.4.3-4  
Speaking and Listening  
SL.4.1  
SL.4.3  
Language  
L.4.1  
L.4.3-6 | NBT 4.4  
NF.4.7  
Mathematical Practices 1-7 |
### Session Details

**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.

**Objectives:**

The students will be able to:

- Demonstrate the problem-solving process
- Identify the potential risks and rewards in making business decisions

**Academic Standards**

**Marketing, Management and Entrepreneurship**

- MF9.d.2.e Use creative problem solving in a classroom activity/decision.

**Personal Financial Literacy**

- G.4.1.3 Recognize the importance of protection against financial loss.
- G.4.3.1 Identify the opportunity-cost associated with selected financial decisions.

**Common Core ELA**

- Reading Information RI.4.1
- RI.4.3-4
- RI.4.7
- Reading Foundations RF.4.3-4
- Writing W.4.2
- W.4.8
- Speaking and Listening SL.4.1-2
- SL.4.4

**Common Core Math**

- Mathematical Practices 1-2
- 4
- 6-7

### Session Five: Entrepreneurs Go Global

Students demonstrate the supply chain by working in teams to build a sticker-sheet computer.

**Objectives:**

The students will be able to:

- Apply the supply chain to a manufacturing example
- Explain how resource providers, businesses, and consumers are interdependent

**Academic Standards**

**Economics**

- D.4.3 Identify goods and services that are part of the global economy and explain their use in Wisconsin.

**Personal Financial Literacy**

- F.4.5.1 Relate the impact of global economic events to personal financial planning.
- F.4.5.2 Summarize the consequences of consumer-citizen decisions and actions on the economy, broader society, and the environment.

**Common Core ELA**

- Reading Information RI.4.3-4
- RI.4.7
- Reading Foundations RF.4.3-4
- Speaking and Listening SL.4.1-4

**Common Core Math**

- NA
## JA Our Nation

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Academic Standards</th>
<th>Common Core English Language Arts</th>
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<tbody>
<tr>
<td><strong>Session One: Free to Choose Your Work or Business</strong></td>
<td><strong>Economics</strong> D.8.1 Describe and explain how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services. D.8.2 Identify and explain basic economic concepts… <strong>Marketing, Management and Entrepreneurship</strong> MF1.b.2.e Identify why customers purchase goods and services.</td>
<td>Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5</td>
<td>Operations and Algebraic Thinking OA.5.2 Numbers Base Ten NBT.5.6-7</td>
</tr>
</tbody>
</table>

Students are introduced to the nation’s free market system and how it supports businesses and careers.

**Objectives:**
- The students will be able to:
  - Identify the characteristics of a free market economy
  - Explain how pricing guides economic decisions

| **Session Two: Innovation Nation** | **Economics** D.8.8 Explain how and why people who start new businesses take risks to provide goods and services, considering profits as an incentive. D.8.11 Describe how personal decisions can have a global impact on such issues as trade agreements, recycling and conserving the environment. **Marketing, Management and Entrepreneurship** MF8.a.1.e Explain the concept of entrepreneurship. MF1.c.1.e Develop a product or service appropriate to a target audience. | Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Writing WS.5.2 WS.5.4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5 | Operations and Algebraic Thinking CC.2.2.5.A.1 Numbers Base Ten CC.2.1.5.B.2 |

Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income.

**Objectives:**
- The students will be able to:
  - Define entrepreneur and entrepreneurship
  - Describe resources and how entrepreneurs use them
  - Explore STEM skills and the process of innovation

| **Session Three: Career Quest** | **Personal Financial Literacy** A.4.2.1 Identify potential sources of income. A.4.3.2 Determine how personal interest and talents can affect career choice. | Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5 | Numbers Base Ten CC.2.1.5.B.2 |

Students learn about career clusters.

**Objectives:**
- The students will be able to:
  - Examine career groupings and the skills necessary for a variety of careers.
# JA Our Nation

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<td><strong>Session Four: Get and Keep the Job!</strong></td>
<td>Personal Financial Literacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students examine important work-readiness and behavioral skills needed for career success.</td>
<td>A.8.1.1 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income. A.8.1.2 Describe the unique characteristics of both a job and a career.</td>
<td>Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Writing WS.5.2 WS.5.4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5</td>
<td>Operations and Algebraic Thinking CC.2.2.5.A.1 Numbers Base Ten CC.2.1.5.B.2</td>
</tr>
<tr>
<td><strong>Session Five: Global Connections</strong></td>
<td>Geography</td>
<td></td>
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<tr>
<td>Students explore how the United States is connected to the global economy.</td>
<td>A.8.5 Identify and compare the natural resource bases of different states and regions in the United States and elsewhere in the world. A.8.7 Describe the movement of people, ideas, diseases, and products throughout the world. Economics D.8.7 Identify the location of concentrations of selected natural resources and describe how their acquisition and distribution generates trade and shapes economic patterns.</td>
<td>Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Optional Supplement: Business Organization</strong></td>
<td>Marketing, Management and Entrepreneurship</td>
<td></td>
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</tr>
<tr>
<td>Students examine entrepreneurship, free enterprise, and business organization.</td>
<td>MF8.b.2.m. Compare and contrast the types of business ownership.</td>
<td>Speaking and Listening SL.5.1-4 Language L.5.1.5</td>
<td>NA</td>
</tr>
</tbody>
</table>

**Objectives:**

**Session Four: Get and Keep the Job!**
- Identify the soft skills wanted by today’s employers

**Session Five: Global Connections**
- Discuss why businesses specialize and trade
- Define opportunity cost

**Optional Supplement: Business Organization**
- Identify three basic ways businesses are organized.
# JA More than Money

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| **Session One: The Money Garden** | Economics  
D.4.1 Describe and explain the role of money, banking, and savings in everyday life.  
D.4.6 Identify the economic roles of various institutions, including households, businesses, and government. | Reading for Information  
RI.3.1  
RI.3.3-4  
RI.3.6 | Numbers Base Ten  
3.NBT.2.2  
3.NBT.3.3 |
|  | Personal Financial Literacy  
B.4.2.1 Identify the purposes of financial institutions in the community.  
B.4.3.1 Identify ways to earn and save for a future event.  
D.4.5.1 Describe reasons to save. |  |  |
|  | Family and Consumer Science  
FCS1.a.1.e Discuss individual knowledge of different careers present in individual families and in the community.  
FCS.1.a.2.e Identify ways to make money. |  |  |
|  | Marketing, Management and Entrepreneurship  
MF8.a.1.e Explain the concept of entrepreneurship.  
MF8.a.2.e Explain skills needed for entrepreneurial success.  
MF.1.d.1.e Identify the difference between products and services. |  |  |
|  | Personal Financial Literacy  
A.1 Understand how career choice, education, skills, entrepreneurship, and economic conditions affect income.  
A.4.3.2 Determine how personal interest and talents can affect career choice. |  |  |
| **Session Two: Create a Business** |  |  |  |
|  | Family and Consumer Science  
FCS1.a.1.e Discuss individual knowledge of different careers present in individual families and in the community.  
FCS.1.a.2.e Identify ways to make money. |  |  |
|  | Marketing, Management and Entrepreneurship  
MF8.a.1.e Explain the concept of entrepreneurship.  
MF8.a.2.e Explain skills needed for entrepreneurial success.  
MF.1.d.1.e Identify the difference between products and services. |  |  |
|  | Personal Financial Literacy  
A.1 Understand how career choice, education, skills, entrepreneurship, and economic conditions affect income.  
A.4.3.2 Determine how personal interest and talents can affect career choice. |  |  |
| **Session Three: Build a Business** | Marketing, Management and Entrepreneurship  
MF1.c.1.e Develop a product or service appropriate to a target audience.  
MF8.a.5.e Summarize the need for management within a business.  
MF8.a.6.e Interpret the benefits of entrepreneurship from a guest speaker.  
MF9.b.5.e Identify the components of a business plan. |  |  |
|  |  |  |  |

*ELO- Indicates a standard best supported by an Extended Learning Opportunity*
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<td><strong>Session Four: Run a Business</strong></td>
<td><strong>Personal Financial Literacy</strong></td>
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</table>
| 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. | C.4.1.2 Describe the concept of a loan.  
C.4.3.2 Understand the relationship between income and expenses.  
C.4.4.1 Discuss personal responsibilities related to borrowing.  
C.4.7.1 List reasons why people borrow.  | Reading for Information  
RI.3.1-5  
RI.3.7  
Reading Foundations  
RF.3.3-4  
Writing  
W.3.2-4  | Numbers Base Ten  
3.NBT.2.2  
3.NBT.3.3  
4.NBT.4  
4.NBT.5  
5.NBT.5  
5.NBT.7 |
| **Objectives:**                        | **Marketing, Management and Entrepreneurship**                                      |                                                                                  |                  |
| The students will be able to:         |                                                                                    |                                                                                  |                  |
| • Explain why financial institutions lend money                                                                 | MF9.c.1.e Define resources.  
MF9.c.2.e Identify the challenge of obtaining financial support from the financial institutions and the community. |                                                                                  |                  |
| • Explain decision making and the traits of trustworthy borrowers                                                                 |                                                                                  |                  |
| • Record and track financial gains and losses                                                                 |                                                                                  |                  |
| **Session Five: Global Success**      | **Geography**                                                                       |                                                                                  |                  |
| The students explore the opportunities and challenges of global markets.                                                                 | A.4.4 Describe and give examples of ways in which people interact with the physical environment …  
A.4.5 Use atlases, databases, grid systems, charts, graphs, and maps to gather information … |                                                                                  |                  |
| **Objectives:**                        | **Economics**                                                                       |                                                                                  |                  |
| The students will be able to:         |                                                                                    |                                                                                  |                  |
| • Explore reasons why businesses import and export goods                                                                 | D.4.2 Identify situations requiring and allocation of limited economic resources and appraise the opportunity cost. |                                                                                  |                  |
| • Describe the economic considerations related to selling in a global market                                                                 |                                                                                  |                  |
| • Define opportunity cost                                                                 |                                                                                  |                  |