A Correlation:
FLORIDA
Academic Standards and
Junior Achievement
High School Programs

Updated January/October 2021
Florida BEST English Language Arts Standards
Florida Social Studies Standards
Florida Employability Skills Framework

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
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. By design, JA Programs incorporate grade level reading, speaking, and listening skills in all programs and many programs at the High School grade level also offer opportunities to do research, use technology for writing and responding, and practice presentation skills, all while supporting the JA Pillars of Financial Literacy, Work and Career Readiness and Entrepreneurship.

In this document, Junior Achievement programs are correlated to Florida Academic Standards for Social Studies, Career Education and Work, and Family and Consumer Sciences, where applicable. 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. Alternate delivery methods, such as remote digital delivery and student self-guided options, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

High School Programs

JA All About Cars™ allows students to consider their needs and wants for their first automobile.
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.
JA Be Entrepreneurial (modular) is a reimagined, modular program that teaches students about the mindset and the skills needed for success by aspiring entrepreneurs and innovators. In JA Creative Problem Solving, students learn and apply design thinking, an innovative process for problem solving used by entrepreneurs (and intrapreneurs).
JA Career Exploration Fair™ is an event where students learn about a range of career options across multiple career clusters.
JA Career Speaker Series™ brings a volunteer guest speaker into the classroom to share information about his or her career, work, and education experience.
JA Career Success® equips students with the tools and skills required to earn and keep a job.
JA Company Program® 2.0 empowers high school students to fill a need or solve a problem in their community and teaches them practical skills required to conceptualize, capitalize, and manage their own business venture.
JA Excellence Through Ethics™ affords students the opportunity to learn the importance of ethics and ethical decision-making and how ethical and unethical choices affect everyone in a community.
JA High School Heroes™ provides leadership development opportunities to high school students who deliver JA programs in elementary schools.
JA It’s My Job (Soft Skills)™ (Soft Skills) will help students understand the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters.
JA Job Shadow™ prepares students to acquire and apply the skills needed in demanding and ever-changing workplaces.
JA Job Shadow™ Blended Model is a comprehensive experience that helps students design an individualized career path. Supporting blended as well as self-guided activities, JA Job Shadow provides a design-thinking structure for career exploration.
JA Personal Finance® allows students to experience the interrelationship between today’s financial decisions and future financial freedom.
JA Take Stock in Your Future™ helps students discover the benefits and challenges of investing in the stock market as part of a broader, long-term investment strategy and the risks and rewards of trading.
JA Titan® introduces critical economics and management decisions through an interactive simulation.
JA Titan® Blended Model is a simulation-based program in which high school students compete as business CEOs in the phone industry, experiencing firsthand how an organization makes decisions.
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<th>Session Description</th>
<th>Social Studies Standards</th>
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<th>Common Core ELA</th>
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<tr>
<td><strong>Session One: All About Cars</strong></td>
<td>SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives</td>
<td><strong>Interpersonal Skills</strong></td>
<td>Grades 9–10</td>
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<tr>
<td>JA All About Cars introduces students to the essential costs related to buying and operating a first car and offers tips on being a smart consumer when purchasing a vehicle. In this volunteer-led session, students will consider their needs and wants to make a real-world connection to the car-buying experience to help motivate them to make good financial decisions when buying or leasing.</td>
<td>SS.912.FL.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others</td>
<td><strong>Interpersonal Skills</strong></td>
<td>ELA.612.F.2.4</td>
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<td><strong>Students will:</strong></td>
<td>SS.912.FL.2.3 Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. Explain why for goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.</td>
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<td>ELA.10/11.C.3.1</td>
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<td>• Assess their driving needs</td>
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<td><strong>Communication Skills</strong></td>
<td>ELA.10/11.V.1.1</td>
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<td>• Prioritize the car features that best meet their needs</td>
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<td>• Communicates verbally</td>
<td>ELA.11.V.1.3</td>
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<tr>
<td>• Compare the advantages of buying versus leasing a car</td>
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<td>• Listens actively</td>
<td>ELA.10/11.V.1.1</td>
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<tr>
<td>• Identify a care that meets their driving needs</td>
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**Grades 11–12**
ELA.10/11.R.3.2
ELA.11.R.3.4:
ELA.11.V.1.3
ELA.10/11.V.1.1
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<th>Florida ELA</th>
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<tr>
<td><strong>Session One: Introduction to Entrepreneurship</strong>&lt;br&gt;Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture.&lt;br&gt;&lt;strong&gt;Students will:&lt;/strong&gt;&lt;br&gt;• Recognize the elements of a successful business startup&lt;br&gt;• Evaluate myths and facts about entrepreneurship&lt;br&gt;• Consider product-development options</td>
<td>SS.912.E.1.5. Compare different forms of business organizations.&lt;br&gt;SS.912.E.2.3. Research contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States.</td>
<td><strong>Personal Qualities</strong>&lt;br&gt;• Takes initiative&lt;br&gt;• Displays positive attitude and sense of self-worth&lt;br&gt;• Takes responsibility for professional growth</td>
<td>Grades 9–10&lt;br&gt;LA.FS.910.RI.2.4&lt;br&gt;LA.FS.910.W.3.7&lt;br&gt;LA.FS.910.SL.1.1-1.2&lt;br&gt;LA.FS.910.SL.2.4&lt;br&gt;LA.FS.910.L.1.1-1.2&lt;br&gt;LA.FS.910.L.2.3&lt;br&gt;LA.FS.910.L.3.4,3.6</td>
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<td><strong>Session Two: What’s My Business?</strong>&lt;br&gt;Students select a product or service for a business venture.&lt;br&gt;&lt;strong&gt;Students will:&lt;/strong&gt;&lt;br&gt;• Recognize the importance of carefully selecting a product or service before starting a business&lt;br&gt;• Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans</td>
<td>SS.912.E.1.2. Analyze production possibilities curves to explain choice, scarcity, and opportunity costs.&lt;br&gt;SS.912.E.1.8. Explain ways firms engage in price and nonprice competition.&lt;br&gt;SS.912.W.1.5 Compare conflicting interpretations or schools of thought about world events and individual contributions to history (historiography).</td>
<td><strong>Interpersonal Skills</strong>&lt;br&gt;• Understands teamwork and works with others&lt;br&gt;• Responds to customer needs&lt;br&gt;<strong>Critical Thinking Skills</strong>&lt;br&gt;• Thinks critically&lt;br&gt;• Thinks creatively&lt;br&gt;• Makes sound decisions</td>
<td>Grades 9–10&lt;br&gt;LA.FS.910.RI.1.2&lt;br&gt;LA.FS.910.RI.2.4&lt;br&gt;LA.FS.910.W.1.2&lt;br&gt;LA.FS.910.W.2.4&lt;br&gt;LA.FS.910.W.3.7&lt;br&gt;LA.FS.910.SL.1.1-1.3&lt;br&gt;LA.FS.910.SL.2.4,2.6&lt;br&gt;LA.FS.910.L.1.1-1.2&lt;br&gt;LA.FS.910.L.2.3&lt;br&gt;LA.FS.910.L.3.4,3.6&lt;br&gt;Grades 11–12&lt;br&gt;LA.FS.1112.RI.1.2&lt;br&gt;LA.FS.1112.RI.2.4&lt;br&gt;LA.FS.1112.W.1.2&lt;br&gt;LA.FS.1112.W.2.4&lt;br&gt;LA.FS.1112.W.3.7&lt;br&gt;LA.FS.1112.SL.1.1-1.3&lt;br&gt;LA.FS.1112.SL.2.4,2.6&lt;br&gt;LA.FS.1112.L.1.1-1.2&lt;br&gt;LA.FS.1112.L.2.3&lt;br&gt;LA.FS.1112.L.3.4,3.6</td>
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<td><strong>Session Three: Who’s My Customer?</strong></td>
<td>NA</td>
<td><strong>Critical Thinking Skills</strong></td>
<td><strong>Grades 9–10</strong></td>
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<td>Students analyze potential markets.</td>
<td></td>
<td>• Thinks critically</td>
<td>LAFS.910.RI.1.2</td>
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<td><strong>Students will:</strong></td>
<td></td>
<td>• Thinks creatively</td>
<td>LAFS.910.RI.2.4</td>
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<td>• Recognize the importance of analyzing</td>
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<td>• Makes sound decisions</td>
<td>LAFS.910.RI.3.8</td>
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<td>markets</td>
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<td>• Solves problems</td>
<td>LAFS.910.W.1.2</td>
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<td>• Apply a needs assessment of the</td>
<td></td>
<td>• Reasons</td>
<td>LAFS.910.W.2.4</td>
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<td>market available to a specific product</td>
<td></td>
<td>• Plans and organizes</td>
<td>LAFS.910.W.3.7</td>
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<td><strong>Interpersonal Skills</strong></td>
<td></td>
<td><strong>Grades 11–12</strong></td>
<td>LAFS.910.SL.1.1-1.2</td>
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<td>• Understands teamwork and works with</td>
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<td>LAFS.910.SL.2.4,2.6</td>
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<td>others</td>
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<td>LAFS.910.L.1.1-1.2</td>
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<td>• Responds to customer needs</td>
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<td>LAFS.910.L.2.3</td>
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<td><strong>Session Four: What’s My Advantage?</strong></td>
<td>S.912.E.1.8. Explain ways</td>
<td><strong>Critical Thinking Skills</strong></td>
<td>LAFS.910.L.3.4,3.6</td>
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<td>Students determine how to set a product</td>
<td>firms engage in price</td>
<td>• Thinks critically</td>
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<td>apart from its competition</td>
<td>and nonprice competition.</td>
<td>• Thinks creatively</td>
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<td><strong>Students will:</strong></td>
<td>SS.912.E.1.7 Graph and</td>
<td>• Makes sound decisions</td>
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<td>• Define competitive advantages and</td>
<td>explain how firms</td>
<td>• Solves problems</td>
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<td>recognize them in other businesses</td>
<td>determine price and</td>
<td>• Reasons</td>
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<td>• Express the importance of selecting</td>
<td>output through</td>
<td>• Plans and organizes</td>
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<td>competitive advantages that offer an</td>
<td>marginal cost analysis.</td>
<td><strong>Grades 11–12</strong></td>
<td>LAFS.9112.RI.1.2,1.3</td>
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<td>edge over the competition for a product</td>
<td>SS.912.E.2.3. Research</td>
<td></td>
<td>LAFS.9112.RI.2.4</td>
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<td>and market.</td>
<td>contributions of</td>
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<td>LAFS.9112.W.1.2</td>
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<td></td>
<td>entrepreneurs, inventors,</td>
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<td></td>
<td>and other key individuals</td>
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<td>LAFS.9112.W.3.7</td>
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<td>from various gender, social,</td>
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<td></td>
<td>and ethnic backgrounds in</td>
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<td></td>
<td>the development of the</td>
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<td>LAFS.9112.SL.2.4,2.6</td>
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<td>United States.</td>
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<td><strong>Session Five: Competitive Advantages</strong>&lt;br&gt;Students decide how to set a product or service apart from the competition.&lt;br&gt;<strong>Students will:</strong>&lt;br&gt;• Evaluate competitive advantages&lt;br&gt;• Select competitive advantages that will drive a developing business venture</td>
<td>SS.912.E.1.8. Explain ways firms engage in price and nonprice competition.&lt;br&gt;SS.912.E.2.3. Research contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States&lt;br&gt;SS.912.E.3.2 Examine absolute and comparative advantage and explain why most trade occurs because of comparative advantage.</td>
<td><strong>Interpersonal Skills</strong>&lt;br&gt;• Understands teamwork and works with others&lt;br&gt;• Responds to customer needs</td>
<td>Grades 9–10&lt;br&gt;LAFS.910.RI.1.2&lt;br&gt;LAFS.910.RI.2.4&lt;br&gt;LAFS.910.RI.3.8&lt;br&gt;LAFS.910.W.1.2&lt;br&gt;LAFS.910.W.2.4&lt;br&gt;LAFS.910.SL.1.1&lt;br&gt;LAFS.910.SL.2.4&lt;br&gt;LAFS.910.L.1.1-1.2&lt;br&gt;LAFS.910.L.2.3&lt;br&gt;LAFS.910.L.3.4,3.6&lt;br&gt;Grades 11–12&lt;br&gt;LAFS.1112.RI.1.2,1.3&lt;br&gt;LAFS.1112.RI.2.4&lt;br&gt;LAFS.1112.W.1.2&lt;br&gt;LAFS.1112.W.2.4&lt;br&gt;LAFS.1112.SL.1.1&lt;br&gt;LAFS.1112.SL.2.4&lt;br&gt;LAFS.1112.L.1.1-1.2&lt;br&gt;LAFS.1112.L.2.3&lt;br&gt;LAFS.1112.L.3.4,3.6</td>
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<td><strong>Session Six: Ethics Are Good for Business</strong>&lt;br&gt;Students consider consequences in making ethical business decisions.&lt;br&gt;<strong>Students will:</strong>&lt;br&gt;• Evaluate short- and long-term consequences in making ethical decisions&lt;br&gt;• Express that being ethical can be good for business</td>
<td>SS.912.E.1.2. Analyze production possibilities curves to explain choice, scarcity, and opportunity costs.&lt;br&gt;SS.912.E.1.5. Compare different forms of business organizations&lt;br&gt;SS.912.FL.2.7 Examine governments establishing laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud</td>
<td><strong>Personal Qualities</strong>&lt;br&gt;• Demonstrates responsibility and self-discipline&lt;br&gt;• Works independently&lt;br&gt;• Demonstrates a willingness to learn&lt;br&gt;• Demonstrates integrity</td>
<td>Grades 9–10&lt;br&gt;LAFS.910.RI.1.2&lt;br&gt;LAFS.910.RI.2.4&lt;br&gt;LAFS.910.RI.3.8&lt;br&gt;LAFS.910.W.1.2&lt;br&gt;LAFS.910.W.2.4&lt;br&gt;LAFS.910.SL.1.1-1.3&lt;br&gt;LAFS.910.SL.2.4,2.6&lt;br&gt;LAFS.910.L.1.1-1.2&lt;br&gt;LAFS.910.L.2.3&lt;br&gt;LAFS.910.L.3.4,3.6&lt;br&gt;Grades 11–12&lt;br&gt;LAFS.1112.RI.1.2,1.3&lt;br&gt;LAFS.1112.RI.2.4&lt;br&gt;LAFS.1112.W.1.2&lt;br&gt;LAFS.1112.W.2.4&lt;br&gt;LAFS.1112.SL.1.1&lt;br&gt;LAFS.1112.SL.2.4,2.6&lt;br&gt;LAFS.1112.L.1.1-1.2&lt;br&gt;LAFS.1112.L.2.3&lt;br&gt;LAFS.1112.L.3.4,3.6</td>
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## Session Descriptions

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<td>Students will:</td>
<td></td>
<td>• Uses reading skills</td>
<td>LAFS.910.RI.1.2</td>
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<tr>
<td>• Compile entrepreneurial elements into a sample business plan</td>
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<td>• Uses writing skills</td>
<td>LAFS.910.RI.2.4</td>
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<td>Resource Management</td>
<td>LAFS.910.W.1.2</td>
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<td></td>
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<td>• Manages time</td>
<td>LAFS.910.W.2.4</td>
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<td>• Manages money</td>
<td>LAFS.910.W.3.7</td>
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<td>• Manages materials</td>
<td>LAFS.910.SL.1.1-1.3</td>
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<td>Grades 11–12</td>
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<td><strong>Session One: Identifying the Problem</strong></td>
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<td>Students are oriented to problem/solution thinking practices and introduced to the Design Thinking process of creative problem solving. They explore the first step (Empathize) that teaches them to look at problems as human-centered, from the customer’s perspective.</td>
<td>SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.</td>
<td>Critical Thinking Skills</td>
<td>Grades 9 ELA.9.R.2.3 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.3.1 ELA.9.C.4.1 ELA.10.C.2.1 ELA.9.V.1.1</td>
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<td>Students will:</td>
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<td>• Describe how brainstorming several ideas and then picking the best options will lead to creative problem solving.</td>
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<td>• Describe the Design Thinking model and the steps involved in the process.</td>
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<td>• Describe the advantages of applying the Design Thinking model to new ideas or problem solving.</td>
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<td>• Describe the Empathize step in the Design Thinking model.</td>
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<td>• Demonstrate how an empathy map can be used to identify a user’s needs.</td>
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<td><strong>Session Two: Exploring Solutions</strong></td>
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<td>Students focus on the second and third steps of the Design Thinking process (Define and Ideate). They summarize the root cause of the issue in a problem statement and then use brainstorming techniques to generate viable ideas as solutions.</td>
<td>SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.</td>
<td>Critical Thinking Skills</td>
<td>Grades 9–10 ELA.9.R.2.3 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.3.1 ELA.9.C.4.1 ELA.10.C.2.1 ELA.9.V.1.1</td>
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<td>Students will:</td>
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<td>• Describe the Define step in the Design Thinking model.</td>
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<td>• Demonstrate how to write a short, clear problem statement that reflects the problem to be solved.</td>
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<td>• Describe the Ideate step in the Design Thinking model.</td>
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<td>• Apply ideation methods by brainstorming ideas in a fast-paced activity.</td>
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<tr>
<td>Session Description</td>
<td>Social Studies Standards</td>
<td>Florida Employability Standards</td>
<td>Common Core ELA</td>
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</tbody>
</table>
| **Session Three: Prototyping the Solution**| SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services. | Applied Academic Skills  
• Uses reading skills  
• Uses writing skills  
• Uses mathematical strategies and procedures | Grades 9–10  
ELA.9.R.3.2  
ELA.9.R.2.3  
ELA.9.C.3.1  
ELA.10.C.2.1  
ELA.9.V.1.1  
Grades 11–12  
ELA.10/11.C.3.1  
ELA.11.C.2.1  
ELA.11.V.1.3  
ELA.10/11.V.1.1 |
| Students use rapid prototyping techniques to create an inexpensive model of their solution for customer review and feedback. This process teaches the importance of keeping customers involved in the process without large investments of time or money. | | | |
| Students will:  
• Describe the Prototype step in the Design Thinking model.  
• Construct a prototype based on a problem statement and a brainstormed solution to the problem. | | | |
| **Session Four: Testing the Solution**    | SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services. | Systems Thinking  
• Understands and uses systems | Grades 9–10  
ELA.9.R.3.2  
ELA.9.R.2.3  
ELA.9.C.3.1  
ELA.10.C.2.1  
ELA.9.C.4.1  
ELA.9.V.1.1  
Grades 11–12  
ELA.10/11.C.3.1  
ELA.11.C.2.1  
ELA.11.V.1.3  
ELA.10/11.V.1.1 |
| Students devise testing plans to validate the design and function of their prototyped ideas with customer participants. User testing emphasizes the importance of ongoing improvement cycles in the Design Thinking model. | | | |
| Students will:  
• Define the Test step in the Design Thinking model.  
• Develop a testing plan for a given product and target audience. | | | |
| **Session Five: Applying Design Thinking (Optional, Self-Guided)** | SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services. | Systems Thinking  
• Understands and uses systems | Grades 9–10  
ELA.9.R.3.2  
ELA.9.R.2.3  
ELA.9.C.3.1  
ELA.10.C.2.1  
ELA.9.C.4.1  
ELA.9.V.1.1  
Grades 11–12  
ELA.10/11.C.3.1  
ELA.11.C.2.1  
ELA.11.V.1.3  
ELA.10/11.V.1.1 |
| Students complete a cumulative Design Thinking project to demonstrate comprehension and execution of the creative problem-solving process. | | | |
| Students will:  
• Use the Design Thinking model to create a solution to an identified problem.  
• Produce an artifact for each step of the Design Thinking process to demonstrate their work. | | | |

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<tr>
<th>Session Descriptions</th>
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<tbody>
<tr>
<td><strong>Session One: Developing a Mindset</strong>&lt;br&gt;Students are introduced to entrepreneurship and the characteristics of a mindset that promote success in their personal and professional lives.</td>
<td>NA</td>
<td><strong>Personal Qualities</strong>&lt;br&gt;• Demonstrates responsibility and self-discipline&lt;br&gt;• Works independently&lt;br&gt;• Demonstrates a willingness to learn&lt;br&gt;• Adapts and shows flexibility&lt;br&gt;• Displays positive attitude and sense of self-worth&lt;br&gt;• Takes responsibility for professional growth</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9.C.4.1&lt;br&gt;ELA.9.V.1.1&lt;br&gt;ELA.9.C.3.1&lt;br&gt;<strong>Grades 11–12</strong>&lt;br&gt;ELA.9.R.2.3;&lt;br&gt;ELA.10/11.C.3.1&lt;br&gt;ELA.11.R.3.4&lt;br&gt;ELA.11.V.1.3&lt;br&gt;ELA.11.V.1.1</td>
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<td><strong>Session Two: Assessing Entrepreneurial Potential</strong>&lt;br&gt;Students demonstrate their understanding of the entrepreneurial characteristics by identifying prevalent skills in scenarios. Then, they complete an introspective personal assessment about their entrepreneurial potential.</td>
<td>SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.</td>
<td><strong>Personal Qualities</strong>&lt;br&gt;• Demonstrates responsibility and self-discipline Communication Skills&lt;br&gt;• Communicates verbally written&lt;br&gt;• Listens actively&lt;br&gt;• Comprehends material&lt;br&gt;• Conveys information in writing&lt;br&gt;• Observes carefully</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;ELA.9.R.3.2&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9.V.1.1&lt;br&gt;<strong>Grades 11–12</strong>&lt;br&gt;ELA.11.R.3.2&lt;br&gt;ELA.11.V.1.3&lt;br&gt;ELA.11.R.3.4&lt;br&gt;ELA.11.V.1.3</td>
</tr>
<tr>
<td><strong>Session Three: Creating an Entrepreneurial Action Plan (Optional, Self-Guided)</strong>&lt;br&gt;Students craft a personal action plan to start thinking like an entrepreneur in their daily life and career aspirations.</td>
<td>SS.912.E.1.5 Compare different forms of business organizations.</td>
<td><strong>Applied Academic Skills</strong>&lt;br&gt;• Uses reading skills&lt;br&gt;• Uses writing skills&lt;br&gt;<strong>Technology Use</strong>&lt;br&gt;• Understands and uses technology&lt;br&gt;<strong>Personal Qualities</strong>&lt;br&gt;• Demonstrates professionalism&lt;br&gt;• Takes initiative&lt;br&gt;• Displays positive attitude and sense of self-worth</td>
<td><strong>Grades 9–10</strong>&lt;br&gt;ELA.9.R.3.2&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9.V.1.1&lt;br&gt;ELA.9.C.3.1&lt;br&gt;ELA.9.C.4.1&lt;br&gt;<strong>Grades 11–12</strong>&lt;br&gt;ELA.11.R.3.2&lt;br&gt;ELA.11.V.1.3&lt;br&gt;ELA.11.R.3.4&lt;br&gt;ELA.11.V.1.3&lt;br&gt;ELA.9.C.1.4&lt;br&gt;ELA.9.C.3.1&lt;br&gt;ELA.9.C.4.1</td>
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</table>
### Session Descriptions

**Planning with the Customer in Mind**
Students are introduced to lean business planning and focus on the customer-focused segments of the Lean Canvas. They identify customer segments, the problem to be solved, and the intended solution.

**Students will:**
- Identify the purpose of a business plan.
- Describe the key elements of the lean business plan model.
- State the problem to be solved in the Lean Canvas as a customer-centered problem statement.
- Identify the customers in the target audience for the proposed product or service.
- Identify the solution that answers the problem statement.

**Summarizing the Customer Elements**
Students learn about customer communication channels and the most effective practices for reaching their customers. Then, they practice completing the customer elements of the lean business plan using an original or supplied idea.

**Students will:**
- Define channels as they relate to business planning.
- Differentiate uses of each channel based on situations/context.
- Practice the lean business planning process by applying information to the Problem, Customer Segments, Solution, and Channels sections of the Lean Canvas.

### Social Studies Standards

- SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.

### Florida Employability Skills

**Interpersonal Skills**
- Understands teamwork and works with others.
- Responds to customer needs.

**Critical Thinking Skills**
- Thinks critically.
- Thinks creatively.

### Florida ELA Standards

**Grades 9–10**
- ELA.9.R.3.2
- ELA.9.R.2.3
- ELA.9.V.1.1
- ELA.9.C.3.1

**Grades 11–12**
- ELA.10/11.R.3.2
- ELA.11.R.3.4
- ELA.11.C.2.1
- ELA.10/11.C.3.1
- ELA.11.V.1.3
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</table>
| **Formulating the Finances:** Students focus on financial elements of the Lean Canvas, including cost structure, pricing, and revenue streams. Then, they identify what metrics are key to gauge the performance and health of the venture. **Students will:**  
  • Identify the cost structure for a product/service by listing associated fixed and variable costs.  
  • Determine the appropriate price for a product/service given data about the associated costs, breakeven point, and desired profitability. Recognize the revenue streams that will generate profitability for a product or service.  
  • Explain how key metrics help determine the success of a product/service and impact the business decisions made about it. Explain how key metrics help determine the success of a product/service and impact the business decisions made about it. | SS.912.E.1.7 Graph and explain how firms determine price and output through marginal cost analysis. | **Applied Academic Skills**  
  • Uses reading skills  
  • Uses writing skills  
  • Uses mathematical strategies and procedures  
  **Technology Use**  
  • Understands and uses technology  
  **Information Use**  
  • Locates information  
  • Organizes information  
  • Uses information  
  • Analyzes information  
  • Communicates Information | Grades 9–10  
  ELA.9.R.3.2  
  ELA.9.R.2.3  
  ELA.9.V.1.1  
  ELA.9.C.3.1  
  Grades 11–12  
  ELA.10/11.R.3.2  
  ELA.11.R.3.4  
  ELA.11.C.2.1  
  ELA.10/11.C.3.1  
  ELA.11.V.1.3 |
| **Conveying the Business’s Value:** Students identify the business’s unique value and competitive advantage to convey its “edge.” Then, they practice writing compelling unique value proposition (UVP) statements and identifying the business’s competitive advantage. **Students will:**  
  • Describe the process used to convey the unique value proposition of a business idea.  
  • Identify what competitive (or unfair) advantage is as it relates to a lean business plan. | SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services. | **Information Use**  
  • Locates information  
  • Organizes information  
  • Uses information  
  • Analyzes information  
  • Communicates Information | Grades 9–10  
  ELA.9.R.2.3  
  ELA.9.C.4.1  
  ELA.9.V.1.1  
  ELA.9.C.3.1  
  Grades 11–12  
  ELA.9.R.2.3  
  ELA.10/11.C.3.1  
  ELA.11.R.3.4  
  ELA.11.V.1.3  
  ELA.11.V.1.1 |
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</table>

Students practice completing the marketing and financial elements of the lean business plan using an original or supplied idea. Then, they review the importance of testing the business plan for ongoing refinement.

**Students will:**
- Practice the lean business planning process by applying information to the Cost Structure, Revenue Streams, Key Metrics, Unique Value Proposition, and Competitive (Unfair) Advantage sections of the Lean Canvas
- Describe the importance of testing and validating the assumptions and ideas that frame a business plan

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Students construct a lean business plan with an original idea using the Lean Canvas to demonstrate comprehension and execution of business planning.

**Students will:**
- Produce a lean business plan in the Lean Canvas template using the identified problem or a startup business idea
<table>
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<th>Session Descriptions</th>
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<th>Florida ELA Standards</th>
</tr>
</thead>
</table>
| **Session One: Before the Fair**  
In the pre-fair session, students will assess their abilities, interests, work preferences, and values in preparation for the JA Career Exploration Fair.  
Students will:  
• Define careers  
• Differentiate among abilities, interests, work preferences, and values  
• Identify their personal characteristics | SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location. | **Applied Academic Skills**  
• Uses reading skills  
• Uses writing skills  
**Personal Qualities**  
• Displays positive attitude and sense of self-worth  
• Takes responsibility for professional growth | Grades 9–10  
ELA.9.R.2.3  
ELA.9.R.2.4  
ELA.9.C.4.1  
ELA.9.V.1.1  
ELA.9.C.3.1  
Grades 11-12  
ELA.11/12.R.3.2  
ELA.11.V.1.3  
ELA.11.R.3.4  
ELA.11.V.1.3 |
| **Session Two: Day of the Fair**  
During the JA Career Exploration Fair, students engage with volunteers and learn more about different businesses and jobs.  
Students will:  
• Relate the impact of personal interests and abilities on career choices  
• Investigate a variety of careers and the skills, educational preparation, training, and personal qualities needed for those careers  
• Examine how school skills apply to career paths  
• Explain the importance of staying in school and graduating high school | SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. | **Interpersonal Skills**  
• Understands teamwork and works with others  
• Responds to customer needs  
**Communication Skills**  
• Communicates verbally  
• Listens actively | Grades 9–10  
ELA.9.R.2.3  
ELA.9.R.2.4  
ELA.9.C.3.1  
ELA.9.C.4.1  
ELA.10.C.2.1  
ELA.9.V.1.1  
Grades 11–12  
ELA.11/12.R.3.2  
ELA.11.V.1.3  
ELA.11.R.3.4  
ELA.11.V.1.3  
ELA.12.C.3.1 |
| **Session Three: After the Fair**  
In the post-fair session, students will reflect on their JA Career Exploration Fair experiences.  
Students will:  
• Identify a future career goal  
• Create a personal action plan | SS.912.FL.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer. | **Critical Thinking Skills**  
• Thinks critically  
• Thinks creatively  
• Makes sound decisions  
**Applied Academic Skills**  
• Uses reading skills  
• Uses writing skills  
**Information Use**  
• Locates information  
• Organizes information  
• Uses information | Grades 9–10  
ELA.9.R.3.2  
ELA.9.R.2.3  
ELA.9.R.2.4  
ELA.9.C.3.1  
ELA.9.C.4.1  
Grades 11–12  
ELA.10/11.R.3.2  
ELA.10/11.C.3.1  
ELA.11.C.4.1 |
# JA Career Speaker Series

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<th>Session Descriptions</th>
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</table>
| **Session One: Before the Event**  
Students research the visiting career speaker and his or her company, and prepare questions for the speaker event.  
**Students will:**  
• Identify skills and interests  
• Recognize Career Clusters  
• Recall future high-demand occupations | SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location. | **Applied Academic Skills**  
• Uses reading skills  
• Uses writing skills  
**Personal Qualities**  
• Displays positive attitude and sense of self-worth  
• Takes responsibility for professional growth | Grades 9–10  
ELA.9.R.2.3  
ELA.9.R.2.4  
ELA.9.C.4.1  
ELA.9.V.1.1  
ELA.9.C.3.1  
Grades 11-12  
ELA.11/12.R.3.2  
ELA.11.V.1.3  
ELA.11.R.3.4  
ELA.11.V.1.3 |
| **Session Two: During the Event**  
Students learn about the guest speaker’s job experiences and stories, ask questions, and take notes.  
**Students will:**  
• Practice active listening skills.  
• Equate job responsibilities with skills and interests | SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. | **Interpersonal Skills**  
• Understands teamwork and works with others  
• Responds to customer needs  
**Communication Skills**  
• Communicates verbally  
• Listens actively | Grades 9–10  
ELA.9.R.2.3  
ELA.9.R.2.4  
ELA.9.C.3.1  
ELA.9.C.4.1  
ELA.9.V.1.1  
Grades 11–12  
ELA.11/12.R.3.2  
ELA.11.V.1.3  
ELA.11.R.3.4  
ELA.11.V.1.3 |
| **Session Three: After the Event**  
Students reflect on what they learned during their preparation and the speaker event.  
**Students will:**  
• Recognize Career Clusters | SS.912.FL.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer. | **Critical Thinking Skills**  
• Thinks critically  
• Thinks creatively  
• Makes sound decisions  
**Applied Academic Skills**  
• Uses reading skills  
• Uses writing skills  
**Information Use**  
• Locates information  
• Organizes information  
• Uses information | Grades 9–10  
ELA.9.R.3.2  
ELA.9.R.2.3  
ELA.9.R.2.4  
ELA.9.C.3.1  
ELA.9.C.4.1  
Grades 11–12  
ELA.10/11.R.3.2;  
ELA.10/11.C.3.1  
ELA.11.C.4.1 |
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</table>
| **Session One: Get Hired– Critical Thinking and Creativity**  
Students are introduced to the need to be work ready by developing the 4 C’s skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.  
**Students will:**  
- Use a problem-solving technique to solve personal and professional problems  
- Apply critical-thinking skills to work-based problems  
- Recognize that decisions made in the workplace have consequences | SS.912.FL.1.2. Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.  
SS.912.FL.1.3. Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. | **Critical Thinking Skills**  
- Thinks critically  
- Thinks creatively  
**Interpersonal Skills**  
- Understands teamwork and works with others  
- Responds to customer needs  
- Exercises leadership | Grades 9–10  
ELA.9.R.2.3  
ELA.9.V.1.3  
ELA.9.C.3.1  
Grades 11–12  
ELA.11/12.R.3.2  
ELA.11.V.1.3  
ELA.10/11.C.3.1 |
| **Session Two: Get Hired– Communication and Conflict-Management Skills**  
Students apply communication skills to resolve conflicts in work-based scenarios. They role-play conflicts and conflict management and explore behaviors that inflame conflict and behaviors that lead to resolution.  
**Students will:**  
- Recognize common responses to conflict  
- Apply conflict-management skills to resolve work-based issues | SS.912.S.5.11 Demonstrate democratic approaches to managing disagreements and solving conflicts within a social institution | **Communication Skills**  
- Communicates verbally  
- Listens actively  
- Comprehends written material  
- Conveys information in writing  
- Observes carefully  
**Interpersonal Skills**  
- Negotiates to resolve conflicts  
- Respects individual differences  
- Understands teamwork and works with others | Grades 9–10  
ELA.9.R.2.3  
ELA.9.V.1.3  
ELA.9.C.3.1  
Grades 11–12  
ELA.11/12.R.3.2  
ELA.11.V.1.3  
ELA.10/11.C.3.1 |
| **Session Three: Get Hired– Collaboration and Creativity**  
Students practice collaboration, a 4 C’s skill, by using a teambuilding model referred to as the GRPI (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.  
**Students will:**  
- Demonstrate collaboration with team members to accomplish work-based challenges  
- Recognize the components of a high-performance team | NA | **Interpersonal Skills**  
- Understands teamwork and works with others  
- Responds to customer needs  
- Exercises leadership  
**Critical Thinking Skills**  
- Thinks critically  
- Thinks creatively  
- Makes sound decisions  
- Solves problems  
- Reasons  
- Plans and organizes  
**Resource Management**  
- Manages time  
- Manages materials  
- Manages personnel | Grades 9–10  
ELA.9.R.2.3  
ELA.9.V.1.3  
ELA.9.C.3.1  
Grades 11–12  
ELA.11/12.R.3.2  
ELA.11.V.1.3  
ELA.10/11.C.3.1 |
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<td>Session Four: Get Hired– Strong Soft Skills</td>
<td>SS.912.FL.1.2. Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</td>
<td>Personal Qualities&lt;br&gt;• Demonstrates responsibility and self-discipline&lt;br&gt;• Works independently&lt;br&gt;• Demonstrates a willingness to learn&lt;br&gt;• Demonstrates professionalism&lt;br&gt;• Takes initiative&lt;br&gt;• Displays positive attitude and sense of self-worth&lt;br&gt;• Takes responsibility for professional growth</td>
<td>Grades 9–10&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9.V.1.3&lt;br&gt;ELA.9.C.3.1&lt;br&gt;ELA.9.C.1.3</td>
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<td>Students will:</td>
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<tr>
<td>• Identify soft skills that are in demand by employers</td>
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<td>• Demonstrate personal soft skills in a mock interview</td>
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<td>Session Five: Know Your Work Priorities</td>
<td>SS.912.FL.1.2. Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</td>
<td>Personal Qualities&lt;br&gt;• Demonstrates responsibility and self-discipline&lt;br&gt;• Works independently&lt;br&gt;• Demonstrates a willingness to learn&lt;br&gt;• Demonstrates professionalism&lt;br&gt;• Takes initiative&lt;br&gt;• Displays positive attitude and sense of self-worth&lt;br&gt;• Takes responsibility for professional growth</td>
<td>Grades 9–10&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9.V.1.3&lt;br&gt;ELA.9.C.3.1&lt;br&gt;ELA.9.C.1.3</td>
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<td>Students will:</td>
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<td>• Recognize the importance of being focused, proactive, and adaptable when exploring careers</td>
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<td>• Rank work environment priorities as an anchor for making career planning decisions</td>
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<td>Session Six: Know Who’s Hiring</td>
<td>SS.912.E.1.9. Describe how the earnings of workers are determined SS.912.FL.1.4 Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market and that businesses are generally willing to pay more productive workers higher wages or salaries than less productive workers</td>
<td>Interpersonal Skills&lt;br&gt;• Understands teamwork and works with others</td>
<td>Grades 9–10&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9.V.1.3</td>
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<tr>
<td>Students will:</td>
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<td>Resource Management&lt;br&gt;• Manages time</td>
<td>Grades 11–12&lt;br&gt;ELA.11/12.R.3.2&lt;br&gt;ELA.11.V.1.3&lt;br&gt;ELA.11/12.C.3.1&lt;br&gt;ELA.11.C.1.3</td>
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<td>• Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs</td>
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<td>• Identify the education and training needed to be adaptable and competitive in the job market</td>
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<td>Session Descriptions</td>
<td>Social Studies Standards</td>
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<td>Florida ELA Standards</td>
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</tbody>
</table>
| **Session Seven: Know Your Personal Brand** | NA | **Personal Qualities**  
• Demonstrates responsibility and self-discipline  
• Demonstrates professionalism  
• Takes initiative  
• Displays positive attitude and sense of self-worth  
• Takes responsibility for professional growth  
**Interpersonal Skills**  
• Understands teamwork and works with others | **Grades 9–10**  
ELA.9.R.2.3  
ELA.9.V.1.3  
ELA.9.C.3.1  
ELA.9.C.1.3  
**Grades 11–12**  
ELA.11/12.R.3.2  
ELA.11.V.1.3  
ELA.11/12.C.3.1  
ELA.11.C.1.3 |
| Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.  
**Students will:**  
• Explore how to hunt for a job and the tools needed  
• Determine choices they can make to create a positive personal brand as they build their careers |  

### Session Descriptions

#### Meeting One: Start a Business

Students are introduced to the JA Company Program experience, explore ways to raise capital for their business venture, and analyze their personal strengths to help inform their individual roles in their company project.

**Students will:**
- Identify the JA Company Program overall objectives by reviewing the major milestones.
- Describe the importance of setting goals and developing a vision as first steps toward entrepreneurial success.
- Identify the roles and associated skill sets that are integral in a company structure. Assess personal strengths against the designated company roles to determine a potential business role.
- Identify different means by which to raise capital for a start-up business.
- Differentiate between facts and myths about entrepreneurs.
- Reflect on personal and professional vision and set some immediate goals for becoming an entrepreneur.

#### Meeting Two: Solve a Customer’s Problem

Students use creative problem solving to brainstorm ideas for a business service/product, with the goal of identifying their top choices to research.

**Students will:**
- Describe how brainstorming several ideas and then picking the best option will lead to creative problem solving.
- Describe the Design Thinking model and the steps involved in the process.
- Describe the advantages of applying the Design Thinking model to new ideas or problem solving.
- Describe the Empathize, Define, and Ideate steps in the Design Thinking model.
- Apply the Empathize, Define, and Ideate steps of the Design Thinking model to identify a customer need and some plausible solutions.

### Social Studies Standards

- **SS.912.E.2.3** Research contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States.
- **SS.912.FL.1.1** Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.
- **SS.912.FL.1.2** Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.

### Florida Employability Skills

- **Personal Qualities**
  - Demonstrates responsibility and self-discipline
  - Works independently
  - Demonstrates a willingness to learn

- **Interpersonal Skills**
  - Understands teamwork and works with others

- **Critical Thinking Skills**
  - Thinks critically
  - Thinks creatively
  - Reasons
  - Plans and organizes

### Florida ELA Standards

- **Grades 9-10**
  - ELA.9.C.3.1
  - ELA.9.V.1.3

- **Grades 11-12**
  - ELA.10/11.C.3.1
  - ELA.11.V.1.3

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**Critical Thinking Skills**

- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems

**Interpersonal Skills**

- Understands teamwork and works with others
- Responds to customer needs
- Exercises leadership

**Communication Skills**

- Communicates verbally
- Listens actively

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### Session Descriptions

**Meeting Three: Evaluate the Options**  
Students apply their personal entrepreneurial skills while exploring good decision making and vetting the viability of a venture, using a SWOT analysis tool to narrow their decision on their company’s final product idea.

**Students will:**

- Explain why innovation is an integral factor for a company’s health and growth.
- Explain how failure leads to success and how using a growth mindset can provide the appropriate perspective in challenging situations.
- Define the entrepreneurial mindset.
- Describe the key characteristics that a successful entrepreneur embodies.
- Explain the uses and benefits of a SWOT analysis for a start-up venture.
- Apply a SWOT analysis to each product/service the company is considering.
- Define the terms pivot and persevere related to business venture startups.
- Use data to make informed decisions about the direction of the business.
- Execute a final decision about whether to proceed with the team’s chosen product/service using data-informed decision making.
- Demonstrate that entrepreneurs have accountability by completing a Product Approval application to submit to JA.

### Social Studies Standards

- **SS.912.E.1.1** Identify the factors of production and why they are necessary for the production of goods and services.
- **SS.912.E.2.3** Research contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States.
- **SS.912.FL.2.1** Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.
- **SS.912.FL.2.2** Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.

### Florida Employability Skills

- **Critical Thinking Skills**
  - Thinks critically
  - Thinks creatively
  - Makes sound decisions
  - Solves problems
- **Interpersonal Skills**
  - Understands teamwork and works with others
  - Responds to customer needs
  - Exercises leadership
- **Communication Skills**
  - Communicates verbally
  - Listens actively
- **Systems Thinking**
  - Understands and uses systems

### Florida ELA Standards

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<td>Meeting Four: Create a Structure</td>
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| Students initiate the company’s structure by establishing roles, commence planning within business teams, and finalize capitalization decisions. | SS.912.E.1.5 Compare different forms of business organizations. SS.912.E.2.5 Analyze how capital investments may impact productivity and economic growth. | Personal Qualities | Grades 9-10
| Students will: | | • Demonstrates responsibility and self-discipline |
| • Explain the five functional roles of the company and the essential responsibilities of each role. | | • Works independently |
| • Relate the sections of the Business Snapshot with the business planning information necessary to identify for a start-up company. | | • Demonstrates a willingness to learn |
| • Evaluate personal strengths aligned to each role and select team members for business teams. | | • Demonstrates professionalism |
| • Evaluate the different means for raising capital and select an option for the company’s start-up venture. | | • Takes initiative |
| • Identify essential tasks for different roles in the startup by drafting Business Team task lists for each functional role. | | • Displays positive attitude and sense of self-worth |
| • Discuss collaboration and communication strategies within and between business teams. | | Systems Thinking |
| | | • Understands and uses systems |
| | | • Monitors systems |
| | | Resource Management |
| | | • Manages time |
| | | • Manages materials |
| | | • Manages personnel |
| | | Interpersonal Skills |
| | | • Understands teamwork and works with others |
| | | • Responds to customer needs |
| | | • Exercises leadership |

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<th>Meeting Five: Launch the Business</th>
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</table>
| Students explore corporate leadership roles and responsibilities, evaluate personal leadership skills, and elect leaders for the business venture. Then, they organize their business teams, start deep dives into business team roles, and complete work on the Business Snapshot and Company Charter. | SS.912.E.1.7 Graph and explain how firms determine price and output through marginal cost analysis. | Personal Qualities | Grades 9-10
| Students will: | | • Demonstrates responsibility and self-discipline |
| • Evaluate different leadership styles and the most positive leadership influence for companies in different situations. | | • Works independently |
| • Assess personal leadership styles and reflect on what considerations might be important in decision making as a leader of a start-up company. | | • Demonstrates a willingness to learn |
| • Describe the significance of accountability as an entrepreneur and a student as it relates to a company venture and JA experience. | | • Demonstrates professionalism |
| • Evaluate the different leader candidates, and elect people for the company leadership positions. | | • Takes initiative |
| • Demonstrate basic business planning by completing the Business Snapshot which outlines all the key elements to launch a business. | | • Displays positive attitude and sense of self-worth |
| • Express the legal and social need for a company’s guiding principles by developing and agreeing to a company charter. | | Systems Thinking |
| | | • Understands and uses systems |
| | | • Monitors systems |
| | | Resource Management |
| | | • Manages time |
| | | • Manages materials |
| | | • Manages personnel |
| | | Interpersonal Skills |
| | | • Understands teamwork and works with others |
| | | • Responds to customer needs |
| | | • Exercises leadership |

Grades 11-12
ELA.11/12.R.3.2
ELA.12.R.2.3
ELA.10/11.C.3.1
ELA.11.C.5.2
ELA.12.C.4.1
ELA.12.V.1.1
ELA.11/12.V.1.3
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<tr>
<td><strong>Topic: Finances (Self-Guided)</strong> Students learn how the finance department is a vital part of an organization and review the characteristics that contribute to a strong finance team</td>
<td>SS.912.E.1.7 Graph and explain how firms determine price and output through marginal cost analysis.</td>
<td><strong>Resource Management</strong> &lt;br&gt;• Manages time &lt;br&gt;• Manages money &lt;br&gt;• Manages materials &lt;br&gt;• Manages personnel</td>
<td>Grades 9-10 &lt;br&gt;ELA.9/10.V.1.3 &lt;br&gt;ELA.9.C.1.5 &lt;br&gt;ELA.9/10.C.3.1 &lt;br&gt;ELA.9/10.V.1.1 &lt;br&gt;ELA.9.C.4.1</td>
</tr>
<tr>
<td><strong>Students will:</strong> &lt;br&gt;• Describe the importance of finance in a company. &lt;br&gt;• Explain the primary tasks and responsibilities of the finance team to understand this team’s role in company operations.</td>
<td><strong>Systems Thinking</strong> &lt;br&gt;• Understands and uses systems &lt;br&gt;• Monitors systems</td>
<td><strong>Grades 11-12</strong> &lt;br&gt;ELA.11.R.1.1 &lt;br&gt;ELA.11.C.1.3 &lt;br&gt;ELA.12.C.4.1 &lt;br&gt;ELA.11/12.C.3.1 &lt;br&gt;ELA.11.V.1.3</td>
<td>ELA.11/12.V.1.1</td>
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<tr>
<td><strong>Topic: Leadership and Management (Self-Guided)</strong> Students review the concept of leadership and how leaders guide organizations, discover the characteristics that foster strong leadership skills, and identify the primary responsibilities of this business role in the JA Company Program.</td>
<td>SS.912.E.1.8 Explain ways firms engage in price and nonprice competition. SS.912.FL.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others SS.912.FL.2.4 Describe ways that consumers may be influenced by how the price of a good is expressed.</td>
<td><strong>Resource Management</strong> &lt;br&gt;• Manages time &lt;br&gt;• Manages personnel</td>
<td>Grades 9-10 &lt;br&gt;ELA.9/10.R.3.2 &lt;br&gt;ELA.9.R.2.3 &lt;br&gt;ELA.9.C.1.4 &lt;br&gt;ELA.9/10.C.3.1 &lt;br&gt;ELA.9/10.V.1.3 &lt;br&gt;ELA.9/10.V.1.1</td>
</tr>
<tr>
<td><strong>Students will:</strong> &lt;br&gt;• Describe the importance of leadership and management in a company. &lt;br&gt;• Explain the primary tasks and responsibilities of the Leadership and Management team to understand this team’s role in company operations.</td>
<td><strong>Interpersonal Skills</strong> &lt;br&gt;• Understands teamwork and works with others &lt;br&gt;• Responds to customer needs &lt;br&gt;• Exercises leadership</td>
<td><strong>Grades 11-12</strong> &lt;br&gt;ELA.11.R.1.1 &lt;br&gt;ELA.11.C.1.3 &lt;br&gt;ELA.11/12.C.3.1 &lt;br&gt;ELA.11.V.1.3</td>
<td>ELA.11/12.V.1.1</td>
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<tr>
<td><strong>Topic: Marketing (Self-Guided)</strong> Students learn how marketing connects the company with the customer and is really the way that a company communicates with customers and other businesses. They learn the four Ps of the marketing mix and the primary responsibilities of the Marketing team during the JA Company Program.</td>
<td>SS.912.E.1.8 Explain ways firms engage in price and nonprice competition. SS.912.FL.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others SS.912.FL.2.4 Describe ways that consumers may be influenced by how the price of a good is expressed.</td>
<td><strong>Interpersonal Skills</strong> &lt;br&gt;• Understands teamwork and works with others &lt;br&gt;• Responds to customer needs</td>
<td>Grades 9-10 &lt;br&gt;ELA.9/10.R.3.2 &lt;br&gt;ELA.9.R.2.3 &lt;br&gt;ELA.9/10.V.1.3 &lt;br&gt;ELA.9/10.V.1.1</td>
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<tr>
<td><strong>Students will:</strong> &lt;br&gt;• Describe the importance of marketing in a company &lt;br&gt;• Explain the primary tasks and responsibilities of the Marketing team to understand this team’s role in company operations.</td>
<td><strong>Personal Qualities</strong> &lt;br&gt;• Demonstrates responsibility and self-discipline &lt;br&gt;• Works independently</td>
<td><strong>Grades 11-12</strong> &lt;br&gt;ELA.11.R.1.1 &lt;br&gt;ELA.11/12.R.3.2 &lt;br&gt;ELA.11.V.1.3</td>
<td>ELA.11/12.V.1.1</td>
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</table>
### Session Descriptions

#### Topic: Sales (Self-Guided)
Students learn how sales teams are vital to an organization and discover the primary responsibilities of the Sales team for the JA Company Program and learn tips for sales success.

**Students will:**
- Describe the importance of sales in a company
- Explain the primary tasks and responsibilities of the Sales team to understand this team’s role in company operations.

**Social Studies Standards**
- SS.912.E.1.7 Graph and explain how firms determine price and output through marginal cost analysis.
- SS.912.FL.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others

**Florida Employability Skills**
- **Interpersonal Skills**
  - Understands teamwork and works with others
  - Responds to customer needs
- **Personal Qualities**
  - Demonstrates responsibility and self-discipline
  - Works independently

**Florida ELA Standards**
- Grades 9-10
  - ELA.9/10.R.3.2
  - ELA.9.R.2.3
  - ELA.9.C.1.4
  - ELA.9/10.C.1.5
  - ELA.10.R.3.4
  - ELA.10.C.2.1
  - ELA.10.C.5.2
  - ELA.9/10.C.3.1
  - ELA.9/10.V.1.3
- Grades 11-12
  - ELA.11/12.R.3.2
  - ELA.11/12.V.1.3
  - ELA.12.C.1.3
  - ELA.11/12.C.1.5
  - ELA.11.C.2.1
  - ELA.10/11.C.3.1

#### Topic: Supply Chain Workflow (Self-Guided)
Students learn that a supply chain is the network established to gather components, manufacture a product, and distribute that product to consumers. responsibilities.

**Students will:**
- Describe the function of a supply chain and the purpose of each link in the supply chain as it relates to company operations.

**Social Studies Standards**
- SS.912.FL.2.3 Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. Explain why for goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.

**Florida Employability Skills**
- **Resource Management**
  - Manages time
  - Manages money
  - Manages materials
  - Manages personnel
- **Systems Thinking**
  - Understands and uses systems
  - Monitors systems
- **Personal Qualities**
  - Demonstrates responsibility and self-discipline
  - Works independently

**Florida ELA Standards**
- Grades 9-10
  - ELA.9/10.R.3.2
  - ELA.9.R.2.3
  - ELA.9.C.1.4
  - ELA.9/10.C.1.5
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  - ELA.12.C.1.3
  - ELA.11/12.C.1.5
  - ELA.11.C.2.1
  - ELA.10/11.C.3.1
# JA Company Program

## Session Descriptions

### Business Operations
Over the course of several meetings, students launch their business, work in their business teams to run the business, and share weekly progress with Leadership. They have access to self-guided content to support their specific roles.

**Students will:**
- Explain the five functional roles of the company and the essential responsibilities of each role.
- Describe the steps involved in a company status update report.
- Present status updates from each business team of the company.
- Identify the purpose of each element of the Finance Workbook and when each will be used in company operations.
- Establish a functional startup through completing tasks related to the management and running of their company.

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<th>Personal Qualities</th>
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## Meeting Twelve: Liquidate the Company
Students finalize their company’s operations, initiate the steps necessary to liquidate their company’s assets, and complete the steps to close out their company.

**Students will:**
- Describe the liquidation process for the company and the associated tasks.
- Demonstrate the liquidation process of a business by executing the tasks to complete the student company.

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<th>Systems Thinking</th>
<th>Resource Management</th>
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</tbody>
</table>
| **Meeting Thirteen:** Create a Personal Plan of Action | SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location. SS.912.FL.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. | **Personal Qualities**  
- Demonstrates responsibility and self-discipline  
- Takes initiative  
- Displays positive attitude and sense of self-worth  
- Takes responsibility for professional growth  
**Communication Skills**  
- Communicates verbally  
- Listens actively  
- Comprehends written material  
- Conveys information in writing | Grades 9-10  
ELA.9/10.R.3.2  
ELA.9.R.2.3  
ELA.9.C.1.4  
ELA.9/10.C.1.5  
ELA.10.R.3.4  
ELA.10.C.2.1  
ELA.10.C.5.2  
ELA.9/10.C.3.1  
ELA.9/10.V.1.3 |
| **Students will:**  
- Describe the importance of networking related to your business and overall entrepreneurial success.  
- Execute an introductory plan to initiate networking by determining immediate people and organizations you can connect with.  
- Execute a personal action plan to detail the next steps you will take in your entrepreneurial journey. | | | Grades 11-12  
ELA.11/12.R.3.2  
ELA.11/12.V.1.3  
ELA.12.C.1.3  
ELA.11/12.C.1.4  
ELA.11/12.C.1.5  
ELA.11.C.2.1  
ELA.10/11.C.3.1 |
| **Meeting Fourteen:** Develop an Annual Report (Optional) | SS.912.E.1.5 Compare different forms of business organizations. SS.912.E.2.5 Analyze how capital investments may impact productivity and economic growth. | **Communication Skills**  
- Communicates verbally  
- Listens actively  
- Comprehends written material  
- Conveys information in writing  
**Applied Academic Skills**  
- Uses reading skills  
- Uses writing skills | Grades 9-10  
ELA.9/10.R.3.2  
ELA.9.R.2.3  
ELA.9.C.1.4  
ELA.9/10.C.1.5  
ELA.10.R.3.4  
ELA.10.C.2.1  
ELA.10.C.5.2  
ELA.9/10.C.3.1  
ELA.9/10.V.1.3 |
| **Students will:**  
- Describe an annual report and its purpose.  
- Develop a summary annual report project to complete the business venture experience. | | | Grades 11-12  
ELA.11/12.R.3.2  
ELA.11/12.V.1.3  
ELA.12.C.1.3  
ELA.11/12.C.1.4  
ELA.11/12.C.1.5  
ELA.11.C.2.1  
ELA.10/11.C.3.1 |
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<tr>
<td><strong>Day of the Visit</strong></td>
<td>SS.912.C.2.7 Explain why rights have limits and are not absolute. SS.912.C.2.3 Experience the responsibilities of citizens at the local, state, or federal levels.</td>
<td><strong>Critical Thinking Skills</strong>&lt;br&gt;- Thinks critically&lt;br&gt;- Thinks creatively&lt;br&gt;- Makes sound decisions&lt;br&gt;- Solves problems&lt;br&gt;- Reasons</td>
<td>Grades 9-10&lt;br&gt;ELA.9/10.C.3.1&lt;br&gt;ELA.9.C.4.1&lt;br&gt;ELA.9/10.V.1.1</td>
</tr>
<tr>
<td><strong>Reflection Activity (Optional)</strong></td>
<td>SS.912.C.2.7 Explain why rights have limits and are not absolute. SS.912.C.2.3 Experience the responsibilities of citizens at the local, state, or federal levels.</td>
<td><strong>Personal Qualities</strong>&lt;br&gt;- Demonstrates responsibility and self-discipline&lt;br&gt;- Works independently&lt;br&gt;- Demonstrates integrity</td>
<td>Grades 9-10&lt;br&gt;ELA.9/10.C.3.1&lt;br&gt;ELA.9.C.4.1&lt;br&gt;ELA.9/10.V.1.1</td>
</tr>
<tr>
<td><strong>Extended Learning Opportunities (Optional)</strong></td>
<td>SS.912.C.2.7 Explain why rights have limits and are not absolute. SS.912.C.2.3 Experience the responsibilities of citizens at the local, state, or federal levels.</td>
<td><strong>Information Use</strong>&lt;br&gt;- Locates information&lt;br&gt;- Organizes information&lt;br&gt;- Uses information&lt;br&gt;- Analyzes information</td>
<td>Grades 9-10&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9/10.R.3.2&lt;br&gt;ELA.9/10.C.3.1&lt;br&gt;ELA.9.C.4.1&lt;br&gt;ELA.9/10.V.1.1</td>
</tr>
</tbody>
</table>

**Students will:**
- Define ethics.
- Evaluate personal values in ethical dilemmas.
- Articulate and identify the steps necessary to make ethical decisions.
- Recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices.

**Critical Thinking Skills**
- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems
- Reasons

**Communication Skills**
- Communicates verbally
- Listens actively

**Interpersonal Skills**
- Understands teamwork and works with others

**Grades 9-10**
ELA.9/10.C.3.1
ELA.9.C.4.1
ELA.9/10.V.1.1

**Grades 11-12**
ELA.11-12.C.3.1
ELA. 11-12.C.4.1
ELA.11/12.V.1.1

**Reflection Activity (Optional)**
Students will reflect and discuss their learnings after interacting with a local business professional.

**Students will:**
- Reflect on what they learned during their volunteer visit.
- Begin to understand ethical choices beyond the perspective of what they read in books.
- Give thoughtful consideration to “right” and “wrong” choices and examination of personal beliefs.
- Self-examine to develop a personal awareness of values to begin to see the disconnect between their words and actions.
- Strengthen the belief that ethics is an active ethos and start to develop a deeper commitment to living ethically.

**Grades 9-10**
ELA.9/10.C.3.1
ELA.9.C.4.1
ELA.9/10.V.1.1

**Grades 11-12**
ELA.11-12.C.3.1
ELA. 11-12.C.4.1
ELA.11/12.V.1.1

**Extended Learning Opportunities (Optional)**
Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma.

**Students will:**
- Learn more about ethics.
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<tr>
<td>Effective Civic Leadership.</td>
<td>SS.912.C.2.7 Explain why rights have limits and are not absolute.</td>
<td>Interpersonal Skills</td>
<td>Grades 9-10 ELA.9.R.2.1; LA.9/10.R.3.2; LA.9/10.C.1.4; ELA.9.R.4.1; ELA.9/10.R.1.3; ELA.10.R.2.1</td>
</tr>
<tr>
<td>Students explore the importance of leadership</td>
<td>SS.912.C.2.3 Experience the responsibilities of citizens at the local, state, or federal levels.</td>
<td>• Understands teamwork and works with others</td>
<td>ELA.9/10.C.3.1; ELA.9/10.V.1.1</td>
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<tr>
<td>skills and the value of community involvement.</td>
<td></td>
<td>• Responds to customer needs</td>
<td></td>
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<tr>
<td>They learn the importance of communication and</td>
<td></td>
<td>• Exercises leadership</td>
<td></td>
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<tr>
<td>conflict-management skills to achieve group</td>
<td></td>
<td>Personal Qualities</td>
<td></td>
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<tr>
<td>goals.</td>
<td></td>
<td>• Demonstrates responsibility and self-discipline</td>
<td></td>
</tr>
<tr>
<td>Students will:</td>
<td></td>
<td>• Works independently</td>
<td></td>
</tr>
<tr>
<td>• Identify qualities of a leader.</td>
<td></td>
<td>• Demonstrates integrity</td>
<td></td>
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<tr>
<td>• Recognize the role of civic leadership in a</td>
<td></td>
<td>• Demonstrates a willingness to learn</td>
<td></td>
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<tr>
<td>community.</td>
<td></td>
<td>• Demonstrates professionalism</td>
<td></td>
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<tr>
<td>• Develop conflict-resolution skills.</td>
<td></td>
<td></td>
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<tr>
<td>Presentation Skills and Classroom Management</td>
<td>SS.912.C.2.5 Conduct a service project to further the public good.</td>
<td>Communication Skills</td>
<td>Grades 9-10 ELA.9.R.2.1; LA.9/10.R.3.2; LA.9/10.C.1.4; ELA.9.R.4.1; ELA.9/10.R.1.3; ELA.10.R.2.1</td>
</tr>
<tr>
<td>Students learn effective presentation techniques</td>
<td></td>
<td>• Communicates verbally</td>
<td>ELA.9/10.C.3.1; ELA.9/10.V.1.1</td>
</tr>
<tr>
<td>to get an audience’s attention and keep it.</td>
<td></td>
<td>• Listens actively</td>
<td></td>
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<tr>
<td>They gain insight into classroom dynamics to</td>
<td></td>
<td>• Comprehends written material</td>
<td></td>
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<tr>
<td>assist with managing elementary school students</td>
<td></td>
<td>• Conveys information in writing</td>
<td></td>
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<tr>
<td>when in that environment.</td>
<td></td>
<td>• Observes carefully</td>
<td></td>
</tr>
<tr>
<td>Students will:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Use strong presentation skills to communicate</td>
<td></td>
<td></td>
<td></td>
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<td>effectively.</td>
<td></td>
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<tr>
<td>• Develop classroom management practices.</td>
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<tr>
<td>• Recognize and use techniques that further</td>
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<td></td>
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<td>teamwork and achieve group goals.</td>
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<tr>
<td>Critical Thinking and Problem Solving</td>
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<tr>
<td>Students advance their critical thinking</td>
<td></td>
<td>Critical Thinking Skills</td>
<td>Grades 9-10 ELA.9.R.2.1; LA.9/10.R.3.2; LA.9/10.C.1.4; ELA.9.R.4.1; ELA.9/10.R.1.3; ELA.10.R.2.1</td>
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<tr>
<td>skills so that they can adapt quickly to new</td>
<td></td>
<td>• Thinks critically</td>
<td>ELA.9/10.C.3.1; ELA.9/10.V.1.1</td>
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<tr>
<td>circumstances and develop successful solutions to</td>
<td></td>
<td>• Thinks creatively</td>
<td></td>
</tr>
<tr>
<td>problems.</td>
<td></td>
<td>• Makes sound decisions</td>
<td></td>
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<tr>
<td>Students will:</td>
<td></td>
<td>• Solves problems</td>
<td></td>
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<tr>
<td>• Use a problem-solving technique to solve</td>
<td></td>
<td>• Reasons</td>
<td></td>
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<tr>
<td>personal and professional problems.</td>
<td></td>
<td></td>
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<tr>
<td>• Apply critical-thinking skills to work-based</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>problems.</td>
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<tr>
<td>• Recognize that decisions have consequences.</td>
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</tbody>
</table>
### Session Descriptions

**Reflection**  
Students share their JA High School Heroes experience and learn about its relevance to their futures. They complete a self-assessment designed to reiterate lessons about leadership, presentations, and critical thinking.

**Students will:**  
- Implement objective criteria to self-evaluate  
- Recognize the value of constructive feedback and the growth mind-set  
- Develop a personal action plan.

### Social Studies Standards

NA

### Florida Employability Skills

**Applied Academic Skills**  
- Uses reading skills  
- Uses writing skills

**Personal Qualities**  
- Demonstrates responsibility and self-discipline  
- Displays positive attitude and sense of self-worth  
- Takes responsibility for professional growth

### Florida ELA Standards

**Grades 9-10**  
ELA.9.R.2.1; LA.9/10.R.3.2  
ELA.9.C.1.4  
ELA.9.C.4.1  
ELA.9/10.V.1.3  
ELA.10.C.2.1  
ELA.9/10.C.3.1  
ELA.9/10.V.1.1

**Grades 11-12**  
ELA.12.R.2.3  
ELA.11/12.R.3.2  
ELA.11-12.C.3.1  
ELA.11-12.C.4.1  
ELA.11/12.V.1.1  
ELA.11/12.V.1.3
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<tr>
<td>Communicating About Yourself</td>
<td>SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</td>
<td>Communication Skills • Communicates verbally • Listens actively • Comprehends written material</td>
<td>Grades 9-10 ELA.9.R.2.1 ELA.9.R.2.3 ELA.9.R.3.4 ELA.9/10.C.3.1 ELA.9/10.V.1.1</td>
</tr>
<tr>
<td>Students will:</td>
<td>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. SS.912.FL.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</td>
<td>Applied Academic Skills • Uses reading skills • Uses writing skills</td>
<td>Grades 9-10 ELA.9/10.R.3.2 ELA.9/10.C.1.4 ELA.9/10.C.1.5 ELA.9/10.C.3.1 ELA.9/10.V.1.3 ELA.9.C.5.2</td>
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**Applications and Resumes**

This session covers job applications and resumes, two written methods of applying for a job. Students examine both documents and begin to think about how to adapt their experiences, skills, and achievements to the applicable template to present themselves to a potential employer.

**Students will:**
- Identify information necessary for a job application.
- Recognize key features and formatting of resumes.
- Use appropriate language for a resume.

**Interviewing for a Job**

This session covers communication styles used during the process of job hunting, with an emphasis on interviewing. Students complete an activity and track their accomplishments in a “brag sheet.”

**Students will:**
- Identify appropriate content for a personal brag sheet
- Adapt personal information to interview situations.
- Develop answers to common interview questions.
- Recognize appropriate professional dress and demeanor for a job interview.
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</table>
| **Cell Phones in the Workplace**  
This session covers communication methods to ensure workplace success, focusing on using cell phones in the workplace. A required activity covers cell phone etiquette, plus there are three additional activities from which to choose.  
**Students will:**  
• Recognize and identify appropriate and inappropriate uses of cell phones in the workplace.  
• Identify the effects of inappropriate usage of cell phones in the workplace.  
• Adapt cell phone behavior and functions for professional uses.  
• Recognize and apply appropriate texting style for communicating in the workplace. | NA | **Communication Skills**  
• Communicates verbally  
• Listens actively  
• Comprehends written material  
**Personal Qualities**  
• Demonstrates responsibility and self-discipline  
• Works independently  
• Demonstrates integrity  
• Demonstrates a willingness to learn  
• Demonstrates professionalism | Grades 9-10  
ELA.9/10.R.3.2  
ELA.9/10.C.3.1  
ELA.9/10.V.1.3  
Grades 11-12  
ELA.11/12.R.3.2  
ELA.11/12.C.3.1  
ELA.11/12.V.1.3 |
| **Workplace Communication**  
This session covers communication methods in the workplace. Activities focus on appropriate tone and topics for the workplace and communication strategies for collaborating effectively.  
**Students will:**  
• Identify and use an appropriate professional tone in workplace communication.  
• Identify appropriate and inappropriate subjects for workplace discussion.  
• Enable cooperative and productive group interactions.  
• Communicate to solve problems collaboratively and respectfully. | NA | **Systems Thinking**  
• Understands and uses systems  
**Communication Skills**  
• Communicates verbally  
• Listens actively  
• Comprehends written material | Grades 9-10  
ELA.9/10.R.3.2  
ELA.9/10.C.3.1  
ELA.9/10.V.1.3  
Grades 11-12  
ELA.11/12.R.3.2  
ELA.11/12.C.3.1  
ELA.11/12.V.1.3 |
| **Workplace Writing**  
This session covers the basics of professional writing. Included are activities that allow students to practice writing concisely, clearly, and correctly, with appropriate workplace style.  
**Students will:**  
• Use proper spelling, grammar, and punctuation in the workplace.  
• List best practices for effective business writing.  
• Use clear language and appropriate style for written communication in the workplace.  
• Identify important ideas and express them clearly and concisely in writing. | NA | **Applied Academic Skills**  
• Uses reading skills  
• Uses writing skills  
**Personal Qualities**  
• Demonstrates responsibility and self-discipline  
• Works independently  
• Demonstrates integrity  
• Demonstrates a willingness to learn  
• Demonstrates professionalism | Grades 9-10  
ELA.9/10.R.3.2  
ELA.9/10.C.1.4  
ELA.9/10.C.1.5  
ELA.9/10.C.3.1  
ELA.9/10.V.1.3  
ELA.9/10.C.5.2  
ELA.10.C.5.1  
Grades 11-12  
ELA.11/12.R.3.2  
ELA.11.C.1.2  
ELA.11/12.C.1.5  
ELA.11/12.C.3.1  
ELA.11/12.C.5.2 |
### Session Descriptions | Social Studies Standards | Florida Employability Skills | Florida ELA Standards
--- | --- | --- | ---
**Session One: Before the Hunt**  
Students are introduced to the JA Job Shadow program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.  
**Students will:**  
- Recognize career clusters that match their skills and interests  
- Demonstrate self-awareness of their soft skills in work scenarios  
| SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location. | **Personal Qualities**  
- Takes initiative  
- Displays positive attitude and sense of self-worth  
- Takes responsibility for professional growth | Grades 9-10  
LAFS.910.RI.1.2  
LAFS.910.RI.2.4  
LAFS.910.W.3.7  
LAFS.910.SL.1.1  
LAFS.910.L.3.4 | Grades 11-12  
LAFS.1112.RI.1.2  
LAFS.1112.RI.2.4  
LAFS.1112.SL.1.1  
LAFS.1112.L.3.4 |
**Session Two: Perfect Match**  
Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.  
**Students will:**  
- Review methods of identifying job openings  
- Demonstrate professional interviewing skills  
- Express expectations for the upcoming site visit  
| SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location. | **Personal Qualities**  
- Demonstrates responsibility and self-discipline  
- Works independently  
- Demonstrates integrity  
- Demonstrates a willingness to learn  
- Demonstrates professionalism  
**Communication Skills**  
- Communicates verbally  
- Listens actively | Grades 9-10  
LAFS.910.RI.2.4  
LAFS.910.W.2.4-5  
LAFS.910.W.3.7  
LAFS.910.SL.1.1  
LAFS.910.L.1.1-3  
LAFS.910.L.3.4 | Grades 11-12  
LAFS.1112.RI.1.2  
LAFS.1112.RI.2.4-5  
LAFS.1112.W.3.7  
LAFS.1112.SL.1.1  
LAFS.1112.SL.2.4  
LAFS.1112.L.3.4 |
**Session Three: Get Hired—Collaboration and Creativity**  
Students reflect on what they learned before and during the site visit, and practice business communication by composing a thank-you note. They create one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile.  
**Students will:**  
- Evaluate personal priorities based on their site visit experience  
- Showcase identified skills  
- Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile  
| SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location. | **Interpersonal Skills**  
- Understands teamwork and works with others  
**Critical Thinking Skills**  
- Thinks critically  
- Thinks creatively | Grades 9-10  
LAFS.910.RI.2.4  
LAFS.910.W.2.4-5  
LAFS.910.W.3.7  
LAFS.910.SL.1.1  
LAFS.910.SL.2.4  
LAFS.910.L.1.1-3  
LAFS.910.L.3.4 | Grades 11-12  
LAFS.1112.RI.2.4  
LAFS.1112.RI.2.4-5  
LAFS.1112.W.3.7  
LAFS.1112.SL.1.1  
LAFS.1112.SL.2.4  
LAFS.1112.L.1.1-3  
LAFS.1112.L.3.4 |

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<tr>
<td><strong>Session One: Finding Your Future</strong></td>
<td>SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</td>
<td><strong>Communication Skills</strong>&lt;br&gt;• Communicates verbally&lt;br&gt;• Listens actively&lt;br&gt;• Comprehends written material&lt;br&gt;<strong>Personal Qualities</strong>&lt;br&gt;• Demonstrates responsibility and self-discipline&lt;br&gt;• Works independently&lt;br&gt;• Displays positive attitude and sense of self-worth&lt;br&gt;• Takes responsibility for professional growth&lt;br&gt;• Demonstrates integrity&lt;br&gt;• Demonstrates a willingness to learn</td>
<td>Grades 9/10&lt;br&gt;ELA.9.R.2.1&lt;br&gt;ELA.9/10.R.3.2&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9.R.3.4&lt;br&gt;ELA.9.C.4.1&lt;br&gt;ELA.9/10.C.3.1&lt;br&gt;ELA.9/10.V.1.1E&lt;br&gt;ELA.9/10.V.1.3</td>
</tr>
<tr>
<td><strong>Session Two: Career Exploration &amp; Informational Interviews</strong></td>
<td>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</td>
<td><strong>Personal Qualities</strong>&lt;br&gt;• Demonstrates responsibility and self-discipline&lt;br&gt;• Works independently&lt;br&gt;• Demonstrates professionalism&lt;br&gt;<strong>Communication Skills</strong>&lt;br&gt;• Communicates verbally&lt;br&gt;• Listens actively</td>
<td>Grades 11/12&lt;br&gt;ELA.11/12.R.3.2&lt;br&gt;ELA.12.R.2.3&lt;br&gt;ELA.12.C.4.1&lt;br&gt;ELA.12.C.3.1&lt;br&gt;ELA.12.V.1.1&lt;br&gt;ELA.11/12.V.1.3</td>
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</table>

In this session, students are introduced to the Design for Delight innovation model and how to use it for career planning. They examine career options and pathways in relation to their skills and interests, to allow them to choose potential occupations to explore.

**Students will:**
- Identify the three Design for Delight innovation principles
- Correlate the Design for Delight innovation principles to the development of a personal career plan
- Explain career clusters and their relationship to career pathways, industries, and careers

In this session, students work with a partner to explore their top three career choices and explain how they made their selections. They learn what an informational interview is and how to conduct one with a professional contact to learn more about a career of interest, and they prepare for a site visit.

**Students will:**
- Analyze which career options most closely relate to their interests, strengths, and skills
- Describe informational interviews and their relevancy to personal career exploration
- Develop questions for informational interviews to identify preferable careers
- Practice positive interview techniques and etiquette
- Research local individuals working in preferable careers (optional)
- Craft a personal elevator pitch (optional)
<table>
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<tr>
<th>Session Descriptions</th>
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<th>Florida ELA Standards</th>
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<tbody>
<tr>
<td><strong>Session Three: Job Site Visit</strong></td>
<td>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</td>
<td>Personal Qualities • Demonstrates responsibility and self-discipline • Works independently • Demonstrates integrity • Demonstrates a willingness to learn • Demonstrates professionalism</td>
<td>Grades 9/10 ELA.9.R.2.1 ELA.9/10.R.3.2 ELA.9.R.2.3 ELA.9.R.3.4 ELA.10.C.2.1 ELA.9/10.C.3.1 ELA.9/10.V.1.1 ELA.9/10.V.1.3</td>
</tr>
<tr>
<td>In this session students attend a workplace site visit. They see presentations about the company, conduct informational interviews, and participate in a series of challenges. A detailed itinerary is in the JA Job Shadow Site Coordinator Guide. Students will: • Observe and analyze a company’s presentations to discern business mission, values, and functions • Make ethical decisions related to a business scenario • Conduct informational interviews • Relate what was learned from a workplace visit to a personal career path</td>
<td></td>
<td>Interpersonal Skills • Understands teamwork and works with others • Responds to customer needs</td>
<td>Grades 11/12 ELA.11/12.R.3.2 ELA.12.R.2.3 ELA.11.C.2.1 ELA.12.C.3.1 ELA.12.V.1.1 ELA.11/12.V.1.3</td>
</tr>
<tr>
<td><strong>Session Four: Site Visit Reflection</strong></td>
<td>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</td>
<td>Applied Academic Skills • Uses reading skills • Uses writing skills Technology Use • Understands and uses technology Communication Skills • Communicates verbally • Listens actively</td>
<td>Grades 9/10 ELA.9.R.2.1 ELA.9/10.R.3.2 ELA.9.R.2.3 ELA.9.R.3.4 ELA.10.C.2.1 ELA.10.C.3.4 ELA.9/10.V.1.1 ELA.9/10.V.1.3</td>
</tr>
<tr>
<td>In this session students reflect on their site visit and write a thank you note to their hosts and any informational interview subjects. They create a resume and an online professional profile. Students will: • Evaluate personal career plan • Create a resume • Research local individuals working in preferable careers (optional) • Create an online job search profile • Write thank you notes</td>
<td></td>
<td></td>
<td>Grades 11/12 ELA.11/12.R.3.2 ELA.12.R.2.3 ELA.11.C.2.1 ELA.12.C.3.1 ELA.12.V.1.1 ELA.11/12.V.1.3</td>
</tr>
<tr>
<td><strong>Session Five: Interviewing for a Job</strong></td>
<td>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</td>
<td>Applied Academic Skills • Uses reading skills • Uses writing skills Communication Skills • Communicates verbally • Listens actively Personal Qualities • Demonstrates responsibility and self-discipline • Works independently • Demonstrates integrity • Demonstrates a willingness to learn • Demonstrates professionalism</td>
<td>Grades 9/10 ELA.9.R.2.1 ELA.9/10.R.3.2 ELA.9.R.2.3 ELA.9.R.3.4 ELA.10.C.2.1 ELA.9/10.C.3.1 ELA.9/10.V.1.1 ELA.9/10.V.1.3</td>
</tr>
<tr>
<td>In this session students learn how to behave professionally and answer questions on job interviews, and they practice interviewing for a job. They explore how to secure a job shadow placement. Students will: • Identify common interview mistakes • Investigate common job interview formats • Practice job interviews from both the employer’s and applicant’s perspectives • Prepare for job interview • Plan and obtain job shadow commitment</td>
<td></td>
<td></td>
<td>Grades 11/12 ELA.11/12.R.3.2 ELA.12.R.2.3 ELA.11.C.2.1 ELA.12.C.3.1 ELA.12.V.1.1 ELA.11/12.V.1.3</td>
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</tbody>
</table>
| **Session Six: Job Shadow Prep**  
Students prepare for their job shadow experience by developing questions to ask of their job shadow subjects, learning about appropriate workplace behavior, and researching the companies where they will spend time.  
**Students will:**  
• Research the job shadow subject’s company, employees, and industry  
• Develop questions for the job shadow experience  
• Distinguish between appropriate and inappropriate workplace behavior  
• Assess personal preparedness for the job shadow experience  
SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. | Communication Skills  
• Communicates verbally  
• Listens actively  
Personal Qualities  
• Demonstrates responsibility and self-discipline  
• Works independently  
• Demonstrates integrity  
• Demonstrates a willingness to learn  
• Demonstrates professionalism  
• Takes initiative  
• Displays positive attitude and sense of self-worth | Grades 9/10  
ELA.9.R.2.1  
ELA.9/10.R.3.2  
ELA.9.R.2.3  
ELA.9.R.3.4  
ELA.10.C.2.1  
ELA.9/10.C.3.1  
ELA.9/10.V.1.1  
ELA.9/10.V.1.3 |
| **Session Seven: Job Shadow Experience**  
Students visit a workplace and participate in an independent job shadow experience with the host(s) they identified.  
**Students will:**  
• Complete a job shadow experience  
• Observe and analyze a workplace to evaluate relevancy to personal career plan  
• Adapt behavior to a work environment  
• Develop professional networking contacts  
SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.  
SS.912.FL.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. | Communication Skills  
• Communicates verbally  
• Listens actively  
Personal Qualities  
• Demonstrates responsibility and self-discipline  
• Works independently  
• Demonstrates integrity  
• Demonstrates a willingness to learn  
• Demonstrates professionalism  
• Takes initiative  
• Displays positive attitude and sense of self-worth | Grades 9/10  
ELA.9.R.2.1  
ELA.9/10.R.3.2  
ELA.9.R.2.3  
ELA.9.R.3.4  
ELA.10.C.2.1  
ELA.9/10.C.3.1  
ELA.9/10.V.1.1  
ELA.9/10.V.1.3 |
| **Session Eight: Job Shadow Reflection & Career Planning**  
In this session students reflect on their job shadow experience and write up their notes. They analyze the relevance of the company and jobs they observed to their own career path plans and consider next steps.  
**Students will:**  
• Analyze job shadow experience.  
• Re-evaluate personal career plan.  
• Demonstrate appropriate workplace etiquette.  
SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. | Communication Skills  
• Communicates verbally  
• Listens actively  
Applied Academic Skills  
• Uses reading skills  
• Uses writing skills  
Critical Thinking Skills  
• Thinks critically  
• Thinks creatively  
• Reasons  
• Plans and organizes | Grades 9/10  
ELA.9.R.2.1  
ELA.9/10.R.3.2  
ELA.9.R.2.3  
ELA.9.R.3.4  
ELA.10.C.2.1  
ELA.9/10.C.3.1  
ELA.9/10.V.1.1  
ELA.9/10.V.1.3  
Grades 11/12  
ELA.11/12.R.3.2  
ELA.12.R.2.3  
ELA.11.C.2.1  
ELA.12.C.3.1  
ELA.12.V.1.1  
ELA.11/12.V.1.3 |
# Session Descriptions

## Session One: Earning, Employment, and Income

Students learn that healthy personal finances require planning and managing. They begin to analyze the financial implications of their educational and career choices as a basis for understanding the relationship between earnings and personal finance. Students also explore how their decisions can affect other people with whom they have relationships and practice using healthy behaviors to discuss shared financial decisions.

**Students will:**
- Explain how values, priorities, and educational goals can affect career decisions.
- Identify employment options that align with your priorities and values.
- Recognize how your financial decisions can affect others.
- Use healthy relationship behaviors to discuss shared financial decisions.

**Social Studies Standards**

- SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.
- SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.

**Florida Employability Skills**

- Communication Skills
  - Communicates verbally
  - Listens actively
- Critical Thinking Skills
  - Thinks critically
  - Thinks creatively
  - Makes sound decisions
- Interpersonal Skills
  - Understands teamwork and works with others
  - Responds to customer needs

**Florida ELA Standards**

- Grades 9/10
  - ELA.9.R.2.1
  - ELA.9/10.R.3.2
  - ELA.9.C.4.1
  - ELA.9/10.C.3.1
  - ELA.9/10.V.1.1
  - ELA.9/10.V.1.3
- Grades 11/12
  - ELA.11/12.R.3.2
  - ELA.12.R.2.3
  - ELA.12.C.4.1
  - ELA.12.C.3.1
  - ELA.12.V.1.1
  - ELA.11/12.V.1.3

## Session Two: Budgeting

Students investigate the importance of budgeting and how to plan for staying within a budget. They review characteristics of a healthy relationship and explore how shared budgeting creates opportunities to talk about equality, independence, and respect.

**Students will:**
- Recognize the importance of making and keeping a budget or spending plan.
- Identify categories of expenses on a budget.
- Explain how to use a budget to clarify shared financial decisions with another person.
- Prioritize expense categories on a budget.

**Social Studies Standards**

- SS.912.FL.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.

**Critical Thinking Skills**

- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems
- Reasons
- Plans and organizes

**Interpersonal Skills**

- Understands teamwork and works with others
- Responds to customer needs

**Florida Employability Skills**

- Communication Skills
  - Communicates verbally
  - Listens actively
- Critical Thinking Skills
  - Thinks critically
  - Thinks creatively
  - Makes sound decisions
- Interpersonal Skills
  - Understands teamwork and works with others
  - Responds to customer needs

**Florida ELA Standards**

- Grades 9/10
  - ELA.9.R.2.1
  - ELA.9/10.R.3.2
  - ELA.9.C.4.1
  - ELA.9/10.C.3.1
  - ELA.9/10.V.1.1
  - ELA.9/10.V.1.3
- Grades 11/12
  - ELA.11/12.R.3.2
  - ELA.12.R.2.3
  - ELA.12.C.4.1
  - ELA.12.C.3.1
  - ELA.12.V.1.1
  - ELA.11/12.V.1.3
### Session Three: Savings

Students analyze the role that saving plays in their personal finances. They explore how having a healthy savings plan is necessary in all phases of life but is especially critical for big-ticket items and emergencies. Students learn how to apply communication strategies when discussing financial issues.

**Students will:**
- Recognize reasons for saving.
- Explain how saving can help you earn interest instead of paying interest.
- Use strategies to achieve a saving goal.
- Recognize unhealthy relationship behaviors related to saving.

<table>
<thead>
<tr>
<th>Social Studies Standards</th>
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</table>
| SS.912.FL.3.1 Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future. SS.912.FL.3.3 Compare the difference between the nominal interest rate which tells savers how the dollar value of their savings or investments will grow, and the real interest rate which tells savers how the purchasing power of their savings or investments will grow. | Interpersonal Skills  
- Understands teamwork and works with others  
- Responds to customer needs  
**Systems Thinking**  
- Understands and uses systems  
**Resource Management**  
- Manages time  
- Manages money | Grades 9/10  
ELA.9.R.2.1  
ELA.9/10.R.3.2  
ELA.9/10.C.3.1  
ELA.9/10.V.1.1  
ELA.9/10.V.1.3  
Grades 11/12  
ELA.11/12.R.3.2  
ELA.12.R.2.3  
ELA.12.C.3.1  
ELA.12.V.1.1  
ELA.11/12.V.1.3 |

### Session Four: Credit and Debt

Students analyze the importance of credit and the outcomes of wise and poor use of credit. They examine the potential consequences of sharing credit or cosigning for loans.

**Students will:**
- Differentiate between credit and debt.
- Recognize the factors that affect an individual’s credit score and credit history.
- Recognize the consequences of a low credit score.
- Recognize the impact of sharing credit cards or cosigning for loans.

<table>
<thead>
<tr>
<th>Social Studies Standards</th>
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<th>Florida ELA Standards</th>
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</thead>
</table>
| SS.912.FL.4.2 Discuss that banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment. SS.912.FL.4.5 Explain that lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrowers’ credit and payment histories and provide that information to lenders in credit reports. SS.912.FL.4.6 Discuss that lenders can pay to receive a borrower’s credit score from a credit bureau and that a credit score is a number based on information in a credit report and assesses a person’s credit risk. SS.912.FL.4.8 Examine the fact that failure to repay a loan has significant negative consequences for borrowers. | Interpersonal Skills  
- Understands teamwork and works with others  
- Responds to customer needs  
**Systems Thinking**  
- Understands and uses systems  
**Resource Management**  
- Manages time  
- Manages money | Grades 9/10  
ELA.9.R.2.1  
ELA.9/10.R.3.2  
ELA.9/10.C.3.1  
ELA.9/10.V.1.1  
ELA.9/10.V.1.3  
Grades 11/12  
ELA.11/12.R.3.2  
ELA.12.R.2.3  
ELA.12.C.3.1  
ELA.12.V.1.1  
ELA.11/12.V.1.3 |
### Session Five: Consumer Protection

Students explore consumer protection basics, including how to avoid scams, manage their money, use credit and loans carefully, and protect their personal information. They learn some of the risks associated with sharing finances with others.

**Students will:**
- List ways to protect online information.
- Recognize how a credit report can help identify suspicious activity related to your finances.
- Recognize risks involved with sharing finances.

<table>
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</table>
| SS.912.FL.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others. | Interpersonal Skills
- Understands teamwork and works with others
- Responds to customer needs | Grades 9/10
ELA.9.R.2.3
ELA.9/10.C.3.1
ELA.9.C.4.1 ELO
ELA.9/10.V.1.1
ELA.9/10.V.1.3 |
| SS.912.FL.2.7 Examine governments establishing laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud. | Critical Thinking Skills
- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems | Grades 11/12
ELA.12.R.2.3
ELA.12.C.3.1
ELA.12.C.4.1 ELO
ELA.12.V.1.1
ELA.11/12.V.1.3 |
| SS.912.FL.4.7 Describe that, in addition to assessing a person’s credit risk, credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums |  |

### Session Six: Smart Shopping

Students learn about comparison shopping and participate in a simulated shopping experience. They explore communicating with other people about consumer behaviors and shared shopping. A volunteer or the teacher can introduce and wrap up the session.

**Students will:**
- Identify the factors necessary for making an informed purchase.
- Compare and contrast prices and data when making a purchase decision.
- Calculate savings gained through smart shopping.

<table>
<thead>
<tr>
<th>Social Studies Standards</th>
<th>Critical Thinking Skills</th>
<th>Resource Management</th>
<th>Grades 9/10</th>
</tr>
</thead>
</table>
| SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences. | Interpersonal Skills
- Understands teamwork and works with others
- Responds to customer needs | Manages time |
| SS.912.FL.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others. | Critical Thinking Skills
- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems | Manages money |
| SS.912.FL.2.3 Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. | Resource Management
- Manages time
- Manages money
- Manages materials | ELA.9.R.2.3
ELA.9/10.C.3.1
ELA.9/10.V.1.1
ELA.9/10.V.1.3 |
| SS.912.FL.2.4 Describe ways that consumers may be influenced by how the price of a good is expressed. |  | Grades 11/12
ELA.12.R.2.3
ELA.12.C.3.1
ELA.12.V.1.1
ELA.11/12.V.1.3 |

### Session Seven: Risk Management

Students practice applying appropriate risk management strategies in scenarios and learn how to discuss risk management and manage the risks associated with shared financial choices.

**Students will:**
- Recognize the risk of financial loss as an everyday reality for everyone.
- Recognize risk management strategies and apply them appropriately.
- Understand the role of personal responsibility in preventing financial loss.

<table>
<thead>
<tr>
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<th>Critical Thinking Skills</th>
<th>Communication Skills</th>
<th>Grades 9/10</th>
</tr>
</thead>
</table>
| SS.912.FL.6.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later. | Interpersonal Skills
- Understands teamwork and works with others
- Responds to customer needs | Interpersonal Skills
- Understands teamwork and works with others
- Responds to customer needs | Interpersonal Skills
- Understands teamwork and works with others
- Responds to customer needs |
| SS.912.FL.6.2 Analyze how judgment regarding risky events is subject to errors because people tend to overestimate the probability of infrequent events, often because they’ve heard of or seen a recent example. | Critical Thinking Skills
- Thinks critically
- Thinks creatively | Critical Thinking Skills
- Thinks critically
- Thinks creatively |
|  | Communication Skills
- Communicates verbally | Communication Skills
- Communicates verbally |
|  | Interpersonal Skills
- Listens actively | Interpersonal Skills
- Listens actively | Grades 11/12
ELA.12.R.2.3
ELA.12.C.3.
ELA.12.C.4.1
ELA.12.V.1.1
ELA.11/12.V.1.3 |
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<td><strong>Session Eight: Investing</strong></td>
<td><strong>SS.912.FL.5.4 Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.</strong></td>
<td><strong>Interpersonal Skills</strong></td>
<td><strong>Grades 9/10</strong></td>
</tr>
<tr>
<td>Students explore the difference between saving and investing, the advantages and potential returns of investing, and common types of investment products. Students also learn about various types of investment risks and self-assess their personal investment risk tolerance and communication with others about shared investments.</td>
<td><strong>SS.912.FL.5.5 Explain that shorter-term investments will likely have lower rates of return than longer-term investments.</strong></td>
<td>• Understands teamwork and works with others</td>
<td>ELA.9.R.2.1</td>
</tr>
<tr>
<td><strong>Students will:</strong></td>
<td><strong>SS.912.FL.5.6 Describe how diversifying investments in different types of financial assets can lower investment risk.</strong></td>
<td>• Responds to customer needs</td>
<td>ELA.9/10.V.1.1</td>
</tr>
<tr>
<td>• Evaluate investments with different levels of risk and reward.</td>
<td></td>
<td>• Exercises leadership</td>
<td>ELA.9/10.V.1.3</td>
</tr>
<tr>
<td>• Describe the role that compound interest plays in wealth over time.</td>
<td></td>
<td><strong>Critical Thinking Skills</strong></td>
<td><strong>Grades 11/12</strong></td>
</tr>
<tr>
<td>• Recognize that investment options carry different levels of risk and reward.</td>
<td></td>
<td>• Thinks critically</td>
<td>ELA.11/12.R.3.4</td>
</tr>
<tr>
<td>• Analyze the risk tolerances for different investment strategies.</td>
<td></td>
<td>• Thinks creatively</td>
<td>ELA.11/12.V.1.1</td>
</tr>
<tr>
<td>• Recognize the importance of practicing healthy relationship behaviors in shared investment decisions.</td>
<td></td>
<td>• Makes sound decisions</td>
<td>ELA.11/12.V.1.3</td>
</tr>
<tr>
<td><strong>Session Nine: Credit Cards</strong></td>
<td><strong>SS.912.FL.4.2 Discuss that banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment.</strong></td>
<td><strong>Personal Qualities</strong></td>
<td><strong>Grades 9/10</strong></td>
</tr>
<tr>
<td><em>(Optional: Self-Guided)</em></td>
<td><strong>SS.912.FL.4.5 Explain that lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrowers’ credit and payment histories and provide that information to lenders in credit reports</strong></td>
<td>• Demonstrates responsibility and self-discipline</td>
<td>ELA.9.R.2.3</td>
</tr>
<tr>
<td>These 10-minute, student self-guided activities introduce credit cards as a form of short-term financing that can be used to pay a bill or make a purchase. Other topics covered include credit card types, credit card terms and credit card rights.</td>
<td></td>
<td>• Works independently</td>
<td>ELA.9/10.C.3.1</td>
</tr>
<tr>
<td><strong>Students will:</strong></td>
<td></td>
<td>• Demonstrates integrity</td>
<td>ELA.9/10.V.1.1</td>
</tr>
<tr>
<td>• Define the term “credit card.”</td>
<td></td>
<td>• Demonstrates a willingness to learn</td>
<td>ELA.9/10.V.1.3</td>
</tr>
<tr>
<td>• Understand the difference between a credit card and a debit card.</td>
<td></td>
<td><strong>Critical Thinking Skills</strong></td>
<td><strong>Grades 11/12</strong></td>
</tr>
<tr>
<td>• Discuss the reasons to use—and not to use—a credit card.</td>
<td></td>
<td>• Makes sound decisions</td>
<td>ELA.12.R.2.3</td>
</tr>
<tr>
<td>• Describe how using a credit card can impact your credit rating for better or worse.</td>
<td></td>
<td>• Solves problems</td>
<td>ELA.12.C.3.1</td>
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<tr>
<td>• Discuss some of the pros and cons of sharing a credit card.</td>
<td></td>
<td>• Reasons</td>
<td>ELA.12.V.1.1</td>
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<tr>
<td></td>
<td></td>
<td>• Plans and organizes</td>
<td>ELA.11/12.V.1.3</td>
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<td><strong>Session Ten: Debt Management</strong></td>
<td><strong>SS.912.FL.4.8:</strong> Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future. <strong>SS.912.FL.4.9:</strong> Explain that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors. <strong>SS.912.FL.4.10:</strong> Analyze the fact that, in extreme cases, bankruptcy may be an option for consumers who are unable to repay debt.</td>
<td><strong>Personal Qualities</strong> &lt;br&gt; • Demonstrates responsibility and self-discipline &lt;br&gt; • Works independently &lt;br&gt; • Demonstrates integrity &lt;br&gt; • Demonstrates a willingness to learn</td>
<td>Grades 9/10 &lt;br&gt; ELA.9.R.2.3 &lt;br&gt; ELA.9/10.C.3.1 &lt;br&gt; ELA.9/10.V.1.1 &lt;br&gt; ELA.9/10.V.1.3</td>
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<td><strong>(Optional: Self-Guided)</strong></td>
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<td>Grades 11/12 &lt;br&gt; ELA.12.R.2.3 &lt;br&gt; ELA.12.C.3.1 &lt;br&gt; ELA.12.V.1.1 &lt;br&gt; ELA.11/12.V.1.3</td>
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<tr>
<td>Students will:</td>
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<tr>
<td>• Recognize the process, purpose, and outcomes of declaring bankruptcy.</td>
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<tr>
<td>• Identify the different types of bankruptcy.</td>
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<tr>
<td>• Evaluate the pros and cons of declaring bankruptcy in different situations.</td>
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<td>• Analyze the impact of bankruptcy when debt is shared.</td>
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<td><strong>Session 11: Net Worth</strong></td>
<td><strong>SS.912.FL.3.1:</strong> Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.</td>
<td><strong>Applied Academic Skills</strong> &lt;br&gt; • Uses reading skills &lt;br&gt; • Uses writing skills &lt;br&gt; • Uses mathematical strategies and procedures</td>
<td>Grades 9/10 &lt;br&gt; ELA.9.R.2.3 &lt;br&gt; ELA.9/10.C.3.1 &lt;br&gt; ELA.9/10.V.1.1 &lt;br&gt; ELA.9/10.V.1.3</td>
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<td><strong>(Optional: Self-Guided)</strong></td>
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<td>Grades 11/12 &lt;br&gt; ELA.12.R.2.3 &lt;br&gt; ELA.12.C.3.1 &lt;br&gt; ELA.12.V.1.1 &lt;br&gt; ELA.11/12.V.1.3</td>
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<td>Students will:</td>
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<tr>
<td>• Define net worth.</td>
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<td>• Explore the process of determining net worth.</td>
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<td>• Summarize the different types of net worth.</td>
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<td>• Investigate the significance of shared net worth.</td>
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<tr>
<td>• Calculate their own net worth.</td>
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<td><strong>Session One: Understanding Stocks</strong>&lt;br&gt;Students are introduced to the foundational concepts of stocks and the stock market through the analysis of an authentic, real-time stock market report. Then, they practice selecting stocks from a fictitious market to develop a portfolio.</td>
<td>SS.912.E.1.5 Compare different forms of business organizations.&lt;br&gt;SS.912.E.1.15 Describe the risk and return profiles of various investment vehicles and the importance of diversification.</td>
<td><strong>Applied Academic Skills</strong>&lt;br&gt;- Uses reading skills&lt;br&gt;- Uses writing skills&lt;br&gt;- Uses mathematical strategies and procedures</td>
<td>Grades 9/10&lt;br&gt;ELA.9.R.2.1&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9/10.R.3.2&lt;br&gt;ELA.9/10.V.1.1&lt;br&gt;ELA.9/10.V.1.3</td>
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<td><strong>Students will:</strong>&lt;br&gt;- Distinguish between private and public companies.&lt;br&gt;- Explain how and why people invest in corporations when they purchase stocks.&lt;br&gt;- Identify why companies issue stock.&lt;br&gt;- Explain how stocks can increase and decrease in value.&lt;br&gt;- Identify the steps in the process for buying and selling stocks on the stock market.</td>
<td><strong>Interpersonal Skills</strong>&lt;br&gt;- Understands teamwork and works with others</td>
<td>Grades 11/12&lt;br&gt;ELA.12.R.2.1&lt;br&gt;ELA.12.R.2.3&lt;br&gt;ELA.11/12.R.3.2&lt;br&gt;ELA.12.V.1.1&lt;br&gt;ELA.11/12.V.1.3</td>
<td><strong>Critical Thinking Skills</strong>&lt;br&gt;- Thinks critically&lt;br&gt;- Thinks creatively&lt;br&gt;- Makes sound decisions&lt;br&gt;- Solves problems</td>
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<tr>
<td><strong>Session Two: Stock Trading</strong>&lt;br&gt;Students explore how stocks are traded, how stock prices are affected by current events, and how investors make investment decisions and diversify their portfolios. Students are introduced to stock indexes/averages and stock tables, and they practice buying, selling, or holding stocks from their fictitious stock portfolio.</td>
<td>SS.912.E.1.4 Define supply, demand, quantity supplied, and quantity demanded; graphically illustrate situations that would cause changes in each, and demonstrate how the equilibrium price of a product is determined by the interaction of supply and demand in the market place.&lt;br&gt;SS.912.FL.5.3 Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets.&lt;br&gt;SS.912.FL.5.7 Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about those financial assets.</td>
<td><strong>Applied Academic Skills</strong>&lt;br&gt;- Uses reading skills&lt;br&gt;- Uses writing skills&lt;br&gt;- Uses mathematical strategies and procedures</td>
<td>Grades 9/10&lt;br&gt;ELA.9.R.2.1&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9/10.R.3.2&lt;br&gt;ELA.9/10.V.1.1&lt;br&gt;ELA.9/10.V.1.3</td>
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<tr>
<td><strong>Students will:</strong>&lt;br&gt;- Discuss the impact that economic events have on stock prices and supply and demand.&lt;br&gt;- Analyze the data in a stock table.&lt;br&gt;- Practice following the process for buying and selling stocks on the stock market.</td>
<td><strong>Interpersonal Skills</strong>&lt;br&gt;- Understands teamwork and works with others</td>
<td>Grades 11/12&lt;br&gt;ELA.12.R.2.1&lt;br&gt;ELA.12.R.2.3&lt;br&gt;ELA.11/12.R.3.2&lt;br&gt;ELA.12.V.1.1&lt;br&gt;ELA.11/12.V.1.3</td>
<td><strong>Critical Thinking Skills</strong>&lt;br&gt;- Thinks critically&lt;br&gt;- Thinks creatively&lt;br&gt;- Makes sound decisions&lt;br&gt;- Solves problems</td>
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<td><strong>Session Three: Exploring Dividends</strong>&lt;br&gt;Students analyze today’s stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments.</td>
<td>SS.912.FL.5.7 Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about those financial assets.&lt;br&gt;SS.912.FL.5.1 Compare the ways that federal, state, and local tax rates vary on different types of investments. Describe the taxes effect on the after-tax rate of return of an investment.</td>
<td><strong>Applied Academic Skills</strong>&lt;br&gt;- Uses reading skills&lt;br&gt;- Uses writing skills&lt;br&gt;- Uses mathematical strategies and procedures</td>
<td>Grades 9/10&lt;br&gt;ELA.9.R.2.1&lt;br&gt;ELA.9.R.2.3&lt;br&gt;ELA.9/10.R.3.2&lt;br&gt;ELA.9/10.V.1.1&lt;br&gt;ELA.9/10.V.1.3</td>
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<td><strong>Students will:</strong>&lt;br&gt;- Analyze how current events are affecting stock prices.&lt;br&gt;- Demonstrate an understanding of how cash dividends are earned and calculated.&lt;br&gt;- Evaluate the success of a fictitious stock portfolio in relation to market events.</td>
<td><strong>Interpersonal Skills</strong>&lt;br&gt;- Understands teamwork and works with others</td>
<td>Grades 11/12&lt;br&gt;ELA.12.R.2.1&lt;br&gt;ELA.12.R.2.3&lt;br&gt;ELA.11/12.R.3.2&lt;br&gt;ELA.12.V.1.1&lt;br&gt;ELA.11/12.V.1.3</td>
<td><strong>Critical Thinking Skills</strong>&lt;br&gt;- Thinks critically&lt;br&gt;- Thinks creatively&lt;br&gt;- Makes sound decisions&lt;br&gt;- Solves problems</td>
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</table>
### Session Descriptions

#### Session Four: Best-in-Class Competition

Students put their new stock market knowledge and skills into practice as they compete to win an in-class competition. This session is designed to be flexible based on students’ grade level and experience, plus the online stock market simulation tool selected by local JA Areas.

**Students will:**
- Implement knowledge of how to buy and sell stocks.
- Apply knowledge of how current events can impact stock prices.
- Evaluate the possible trade-off for each stock decision, prior to committing to the decision.
- Communicate and collaborate effectively within a team to successfully implement game strategies.

**Social Studies Standards**

- SS.912.E.1.15 Describe the risk and return profiles of various investment vehicles and the importance of diversification.
- SS.912.FL.5.7 Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about those financial assets.

**Florida Employability Skills**

- **Critical Thinking Skills**
  - Thinks critically
  - Thinks creatively
  - Makes sound decisions
  - Solves problems
  - Reasons
  - Plans and organizes

- **Interpersonal Skills**
  - Understands teamwork and works with others

- **Personal Qualities**
  - Demonstrates responsibility and self-discipline
  - Works independently
  - Demonstrates integrity
  - Demonstrates a willingness to learn
  - Demonstrates professionalism

**Florida ELA Standards**

- Grades 9/10
  - ELA.9.R.2.3
  - ELA.9/10.R.3.2
  - ELA.9/10.C.3.1
  - ELA.9/10.V.1.1
  - ELA.9/10.V.1.3

- Grades 11/12
  - ELA.12.R.2.3
  - ELA.11/12.R.3.2
  - ELA.12.C.3.1
  - ELA.12.V.1.1
  - ELA.11/12.V.1.3

#### Session Five: Planning for the Future

Students reflect on the experience of participating in the in-class competition and/or the JA Stock Market Challenge event and connect the simulations to the real world. They conclude the program by developing their own personal financial plans.

**Students will:**
- Compare and contrast real vs. simulated stock markets.
- Identify various asset classes and assess the risks of each.
- Develop a personal financial plan.
- Reflect on your learning and growth throughout the program.

**Social Studies Standards**

- SS.912.E.1.15 Describe the risk and return profiles of various investment vehicles and the importance of diversification.
- SS.912.FL.5.6 Describe how diversifying investments in different types of financial assets can lower investment risk.

**Personal Qualities**

- Demonstrates responsibility and self-discipline
- Works independently
- Demonstrates integrity

**Critical Thinking Skills**

- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems

**Applied Academic Skills**

- Uses reading skills
- Uses writing skills
- Uses mathematical strategies and procedures

**Florida ELA Standards**

- Grades 9/10
  - ELA.9.R.2.3
  - ELA.9/10.R.3.2
  - ELA.9/10.C.3.1
  - ELA.9.C.1.5
  - ELA.9.C.5.1
  - ELA.9/10.V.1.1
  - ELA.9/10.V.1.3

- Grades 11/12
  - ELA.12.R.2.3
  - ELA.11/12.R.3.2
  - ELA.12.C.3.1
  - ELA.12.V.1.1
  - ELA.11/12.V.1.3
### Session Descriptions

#### Analyzing Initial Public Offerings (IPOs)

Students learn some of the factors that investors consider when selecting an IPO for investment.

**Students will:**
- Identify the factors to consider when deciding whether to invest in an IPO.

**Florida Employability Skills**
- Applied Academic Skills
  - Uses reading skills
  - Uses writing skills
  - Uses mathematical strategies and procedures

**Florida ELA Standards**
- Grades 9/10
  - ELA.9.R.2.3
  - ELA.9/10.R.3.2
  - ELA.9.C.1.5
  - ELA.9/10.C.3.1
  - ELA.9.C.4.1
  - ELA.9.C.5.1
  - ELA.9/10.V.1.1
  - ELA.9/10.V.1.3

#### Comparing Investment Channels

Students learn about several ways in which investors buy and sell stocks, uncovering the upsides and downsides of each method.

**Students will:**
- Compare the advantages and disadvantages of buying and selling investments through various channels.

**Florida Employability Skills**
- Applied Academic Skills
  - Uses reading skills
  - Uses writing skills
  - Uses mathematical strategies and procedures

**Florida ELA Standards**
- Grades 9/10
  - ELA.9.R.2.1
  - ELA.9.R.2.3
  - ELA.9/10.R.3.2
  - ELA.9.C.1.5
  - ELA.9/10.C.3.1
  - ELA.9/10.V.1.1
  - ELA.9/10.V.1.3

- Grades 11/12
  - ELA.12.R.2.3
  - ELA.11/12.R.3.2
  - ELA.12.C.3.1
  - ELA.12.V.1.1
  - ELA.11/12.V.1.3

#### Data Gathering

Students learn where investors can find detailed information about companies and how to evaluate each source of information.

**Students will:**
- Identify what resources investors use to make informed investment decisions.
- Express why investors research companies before making investment decisions.

**Florida Employability Skills**
- Critical Thinking Skills
  - Thinks critically
  - Solves Problems

**Florida ELA Standards**
- Grades 9/10
  - ELA.9.R.2.1
  - ELA.9.R.2.3
  - ELA.9/10.R.3.2
  - ELA.9.C.1.5
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<td>Students will:</td>
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<td>Personal Qualities:&lt;br&gt;- Demonstrates responsibility and self-discipline&lt;br&gt;- Works independently&lt;br&gt;- Demonstrates integrity</td>
<td>Grades 11/12&lt;br&gt;ELA.12.R.2.3&lt;br&gt;ELA.11/12.R.3.2&lt;br&gt;ELA.12.C.3.1&lt;br&gt;ELA.12.V.1.1&lt;br&gt;ELA.11/12.V.1.3</td>
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<td>SS.912.FL.5.10 Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.</td>
<td>Resource Management:&lt;br&gt;- Manages time&lt;br&gt;- Manages money</td>
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<td>Applied Academic Skills:&lt;br&gt;- Uses reading skills&lt;br&gt;- Uses writing skills&lt;br&gt;- Uses mathematical strategies and procedures</td>
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<td>Factors That Influence Stock Prices</td>
<td>SS.912.FL.5.7 Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about those financial assets.</td>
<td>Personal Qualities:&lt;br&gt;- Demonstrates responsibility and self-discipline&lt;br&gt;- Works independently&lt;br&gt;- Demonstrates integrity</td>
<td>Grades 11/12&lt;br&gt;ELA.12.R.2.3&lt;br&gt;ELA.11/12.R.3.2&lt;br&gt;ELA.12.C.3.1&lt;br&gt;ELA.11.C.5.2&lt;br&gt;ELA.12.V.1.1&lt;br&gt;ELA.11/12.V.1.3</td>
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<td>Students will:</td>
<td>SS.912.E.1.4 Define supply, demand, quantity supplied, and quantity demanded.</td>
<td>Applied Academic Skills:&lt;br&gt;- Uses reading skills&lt;br&gt;- Uses writing skills&lt;br&gt;- Uses mathematical strategies and procedures</td>
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<td><strong>Financial Watchdogs</strong></td>
<td>Students learn about several groups who oversee the financial sector, set and enforce the policies and laws regulating it, and protect investors.</td>
<td>Students will: • Identify the protections provided to investors by market regulatory agencies that oversee financial markets, products, and professionals.</td>
<td><strong>Personal Qualities</strong> • Demonstrates responsibility and self-discipline • Works independently • Demonstrates integrity <strong>Applied Academic Skills</strong> • Uses reading skills • Uses mathematical strategies and procedures</td>
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<tr>
<td><strong>Investing for the Long Term</strong></td>
<td>Students learn why investing over the long-term offers the best path toward success in the market and why day trading can be fraught with risk.</td>
<td>Students will: • Identify the value of and benefits associated with long-term investments. • Express the risks associated with day trading and short-term investments.</td>
<td><strong>Personal Qualities</strong> • Demonstrates responsibility and self-discipline • Works independently • Demonstrates integrity <strong>Applied Academic Skills</strong> • Uses reading skills • Uses writing skills • Uses mathematical strategies and procedures</td>
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<tr>
<td><strong>My Stock Portfolio</strong></td>
<td>This student self-guided activity enables students to practice what they have learned about investing as they research, select, and track real stocks on the stock market using an initial imaginary investment of $10,000. This activity has no time limit, and students may track and adjust their portfolios for as long as they’d like. You might want to set time parameters on this project, such as a month, six weeks, or some other period of time that makes sense for students to be able to track their portfolios.</td>
<td>Students will: • Apply research-based investment decisions. • Practice following the process for buying and selling stocks.</td>
<td><strong>Resource Management</strong> • Manages time • Manages money <strong>Critical Thinking Skills</strong> • Thinks critically • Thinks creatively • Makes sound decisions</td>
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### My Stock Portfolio
This student self-guided activity enables students to practice what they have learned about investing as they research, select, and track real stocks on the stock market using an initial imaginary investment of $10,000. This activity has no time limit, and students may track and adjust their portfolios for as long as they’d like. You might want to set time parameters on this project, such as a month, six weeks, or some other period of time that makes sense for students to be able to track their portfolios.

**Students will:**
- Apply research-based investment decisions.
- Practice following the process for buying and selling stocks.

### Preparing for the JA Stock Market Challenge
Students learn about the JA Stock Market Challenge and review the big ideas about stocks and the stock market.

**Students will:**
- Review the big ideas about investing, specifically stocks and stock trading.
- Prepare for the JA Stock Market Challenge.

### Private vs. Public Companies
Students learn the basics of company ownership models using a pizza business scenario. They explore the advantages and disadvantages for a company of remaining private or becoming publicly owned.

**Students will:**
- Demonstrate an understanding of the differences between private and public companies as they relate to company ownership.
- Explain why a company would remain private or go public.

## Social Studies Standards

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<td><strong>SS.912.FL.5.9</strong> Examine why investors should be aware of tendencies that people have that may result in poor choices, which may include avoiding selling assets at a loss because they weigh losses more than they weigh gains and investing in financial assets with which they are familiar, such as their own employer’s stock or domestic rather than international stocks.</td>
<td><strong>Preparation for the JA Stock Market Challenge</strong></td>
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<td><strong>SS.912.E.1.5</strong> Compare different forms of business organizations.</td>
<td><strong>Private vs. Public Companies</strong></td>
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<td><strong>SS.912.E.1.15</strong> Describe the risk and return profiles of various investment vehicles and the importance of diversification.</td>
<td><strong>Critical Thinking Skills</strong></td>
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<td><strong>Critical Thinking Skills</strong></td>
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<td>- Thinks critically</td>
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<td>- Thinks creatively</td>
<td>ELA.9/R.2.1</td>
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<td>- Makes sound decisions</td>
<td>ELA.9/R.2.3</td>
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<td><strong>Applied Academic Skills</strong></td>
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<td>- Uses reading skills</td>
<td>ELA.12.R.2.3</td>
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<td>- Uses writing skills</td>
<td>ELA.11/12.R.3.2</td>
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<td>- Uses mathematical</td>
<td>ELA.11.C.5.2</td>
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<td>strategies and procedures</td>
<td>ELA.12.V.1.1</td>
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<td>ELA.11/12.V.1.3</td>
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<td>Session Descriptions</td>
<td>Social Studies Standards</td>
<td>Florida Employability Skills</td>
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<tr>
<td><strong>Setting Stock Prices &amp; Trading Stock</strong>&lt;br&gt;Students learn why public companies sell stock, what happens during a company’s initial public offering, and how stocks are traded on a stock exchange.</td>
<td>SS.912.FL.5.3 Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets. SS.912.FL.5.5 Explain that shorter-term investments will likely have lower rates of return than longer-term investments.</td>
<td>Critical Thinking Skills&lt;br&gt;• Thinks critically&lt;br&gt;• Thinks creatively&lt;br&gt;• Makes sound decisions</td>
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<tr>
<td><strong>Smart Investing</strong>&lt;br&gt;Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies.</td>
<td>SS.912.FL.5.2 Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment. SS.912.FL.5.5 Explain that shorter-term investments will likely have lower rates of return than longer-term investments. SS.912.FL.5.6 Describe how diversifying investments in different types of financial assets can lower investment risk.</td>
<td>Personal Qualities&lt;br&gt;• Demonstrates responsibility and self-discipline&lt;br&gt;• Works independently&lt;br&gt;• Demonstrates integrity</td>
</tr>
<tr>
<td><strong>Taxes and the Stock Market</strong>&lt;br&gt;Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income.</td>
<td>SS.912.FL.5.1 Compare the ways that federal, state, and local tax rates vary on different types of investments. Describe the taxes effect on the after-tax rate of return of an investment.</td>
<td>Applied Academic Skills&lt;br&gt;• Uses reading skills&lt;br&gt;• Uses writing skills&lt;br&gt;• Uses mathematical strategies and procedures Systems Thinking&lt;br&gt;• Understands and uses systems</td>
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</table>

**Critical Thinking Skills**<br>• Thinks critically<br>• Thinks creatively<br>• Makes sound decisions

**Personal Qualities**<br>• Demonstrates responsibility and self-discipline<br>• Works independently<br>• Demonstrates integrity

**Applied Academic Skills**<br>• Uses reading skills<br>• Uses writing skills<br>• Uses mathematical strategies and procedures

**Systems Thinking**<br>• Understands and uses systems

**Grades 11/12**<br>ELA.12.R.2.3<br>ELA.11/12.R.3.2<br>ELA.12.V.1.1<br>ELA.11/12.V.1.3


**Grades 11/12**<br>ELA.12.R.2.3<br>ELA.11/12.R.3.2<br>ELA.12.V.1.1<br>ELA.11/12.V.1.3


**Grades 11/12**<br>ELA.12.R.2.3<br>ELA.11/12.R.3.2<br>ELA.12.V.1.1<br>ELA.11/12.V.1.3
### Session Descriptions

**The Animals of the Stock Market**
Students learn terms and jargon commonly used by investors when talking about investing and the stock market.

**Students will:**
- Express terms that describe people, events, and situations linked to investing

### Social Studies Standards

Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.

### Employability Skills

**Communication Skills**
- Comprehends written material
- Conveys information in writing
- Observes carefully

### Florida Standards

**Grades 9/10**
- ELA.9.R.2.1
- ELA.9.R.2.3
- ELA.9/10.R.3.2
- ELA.9.C.4.1
- ELA.9.C.5.2
- ELA.9/10.V.1.1
- ELA.9/10.V.1.3

**Grades 11/12**
- ELA.12.R.2.3
- ELA.11/12.R.3.2
- ELA.11.C.5.2
- ELA.12.V.1.1
- ELA.11/12.V.1.3
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<th>Session Descriptions</th>
<th>Social Studies Standards</th>
<th>Florida Employability Skills</th>
<th>Florida ELA Standards</th>
<th>Common Core Math</th>
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<tbody>
<tr>
<td><strong>Session One: How Much? How Many?</strong></td>
<td>Students explore how price and production can affect business performance.</td>
<td>Critical Thinking Skills</td>
<td>Grades 9-10</td>
<td>NA</td>
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<td>Students will:</td>
<td>• Thinks critically</td>
<td>LAFS.910.RI.1.2</td>
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<td></td>
<td>• Explain how product price makes an impact on profits</td>
<td>• Thinks creatively</td>
<td>LAFS.910.RI.2.4</td>
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<td></td>
<td>• Describe how production can affect price, sales, and profit</td>
<td>• Makes sound decisions</td>
<td>LAFS.910.SL.1.1-1.3</td>
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<td>• Solves problems</td>
<td>LAFS.910.SL.2.4,2.6</td>
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<td>• Reasons</td>
<td>LAFS.910.L.1.1-2.3</td>
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<td>• Plans and organizes</td>
<td>LAFS.910.L.3.4,3.6</td>
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<td><strong>SS.912.E.1.1</strong> Identify the factors of</td>
<td><strong>Grades 11-12</strong></td>
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<td>production and why they are necessary for the</td>
<td>LAFS.1112.RI.1.2</td>
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<td>production of goods and services.</td>
<td>LAFS.1112.RI.2.4</td>
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<td><strong>SS.912.E.1.4</strong> Define supply, demand,</td>
<td>LAFS.1112.SL.1.1-1.3</td>
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<td>quantity supplied, and quantity demanded;</td>
<td>LAFS.1112.SL.2.4,2.6</td>
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<td>graphically illustrate situations that would</td>
<td>LAFS.1112.SL.3.4</td>
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<td>cause changes in each, and demonstrate how</td>
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<td>demand in the market place.</td>
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<td><strong>SS.912.E.1.8</strong> Explain ways firms engage</td>
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<td>in price and nonprice competition.</td>
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<td>Students will:</td>
<td>• Understands and uses systems</td>
<td>LAFS.910.RI.1.2</td>
<td><strong>CC.2.4.</strong></td>
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<tr>
<td></td>
<td>• Make informed business price and production decisions</td>
<td>• Monitors systems</td>
<td>LAFS.910.RI.2.4</td>
<td><strong>HS.B.</strong></td>
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<td></td>
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<td>• Improves systems</td>
<td>LAFS.910.SL.1.2</td>
<td><strong>CC.2.4.</strong></td>
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<td><strong>SS.912.E.1.1</strong> Identify the factors of</td>
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<td><strong>HS.B.5</strong></td>
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<td></td>
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<td>production and why they are necessary for the</td>
<td>LAFS.1112.RI.1.2</td>
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<td>production of goods and services.</td>
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<td><strong>SS.912.E.1.4</strong> Define supply, demand,</td>
<td>LAFS.1112.SL.1.1-1.3</td>
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<td>cause changes in each, and demonstrate how</td>
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<td><strong>SS.912.E.1.8</strong> Explain ways firms engage</td>
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<td>in price and nonprice competition.</td>
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<td><strong>Session Three: Cutting Edge</strong></td>
<td>Students design a marketing plan.</td>
<td>Critical Thinking Skills</td>
<td>Grades 9-10</td>
<td>NA</td>
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<td>Students will:</td>
<td>• Thinks critically</td>
<td>LAFS.910.RI.1.2</td>
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<td></td>
<td>• Explore why a business conducts research and development</td>
<td>• Thinks creatively</td>
<td>LAFS.910.RI.2.4</td>
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<td></td>
<td>• Explain how businesses determine their target markets and conduct market research</td>
<td>• Makes sound decisions</td>
<td>LAFS.910.W.1.2</td>
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<td>• Explain how marketing affects sales</td>
<td>• Solves problems</td>
<td>LAFS.910.W.3.7</td>
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<td></td>
<td>• Identify key marketing strategies</td>
<td>• Reasons</td>
<td>LAFS.910.SL.1.1-1.3</td>
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<td>• Plans and organizes</td>
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<td><strong>SS.912.E.1.1</strong> Identify the factors of</td>
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<td><strong>SS.912.E.1.4</strong> Define supply, demand,</td>
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<td>in price and nonprice competition.</td>
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**Critical Thinking Skills**
- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems
- Reasons
- Plans and organizes

**Systems Thinking**
- Understands and uses systems
- Monitors systems
- Improves systems

**Statistics and Probability**
- CC.2.4.
- HS.B.
- CC.2.4.
- HS.B.3
- CC.2.4.
- HS.B.5

**Grades 9-10**
- LAFS.910.RI.1.2
- LAFS.910.RI.2.4
- LAFS.910.SL.1.2
- LAFS.910.SL.1.1-1.3
- LAFS.910.SL.2.4,2.6
- LAFS.910.L.1.1-2.3
- LAFS.910.L.3.4,3.6

**Grades 11-12**
- LAFS.1112.RI.1.2
- LAFS.1112.RI.2.4
- LAFS.1112.SL.1.1-1.3
- LAFS.1112.SL.2.4,2.6
- LAFS.1112.SL.3.4

**NA**
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<th>Florida ELA Standards</th>
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<tr>
<td>Session Four: Cutting Edge–The Simulation</td>
<td>SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.</td>
<td>Systems Thinking</td>
<td>Grades 9-10</td>
<td>Statistics &amp; Probability</td>
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<tr>
<td>Students make decisions about price, production, and research and development using the JA Titan computer simulation.</td>
<td></td>
<td>• Understands and uses systems</td>
<td>LAFS.910.RI.1.2</td>
<td>S-IC</td>
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<td>Students will:</td>
<td></td>
<td>• Monitors systems</td>
<td>LAFS.910.SL.1.2</td>
<td>S-IC.1</td>
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<td>• Make informed research and development and marketing decisions</td>
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<td>• Improves systems</td>
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<td>S-IC.6</td>
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<td>Critical Thinking Skills</td>
<td>Grades 11-12</td>
<td>Mathematical Practices</td>
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<td>SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.</td>
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<tr>
<td>Session Five: Make an Investment</td>
<td>SS.912.E.2.5. Analyze how capital investments may impact productivity and economic growth.</td>
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<td>Students solicit capital investment.</td>
<td>SS.912.E.1.5. Compare different forms of business organizations</td>
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<td>Students will:</td>
<td></td>
<td>Critical Thinking Skills</td>
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<tr>
<td>• Discuss reasons that businesses use different capital investment strategies</td>
<td></td>
<td>• Thinks critically</td>
<td>Grades 9-10</td>
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<tr>
<td>• Make recommendations for capital investment based on set parameters</td>
<td></td>
<td>• Thinks creatively</td>
<td>LAFS.910.RI.1.2</td>
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<tr>
<td>• Define charitable giving and explain why businesses make decisions to share their resources</td>
<td></td>
<td>• Makes sound decisions</td>
<td>LAFS.910.RI.2.4</td>
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<td>• Solves problems</td>
<td>LAFS.910.W.1.2</td>
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<td>• Reasons</td>
<td>LAFS.910.W.3.7</td>
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<td>• Plans and organizes</td>
<td>LAFS.910.SL.1.1-1.3</td>
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<td>Grades 11-12</td>
<td>LAFS.1112.RI.1.2</td>
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<td>LAFS.1112.RI.2.4</td>
<td>LAFS.1112.W.1.2</td>
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<td>LAFS.1112.W.3.7</td>
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<td>LAFS.1112.SL.1.1-1.3</td>
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<td>LAFS.1112.SL.2.4,2.6</td>
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<td>LAFS.1112.L.3.4</td>
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<td>Grades 9-10</td>
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<td>Grades 11-12</td>
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<tr>
<td>Session Six: Make an Investment–The Simulation</td>
<td>SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.</td>
<td>Systems Thinking</td>
<td>Grades 9-10</td>
<td>Statistics and Probability</td>
</tr>
<tr>
<td>Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</td>
<td>SS.912.E.2.5. Analyze how capital investments may impact productivity and economic growth.</td>
<td>• Understands and uses systems</td>
<td>LAFS.910.RI.1.2</td>
<td>CC.2.4.HS.B.1</td>
</tr>
<tr>
<td>Students will:</td>
<td>SS.912.E.1.5. Compare different forms of business organizations</td>
<td>• Monitors systems</td>
<td>LAFS.910.SL.1.2</td>
<td>CC.2.4.HS.B.3</td>
</tr>
<tr>
<td>• Make business decisions by applying their knowledge to a business simulation</td>
<td></td>
<td>• Improves systems</td>
<td>Grades 11-12</td>
<td>CC.2.4.HS.B.5</td>
</tr>
<tr>
<td>• 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</td>
<td></td>
<td></td>
<td>LAFS.1112.RI.1.2</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>LAFS.1112.SL.1.2</td>
<td></td>
</tr>
</tbody>
</table>
**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.

**Students will:**
- Demonstrate how business decisions affect business performance
- React appropriately to decisions made by other businesses

<table>
<thead>
<tr>
<th>Social Studies Standards</th>
<th>Florida Employability Skills</th>
<th>Florida ELA Standards</th>
<th>Common Core Math</th>
</tr>
</thead>
</table>
| SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services. SS.912.E.1.5 Compare different forms of business organizations. SS.912.E.1.8 Explain ways firms engage in price and nonprice competition | **Systems Thinking**
  - Understands and uses systems
  - Monitors systems
  - Improves systems | Grades 9-10
  - LAFS.910.RI.2.4
  - LAFS.910.SL.1.2 | Grades 11-12
  - LAFS.1112.RI.2.4
  - LAFS.1112.SL.1.2 | Statistics and Probability
  - CC.2.4.HS.B.3
  - CC.2.4.HS.B.5 |

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<th>Florida ELA Standards</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tutorial: Getting Ready for Business</strong></td>
<td>SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.</td>
<td>Systems Thinking</td>
<td>Grades 9/10</td>
<td>NA</td>
</tr>
<tr>
<td>Students will:</td>
<td></td>
<td>Technology Use</td>
<td>Grades 11/12</td>
<td>NA</td>
</tr>
<tr>
<td>• Predict and identify various business trade-offs based on business decisions.</td>
<td></td>
<td>Understanding and uses technology</td>
<td></td>
<td>Math HS</td>
</tr>
<tr>
<td>• Apply business decisions that indicate an understanding of the importance of profit to the success of a business.</td>
<td></td>
<td></td>
<td>1, 2, 4, 5, 6, 7, 8</td>
<td></td>
</tr>
</tbody>
</table>

| Competition Prep: Freestyle Exploration | SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives... | SS.912.FL.2.4 Describe ways that consumers may be influenced by how the price of a good is expressed. | Grades 9/10          | NA               |
| Students will: |  | Technology Use          | Grades 11/12          | NA               |
| • Apply the concept of pricing based on costs, productivity, and profit. |  | Understanding and uses technology |  | Math HS          |
| • Demonstrate an understanding that companies are constrained by limited resources. |  |  | 1, 2, 4, 5, 6, 7, 8 |  |
| • Evaluate the possible trade-offs for each business decision before committing to the decision. |  | Resource Management      |  |  |
| • Use a budget as a strategy to monitor income, expenses, and other financial records. |  | • Manages time            |  |  |
| • Identify potential customers and their preferred phone features to increase profitability. |  | • Manages money           |  |  |
| • Identify a new phone feature to be developed to potentially increase profits. |  | • Manages materials       |  |  |
### Session Descriptions

#### Competition Prep: How to Play JA Titan

Students learn key terms and concepts for the simulation: budget, cash-on-hand, CEO, expenses, income statement, price, and production.

**Students will:**
- Express and use the program’s key terms.
- Use a budget as a strategy to monitor income, expenses, and other financial records.
- Demonstrate an understanding that businesses are constrained by limited resources.
- Express the importance of profit to the success of a business.
- Practice using the features and functionality of the simulation interface.

#### Competition Prep: Exploring Production

Students focus on the interconnected aspects of profit, price, cost, and production.

**Students will:**
- Express the profit equation.
- Describe how price is determined by cost plus markup. Express the importance of profit to the success of a business.
- Practice using the features and functionality of the simulation interface.

#### Competition Prep: Examining R&D and Marketing

Students focus on the impact R&D and marketing can have on the product and the profits.

**Students will:**
- Describe why R&D and marketing expenses are investments.
- Express how R&D and marketing decisions support the success of a company.
- Practice using the features and functionality of the simulation interface.

### Social Studies Standards

- SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.
- SS.912.E.1.2 Analyze production possibilities curves to explain choice, scarcity, and opportunity costs.
- SS.912.E.1.8 Explain ways firms engage in price and nonprice competition

### Florida ELA Standards

- ELA.9/10.R.2.3
- ELA.9/10.V.1.1
- ELA.9/10.V.1.3

### Florida Employability Skills

- Critical Thinking Skills
- Resource Management
- Information Use
- Applied Academic Skills

### Grades

- Grades 9/10
- Grades 11/12

### Statistics & Probability

- CC.2.4.HS.B.3

### Mathematical Practices

- 1-8
### Session Descriptions

**Competition Prep: Considering Economic Factors**

Students explore economic circumstances under which they may implement different strategies in preparation of the alternative scenario games available in the simulation.

**Students will:**
- Express and use the program’s key terms.
- Express the importance of profit to a business’s success.
- Evaluate and select the optimal business-based choices using the resources available.
- Recognize that shocks to demand or supply affect business management decisions.

**Competition Prep: Presenting the JA Titan of Business Competition**

In this game-based session, students compete as businesses to see which will be crowned the JA Titan of Industry.

**Students will:**
- Express the importance of profit to the success of a business.
- Apply the profit equation: profit equals total revenue minus total costs.
- Demonstrate an understanding that companies are constrained by limited resources.
- Evaluate the possible trade-offs for each business decision before committing to the decision.
- Use a budget as a strategy to monitor income, expenses, and other financial records.
- Identify potential customers and their preferred phone features to increase profitability.
- Identify a new phone feature to be developed to potentially increase profits. Additionally, depending on the simulation settings selected, students may:
  - Apply debt financing for profitability.
  - Express the benefits to a business of making intentional, positive CSR decisions for the business, its employees, and the community.

### Social Studies Standards

SS.912.E.1.4 Define supply, demand, quantity supplied, and quantity demanded; graphically illustrate situations that would cause changes in each, and demonstrate how the equilibrium price of a product is determined by the interaction of supply and demand in the market place.

### Critical Thinking Skills

- Thinks critically
- Thinks creatively
- Makes sound decisions

### Resource Management

- Manages time
- Manages money
- Manages materials

### Competitor Prep: Considering Economic Factors

**Students will:**
- • Express and use the program’s key terms.
- • Evaluate the importance of profit to a business's success.
- • Evaluate and select the optimal business-based choices using the resources available.
- • Recognize that shocks to demand or supply affect business management decisions.

### Critical Thinking Skills

- • Thinks critically
- • Thinks creatively
- • Makes sound decisions

### Florida ELA Standards


### Mathematical Practices

1-8

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<td><strong>Deep Dive: Research &amp; Development</strong>*</td>
<td>SS.912.E.1.7 Graph and explain how firms determine price and output through marginal cost analysis.</td>
<td>Systems Thinking</td>
<td>Grades 9/10</td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td>This session provides a deeper exploration and study of R&amp;D concepts.</td>
<td>SS.912.E.1.8 Explain ways firms engage in price and nonprice competition.</td>
<td>• Understands and uses systems</td>
<td>ELA.9.R.2.3</td>
<td>1-8</td>
</tr>
<tr>
<td>Students will:</td>
<td>SS.912.E.1.16 Construct a one-year budget plan for a specific career path including expenses and construction of a credit plan for purchasing a major item.</td>
<td>• Monitors systems</td>
<td>ELA.9/10.R.3.2</td>
<td></td>
</tr>
<tr>
<td>• Express the importance of R&amp;D to the continued profitability of a business.</td>
<td></td>
<td>• Improves systems</td>
<td>ELA.9.C.4.1</td>
<td></td>
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<tr>
<td>• Identify a new feature to be developed for a smartphone that would potentially increase profits and practice working through the product design phase.</td>
<td></td>
<td>Technology Use</td>
<td>ELA.9.C.5.2</td>
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<td></td>
<td>• Understands and uses technology</td>
<td>Grades 11/12</td>
<td>ELA.9/10.V.1.1</td>
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<td>Resource Management</td>
<td>ELA.9/10.V.1.3</td>
<td>ELA.9/10.V.1.3</td>
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<tr>
<td></td>
<td>• Manages time</td>
<td>ELA.12.R.2.3</td>
<td>ELA.11/12.R.3.2</td>
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<tr>
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<td>• Manages money</td>
<td>ELA.12.C.4.1</td>
<td>ELA.12.C.4.1</td>
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<tr>
<td></td>
<td>• Manages materials</td>
<td>ELA.11.C.5.2</td>
<td>ELA.12.V.1.1</td>
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<tr>
<td></td>
<td>• Manages personnel</td>
<td>ELA.11/12.V.1.3</td>
<td>ELA.11/12.V.1.3</td>
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<tr>
<td><strong>Deep Dive: Marketing</strong>*</td>
<td>SS.912.E.1.1 Identify the factors of production and why they are necessary for the production of goods and services.</td>
<td>Personal Qualities</td>
<td>Grades 9/10</td>
<td>NA</td>
</tr>
<tr>
<td>This session provides a deeper exploration and study of marketing concepts.</td>
<td>SS.912.E.1.8 Explain ways firms engage in price and nonprice competition.</td>
<td>• Demonstrates responsibility and self-discipline</td>
<td>ELA.9.R.2.3</td>
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<tr>
<td>Students will:</td>
<td></td>
<td>• Works independently</td>
<td>ELA.9/10.R.3.2</td>
<td></td>
</tr>
<tr>
<td>• Express the importance of marketing as an investment in the continued profitability of a business.</td>
<td></td>
<td>• Demonstrates integrity</td>
<td>ELA.9.C.4.1</td>
<td></td>
</tr>
<tr>
<td>• Apply the Four Ps of Marketing (product, place, price, and promotion) to a marketing plan to potentially increase a company’s profits.</td>
<td></td>
<td>• Demonstrates a willingness to learn</td>
<td>ELA.9.C.5.2</td>
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<tr>
<td></td>
<td>• Understands and uses technology</td>
<td>Grades 11/12</td>
<td>ELA.9/10.V.1.1</td>
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<td>Resource Management</td>
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<td>ELA.9/10.V.1.3</td>
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<td>• Manages time</td>
<td>ELA.12.R.2.3</td>
<td>ELA.11/12.R.3.2</td>
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<td>• Manages money</td>
<td>ELA.12.C.4.1</td>
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<td>• Manages materials</td>
<td>ELA.11.C.5.2</td>
<td>ELA.12.V.1.1</td>
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<tr>
<td></td>
<td>• Manages personnel</td>
<td>ELA.11/12.V.1.3</td>
<td>ELA.11/12.V.1.3</td>
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<td></td>
<td>Technology Use</td>
<td>ELA.11/12.V.1.3</td>
<td>ELA.11/12.V.1.3</td>
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</tr>
<tr>
<td></td>
<td>• Understands and uses technology</td>
<td>ELA.9.R.2.3</td>
<td>ELA.11/12.R.3.2</td>
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<td></td>
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<td>ELA.12.V.1.1</td>
<td></td>
</tr>
<tr>
<td><strong>Deep Dive: Corporate Social Responsibility</strong>*</td>
<td>SS.912.E.1.5 Compare different forms of business organizations.</td>
<td></td>
<td>Grades 9/10</td>
<td></td>
</tr>
<tr>
<td>In this session, students analyze how a company can be a good community partner and socially responsible, culminating in a case study to explore how investing in CSR and being a good corporate citizen can impact a business and its many stakeholders.</td>
<td></td>
<td></td>
<td>ELA.9.R.2.3</td>
<td></td>
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<tr>
<td>Students will:</td>
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<td></td>
<td>ELA.9/10.R.3.2</td>
<td></td>
</tr>
<tr>
<td>• Express how a business, its employees, and the community all benefit when the business makes intentional, positive CSR decisions.</td>
<td></td>
<td></td>
<td>ELA.9.C.4.1</td>
<td></td>
</tr>
<tr>
<td>• Resolve an ethical business dilemma between a business’s responsibilities of profit versus its responsibilities to various stakeholders, including employees, customers, and the community.</td>
<td></td>
<td></td>
<td>ELA.9.C.5.2</td>
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<td>ELA.9/10.V.1.3</td>
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</tbody>
</table>
### Session Descriptions

**Deep Dive: Daily Business Operations Speaker Session***

In this volunteer-led session, a volunteer presents how his/her own business knowledge applies and relates to the business concepts in the simulation.

**Students will:**
- Recognize real-world applications of the terms and concepts from the game through a volunteer guest speaker presentation.

### Social Studies Standards

| SS.912.E.1.12 | Examine the four phases of the business cycle (peak, contraction - unemployment, trough, expansion - inflation). |

### Florida Employability Skills

**Personal Qualities**
- Demonstrates responsibility and self-discipline
- Demonstrates professionalism
- Demonstrates a willingness to learn

**Communication Skills**
- Communicates verbally
- Listens actively

### Florida ELA Standards

| Grades 9/10 | ELA.9/10.R.3.2 | ELA.9/10.V.1.1 | ELA.9/10.V.1.3 |
| Grades 11/12 | ELA.11/12.R.3.2 | ELA.12.V.1.1 | ELA.11/12.V.1.3 |

### Common Core Math

NA