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

Updated October 2017
Ohio Financial Literacy
Ohio Career Connections

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.

In this document, Junior Achievement programs are correlated to the Ohio New Learning Standards 6-8 along with the Ohio Financial Literacy and Career Connections Standards and Frameworks and Common Core English Language Arts (ELA) and Mathematics. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

When Extended Learning Opportunities within the curriculum directly support an academic standard, the letters ELO will appear superscripted next to the standard.

JA Middle Grades Programs

JA Economics for Success® provides practical information about personal finance and the importance of identifying education and career goals based on a student’s skills, interests, and values.

JA Global Marketplace® Blended Model introduces students to the global marketplace and the ways in which countries buy and sell from each other. Through completion of this program, students will gain an understanding of the role of producers and consumers in the interconnected global market.

JA It’s My Business® Blended Model provides middle school students an opportunity to experience the initial steps necessary to start a business. New program content provides an authentic entrepreneurial experience for students, with each session building up to a product-pitch competition.

JA It’s My Future® Blended Model offers middle school students practical information to help prepare them for the working world. Students develop the personal-branding and job-hunting skills needed to earn a job.

For JA Finance Park see the Capstone correlations report
## JA Economics for Success

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</table>
| **Session One: Mirror, Mirror**  
Students make choices to better understand the concept of self-knowledge—the awareness of their skills, interests, and values—as they consider education, careers, and other life choices.  
Objectives:  
The students will:  
- Use personal reflection to explain self-knowledge  
- Apply their skills, interests, and values to help determine a potential career path.  
Grade 6  
RI.6.2,4,7  
SL.6.1-2  
L.6.1,3,4  
Grade 7  
RI.7.2,4  
SL.7.1-2  
L.7.1,3,4  
Grade 8  
RI.8.2,4  
SL.8.1  
L.8.1,3,4 | | NA | Financial Literacy  
2.  
3.  
Social Studies  
Grade 6  
Economics  
12 | Career Connections  
- Identify interests |
| **Session Two: Be a Success**  
Students learn how to set goals for their financial future. They play the “Be A Success Game” to see the connection between personal finance, education, and careers.  
Objectives:  
The students will:  
- Identify the connection between goal-setting, personal finance, education, and career choices  
- Apply decision making to education and career choices.  
Grade 6  
RI.6.4  
SL.6.1-2  
L.6.1,3,4  
Grade 7  
RI.7.4  
SL.7.1-2  
L.7.1,3,4  
Grade 8  
RI.8.4  
SL.8.1  
L.8.1,3,4 | | Number Systems  
NS.B.6.3  
NS.C.5  
Mathematical Practices  
1-2  
6-7 | Financial Literacy  
2.  
3.  
Career Connections  
- Develop self-awareness  
- Determine personal motivations related to work and income. |
| **Session Three: Keeping Your Balance**  
Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on those monthly salaries, students evaluate the opportunity cost when making budget decisions.  
Objectives:  
The students will:  
- Recognize that a balanced budget is important for all workers  
- Define the term income and differentiate between gross and net income  
- Name ways to balance a budget.  
Grade 6  
RI.6.4,7  
SL.6.1  
L.6.1,3,4  
Grade 7  
RI.7.4  
SL.7.1  
L.7.1,3,4  
Grade 8  
RI.8.4  
SL.8.1  
L.8.1,3,4 | | NS.C.5  
6.NS.B.3  
6.SP.B.4  
7.RP.A.3  
Mathematical Practices  
1-2  
4-8 | Financial Literacy  
1.  
6.  
Career Connections  
- Participate in Career research |
# JA Economics for Success

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</table>
| **Session Four: Savvy Shopper** | **Objectives:** The students will:  
- Identify the differences between debit and credit cards  
- Explain the advantages and disadvantages of using debit and credit cards. | **Grade 6**  
RI.6.4,7  
SL.6.1  
L.6.1,3,4  
**Grade 7**  
RI.7.4  
SL.7.1  
L.7.3,4  
**Grade 8**  
RI.8.4  
SL.8.1  
L.8.1,3,4 | 6.NS.B.3  
7.RP A.3  
**Mathematical Practices**  
1-2  
5-8 | Financial Literacy  
7.  
11.  
19.  
20 |
| **Session Five: Keeping Score** | **Objectives:** The students will:  
- Describe the favorable or unfavorable consequences of a high or low personal credit score  
- Explain actions that cause a credit score to go up or down | **Grade 6**  
RI.6.4,7  
SL.6.1  
L.6.1,3,4  
**Grade 7**  
RI.7.4  
SL.7.1  
L.7.1,3,4  
**Grade 8**  
RI.8.4  
SL.8.1  
L.8.1,3,4 |  | Financial Literacy  
13.. |
| **Session Six: What’s the Risk?** | **Objectives:** The students will:  
- Explore the cost and consequence of risk  
- Explain how insurance provides a method to minimize financial risk  
- Identify the opportunity cost of having insurance  
- Assess how personal responsibility plays a part in minimizing risk | **Grade 6**  
SL.6.1  
L.6.1,3,4  
**Grade 7**  
SL.7.1  
L.7.3,4  
**Grade 8**  
SL.8.1  
L.8.1,3,4 |  | Financial Literacy  
24.  
27.. |
|  |  |  |  |  |
## JA Global Marketplace Blended Model

<table>
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<tr>
<th>Session Details</th>
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<tbody>
<tr>
<td><strong>Session One: Business and Customer</strong>&lt;br&gt;Students learn about the relationship between businesses, their customers, and the mutually beneficial exchange of products and services. Students connect well-known products and businesses to their country of origin as they explore the global marketplace.</td>
<td><strong>Economics-8</strong>&lt;br&gt;22. Choices made by individuals, businesses and governments have both present and future consequences.</td>
<td>Grade 6&lt;br&gt;RI.6.4&lt;br&gt;RI.6.7&lt;br&gt;W.6.4&lt;br&gt;SL.6.1-2&lt;br&gt;L.6.1-6</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Session Two: Business and Culture</strong>&lt;br&gt;Students learn that businesses must understand cultural differences in order to meet customers’ needs and make a profit in different countries. By examining the different habits of international customers, students learn about international etiquette.</td>
<td><strong>Geography-6</strong>&lt;br&gt;8. Modern cultural practices and products show the influence of tradition and diffusion, including the impact of major world religions&lt;br&gt;<strong>Geography-7</strong>&lt;br&gt;15. Improvements in transportation, communication and technology have facilitated cultural diffusion among peoples around the world.&lt;br&gt;<strong>Financial Literacy</strong>&lt;br&gt;1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices.&lt;br&gt;  - Factors impacting financial decision-making are social and cultural differences of people and their attitudes, assumptions and patterns of behavior toward money, saving, investing and work.</td>
<td>Grade 6&lt;br&gt;RI.6.1&lt;br&gt;RI.6.4&lt;br&gt;RI.6.7&lt;br&gt;W.6.4,7&lt;br&gt;SL.6.1-2&lt;br&gt;L.6.1-6&lt;br&gt;Grade 7&lt;br&gt;RI.7.1&lt;br&gt;RI.7.4&lt;br&gt;W.7.4&lt;br&gt;SL.7.1-2&lt;br&gt;L.7.1-6&lt;br&gt;Grade 8&lt;br&gt;RI.8.1&lt;br&gt;RI.8.4&lt;br&gt;W.8.4,7&lt;br&gt;SL.8.1-2&lt;br&gt;SL.8.4&lt;br&gt;L.8.1-6</td>
<td>NA</td>
</tr>
</tbody>
</table>
### Session Three: Global Trade

Students learn that businesses trade in order to obtain products and services that customers want or need. Students will learn about imports and exports, examine the ways technology has improved international trade, and participate in a global trade game.

**Objectives:**

- Identify reasons why countries trade
- Demonstrate that countries benefit more from trade than from trying to meet all their own needs
- Apply key terms related to trade.
- Describe how improvements in technology can influence international trade

**Geography-6**

3. Globes and other geographic tools can be used to gather, process and report information about people, places and environments.
5. Regions can be determined, classified and compared using various criteria.
7. Political, environmental, social and economic factors cause people, products and ideas to move from place to place…

**Grade 6**

RI.6.4
W.6.4
SL.6.1-2
SL.4
L.6.1-6

**Grade 7**

RI.7.4
W.7.4
SL.7.1-2
SL.7.4
L.7.1-6

**Economics-6**

13. The fundamental questions of economics include what to produce, how to produce and for whom to produce.
14. When regions and/or countries specialize, global trade occurs.

**Grade 6**

RI.6.4
RI.6.7
SL.6.1-2
L.6.1
L.6.3-4
L.6.6

**Grade 7**

RI.7.1
RI.7.4
SL.7.1-2
L.7.1
L.7.3-4
L.7.6

**Session Four: Why Countries Specialize**

Students learn that modern countries cannot provide all the products and services that their people want and need. Therefore, businesses in different countries specialize by focusing their efforts on specific resources or producing smaller parts of a product. Students look at examples of specialized global manufacturing, discuss how it affects trade, and consider the trade-offs of interdependence.

**Objectives:**

- Define specialization
- Analyze examples of international trade to explain why modern countries cannot provide for all of their wants and needs
- Show how events and decisions in one country have a causal relationship with, and produce an effect on, customers in another country

**Geography-6**

3. Globes and other geographic tools can be used to gather, process and report information about people, places and environments.

**Geography-7**

13. Geographic factors promote or impede the movement of people, products and ideas.

**Economics-6**

12. The choices people make have both present and future consequences. The evaluation of choices is relative and may differ across individuals and societies.
14. When regions and/or countries specialize, global trade occurs.
16. When selecting items to buy, individuals can compare the price and quality of available goods and services.

**Economics-7**

20. The variability in the distribution of productive resources in the various regions of the world contributed to specialization, trade and interdependence.
### JA Global Marketplace Blended

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<td>Financial Literacy 2. Financial Responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences. Economics-6 12. The choices people make have both present and future consequences. The evaluation of choices is relative and may differ across individuals and societies. Economics-8 24. Governments can impact markets by means of spending, regulations, taxes and trade barriers. Government-7 16. The ability to understand individual and group perspectives is essential to analyzing historic and contemporary issues.</td>
<td>Grade 6</td>
<td>Mathematical Practices 2-3 6-7</td>
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<tr>
<td></td>
<td>Students explore the types of restrictions that governments place on international trade. They learn about tariffs, quotas, subsidies, and standards and how these barriers affect governments, businesses, and customers. Objectives: The students will be able to: - Identify examples of trade barriers - Analyze the consequences of trade barriers on businesses, employees, and customers - Explain why balance of trade matters to businesses, customers, and employees</td>
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<td>Economics-6 11. Economists compare data sets to draw conclusions about relationships among them. Economics-7 21. The growth of cities and empires fostered the growth of markets. Market exchanges encouraged specialization and the transition from barter to monetary economies.</td>
<td>Grade 6</td>
<td>Mathematical Practices 2-3 6-7</td>
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<td>Students explore the concept of international currencies. They learn about variable exchange rates, currency converters, and how to compare the prices of products from around the world. Objectives: The students will be able to: - Define currency and exchange rate - Recognize that different countries have different forms of currency - Recognize that each currency has a different value, which is determined through a variable exchange rate</td>
<td>Grade 7</td>
<td>Grade 8</td>
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<td></td>
<td><strong>Economics-6</strong></td>
<td>Grade 7</td>
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<td><strong>Economics-7</strong></td>
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<td>6.EE.4</td>
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<td>Grade 8</td>
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<td>6.RP.3</td>
<td>Grade 6</td>
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<td>6.NS.3</td>
<td>Grade 6</td>
<td>Mathematical Practices 2-3 6-7</td>
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<td>7.RP.2</td>
<td>Grade 7</td>
<td>Grade 8</td>
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<tr>
<td></td>
<td>7.NS.3</td>
<td>Grade 6</td>
<td>Mathematical Practices 2-3 6-7</td>
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<td>1-7</td>
<td>Grade 6</td>
<td>Mathematical Practices 2-3 6-7</td>
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</tbody>
</table>
### Session Seven: Global Workforce

Students take on the role of international business owners reviewing the skills and experience of potential employees.

**Objectives:**
The students will be able to:
- Describe how businesses are able to use modern technology and communication tools to locate highly qualified employees at the most advantageous wages
- Express specific steps that would need to be taken to obtain work in another country
- Recognize the value of a second language for future job opportunities

**Geography-7**
15. Improvements in transportation, communication and technology have facilitated cultural diffusion among peoples around the world.

**Financial Literacy**
4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, inheritances, etc

**Career Connections**
- identify interests
- develop self-awareness
- determine personal motivations related to work and income

| Grade 6 | RI.6.1,4,7 | W.6.4 | SL.6.1,2,4 | L.6.1-6 | NA |
| Grade 7 | RI.7.1,4 | W.7.4 | SL.7.1-2 | L.7.1-6 | |
| Grade 8 | RI.8.1,4 | W.8.4 | SL.8.1-2 | L.8.1-6 | |
### Session One: Entrepreneurs

Students learn about the relationship between entrepreneurs, their businesses, and the products and services they offer, and then take an entrepreneurial characteristics inventory to assess their own entrepreneurial skills and interests.

**Objectives:**
The students will be able to:
- Define entrepreneurship and social entrepreneurship
- Describe the relationship between a business and its products and service
- Identify entrepreneurial characteristics and recognize them, in varying degrees, in themselves

<table>
<thead>
<tr>
<th>Financial Literacy</th>
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<tbody>
<tr>
<td>4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, inheritances, etc</td>
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<tr>
<td>Entrepreneurs use their interests, skills and knowledge and their willingness to accept risk in order to start a business.</td>
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<tbody>
<tr>
<td>identify interests</td>
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<tr>
<td>develop self-awareness</td>
</tr>
<tr>
<td>determine personal motivations related to work and income</td>
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</table>

### Session Two: Market and Need

Students are introduced to young entrepreneurs who have successfully met an identified market need, and then created a new product to meet the need. Students work in groups to brainstorm current needs within different product categories.

**Objectives:**
The students will be able to:
- Define market and need
- Explain the importance of identifying market and need when developing new product or service ideas

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>11. Consumerism entails making choices consistent with one’s financial plan including decision-making strategies on purchasing.</td>
</tr>
<tr>
<td>Consumers can gather information on price, quality and availability via print-based and electronic advertising, personal recommendations and independent reviews.</td>
</tr>
<tr>
<td>External factors such as marketing campaigns and advertising techniques, can influence spending decisions.</td>
</tr>
<tr>
<td>A cost-benefit analysis consists of determining the potential costs of an item or service and relative benefits of purchasing that item or service.</td>
</tr>
</tbody>
</table>

### Session Three: Innovative Ideas

Students learn about innovative idea generation, and examine cutting-edge products. Working in groups, students brainstorm their own product ideas and use graphic organizers to capture them.

**Objectives:**
The students will be able to:
- Explain innovation and recognize it as a necessary entrepreneurial skill when starting a business
- Participate in creative idea generation, from brainstorming to defending and selecting an idea

<table>
<thead>
<tr>
<th>Economics-6</th>
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<tbody>
<tr>
<td>13. The fundamental questions of economics include what to produce, how to produce and for whom to produce.</td>
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### Academic Standards

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<tr>
<td>Grade 6 RI 6.4,7 SL.6.1-2 L.6.1-6</td>
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<tr>
<td>Grade 7 RI 7.1-4,7 SL.7.1-2 L.7.1-6</td>
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<tr>
<td>Grade 8 RI 8.1-4 SL.8.1-2,4 L.8.1-5</td>
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<tr>
<td>Session Details</td>
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<tr>
<td><strong>Session Four: Testing the Market</strong>&lt;br&gt;Students learn about the importance of obtaining market feedback about new product ideas. They will examine various survey question types and determine whether questions yield useful product feedback, and then practice developing survey questions in groups.</td>
</tr>
<tr>
<td><strong>Session Five: Design and Prototype</strong>&lt;br&gt;Students learn about product design and the prototype process. Each student will create a product sketch to show the features and explain the purpose of his or her product.</td>
</tr>
<tr>
<td><strong>Session Six: Seek Funding</strong>&lt;br&gt;Students learn how to plan and deliver a pitch presentation with the intent of attracting potential investors. In a mock competition, groups will pitch their product idea to guest judge(s) who will award teams with ceremonial startup funds.</td>
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</table>
## JA It's My Future Blended Model

<table>
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<tbody>
<tr>
<td><strong>Session One: My Brand</strong>&lt;br&gt;Students learn that they have their own personal brand and that the brand they build today will reflect on them in the future. They examine well-known logos to learn how individuals and companies create their brands and build their reputations. They assess their personal characteristics to define their own brands and then develop logos to represent themselves.</td>
<td>Career Connections&lt;br&gt;• identify interests&lt;br&gt;• develop self-awareness</td>
<td>Grade 6&lt;br&gt;RI.6.4.7&lt;br&gt;SL.6.1-2&lt;br&gt;SL.6.4-5&lt;br&gt;L.6.1-6&lt;br&gt;Grade 7&lt;br&gt;RI.7.4&lt;br&gt;SL.7.1-2&lt;br&gt;SL.7.4-5&lt;br&gt;L.7.1-6&lt;br&gt;Grade 8&lt;br&gt;RI.8.4&lt;br&gt;SL.8.1-2&lt;br&gt;SL.8.4-5&lt;br&gt;L.8.1-6</td>
</tr>
<tr>
<td><strong>Session Two: Career Paths and Clusters</strong>&lt;br&gt;Students are introduced to the 16 career clusters and the pathways through them. They take a career interest survey and learn about potential jobs within their preferred clusters. They then share job information with other members of the class and discuss the importance of all jobs within a community.</td>
<td>Financial Literacy&lt;br&gt;3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), training, work ethic, abilities and attitude are all factors impacting one's earning potential. Career Connections&lt;br&gt;• identify interests&lt;br&gt;• develop self-awareness&lt;br&gt;• determine personal motivations related to work and income</td>
<td>Grade 6&lt;br&gt;RI.6.1.4,7&lt;br&gt;SL.6.1-2&lt;br&gt;SL.6.4-5&lt;br&gt;L.6.1-6&lt;br&gt;Grade 7&lt;br&gt;RI.7.4&lt;br&gt;SL.7.1-2&lt;br&gt;SL.7.4&lt;br&gt;L.7.1-6&lt;br&gt;Grade 8&lt;br&gt;RI.8.1.4&lt;br&gt;SL.8.1-2&lt;br&gt;SL.8.4&lt;br&gt;L.8.1-6</td>
</tr>
<tr>
<td><strong>Session Three: High-Growth Careers</strong>&lt;br&gt;Students learn about the importance of being aware of which fields are growing and which are declining when making decisions about their own careers. They play a game that introduces information about high-growth job fields.</td>
<td>Financial Literacy&lt;br&gt;3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), training, work ethic, abilities and attitude are all factors impacting one's earning potential.&lt;br&gt;• Generally, people earn higher incomes with higher levels of education, training and experience. Career Connections&lt;br&gt;• identify interests&lt;br&gt;• develop self-awareness&lt;br&gt;• determine personal motivations related to work and income</td>
<td>Grade 6&lt;br&gt;RI.6.1&lt;br&gt;RI.6.4&lt;br&gt;RI.6.7&lt;br&gt;SL.6.1-2&lt;br&gt;L.6.1-6&lt;br&gt;Grade 7&lt;br&gt;RI.7.1&lt;br&gt;RI.7.4&lt;br&gt;SL.7.1-2&lt;br&gt;L.7.1-6&lt;br&gt;Grade 8&lt;br&gt;RI.8.1&lt;br&gt;RI.8.4&lt;br&gt;SL.8.1-2&lt;br&gt;L.8.1,3,4</td>
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## JA It’s My Future Blended Model

<table>
<thead>
<tr>
<th>Session Details</th>
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<td><strong>Session Four: Career Mapping</strong></td>
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| Students learn how early experiences can build transferable skills that contribute to future job success. Students look at the lives of celebrities and their paths to success, focusing on early experiences. They learn about career maps by examining a sample and then creating their own. | **Financial Literacy**
3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), training, work ethic, abilities and attitude are all factors impacting one's earning potential.
- Generally, people earn higher incomes with higher levels of education, training and experience.
- Workers can improve their ability to earn income by gaining new knowledge, skills and experience. | Grade 6
RI.6.4,7
W.6.4
SL.6.1,2,4,5
L.6.1-6 |
| **Objectives:** The students will be able to: | **Career Connections**
- Identify interests
- develop self-awareness
- determine personal motivations related to work and income | Grade 7
RI.7.4
W.7.4
SL.7.1,2,4,5
L.7.1-6 |
| - Identify jobs in specific career clusters that they would like to explore further |  | Grade 8
RI.8.4
W.8.4
SL.8.1-2
SL.4-5
L.8.1-6 |
| - Plan significant milestones they need to reach to earn a particular job |  |  |
| **Session Five: On the Hunt** |  |  |
| Students are introduced to the basics of looking for, and applying and interviewing for a job. They play a game in which they must identify two truths and a myth about the job search process. They also learn the fundamentals of creating a resume and engage in simulation in which they identify appropriate skills for various jobs and decide upon the right section of a resume to highlight those skills. | **Career Connections**
- determine personal motivations related to work and income | Grade 6
RI.6.1
RI.6.4
RI.6.7
SL.6.1-2
SL.4
L.6-1-6 |
| **Objectives:** The students will be able to: |  | Grade 7
RI.7.1
RI.7.4
SL.7.1-2
SL.7.4
L.7.1-4 |
| - Recognize basic job-hunting techniques, including looking for a job, applying, interviewing, and listing references |  | Grade 8
RI.8.1
RI.8.4
SL.8.1-2
SL.8.4
L.8.1-4 |
| - Recognize the importance of personal presentation and making a good impression, on paper and in person. |  |  |
| - Recognize the basic construction of a resume and skills that should be highlighted on a resume. |  |  |
| **Session Six: Soft Skills** |  |  |
| Students learn about the differences between technical and soft skills and why both are essential for keeping a job. Students will also complete a soft skills self-evaluation to determine which skills they already have and which they can work toward. Finally, they will role-play situations that require strong soft skills. | **Career Connections**
- identify interests
- develop self-awareness
- determine personal motivations related to work and income | Grade 6
RI.6.1,4,7
SL.6.1,2,4
L.6.1-6 |
| **Objectives:** The students will be able to: |  | Grade 7
RI.7.1,4,7
SL.7.1,2,4
L.7.1-6 |
| - Define and differentiate between technical skills and soft skills |  | Grade 8
RI.8.1,4
SL.8.1,2,4
L.8.1-5 |
| - Identify specific soft skills they already possess and those they need to improve |  |  |