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

Updated July 2021  
Social Studies  
Career Studies  
Common Core State Standards Included

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 Kentucky State Academic Standards for Social Studies and Career Studies Skills. 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.
**Session Description**

**Session One: All About Cars**
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.

**Students will:**
- Assess their driving needs
- Prioritize the car features that best meet their needs
- Compare the advantages of buying versus leasing a car
- Identify a car that meets their driving needs

**Social Studies Standards**

| HS.E.MA.6 Assess the effectiveness of rules and laws that protect both consumers and producers. |

**Career Study Standards**

<table>
<thead>
<tr>
<th>Essential Skills</th>
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<tbody>
<tr>
<td>ES.H.1 Use a decision-making process to develop solutions to real world problems.</td>
</tr>
<tr>
<td>ES.H.6 Model on-task behavior</td>
</tr>
<tr>
<td>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</td>
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**Common Core ELA**

<table>
<thead>
<tr>
<th>Grades 9–10</th>
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<tbody>
<tr>
<td>RI.9-10.2,4,8</td>
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<tr>
<td>SL.9-10.1,2,4,6</td>
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<tr>
<td>L.9-10.1,2,4,6</td>
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<tr>
<th>Grades 11–12</th>
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<tbody>
<tr>
<td>RI.11-12.2,4</td>
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<tr>
<td>SL.11-12.1,2,3,4,6</td>
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<tr>
<td>L.11-12.1,2,3,4,6</td>
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</tbody>
</table>
### Session Descriptions

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<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture.</td>
<td>Students select a product or service for a business venture.</td>
<td>Students analyze potential markets.</td>
<td>Students determine how to set a product apart from its competition</td>
</tr>
<tr>
<td><strong>Students will:</strong></td>
<td><strong>Students will:</strong></td>
<td><strong>Students will:</strong></td>
<td><strong>Students will:</strong></td>
</tr>
<tr>
<td>- Recognize the elements of a successful business startup</td>
<td>- Recognize the importance of carefully selecting a product or service before starting a business</td>
<td>- Recognize the importance of analyzing markets</td>
<td>- Define competitive advantages and recognize them in other businesses</td>
</tr>
<tr>
<td>- Evaluate myths and facts about entrepreneurship</td>
<td>- Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans</td>
<td>- Apply a needs assessment of the market available to a specific product</td>
<td>- Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market.</td>
</tr>
</tbody>
</table>

### Social Studies and Financial Literacy Standards

<table>
<thead>
<tr>
<th>Session Descriptions</th>
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<th>Career Study Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Session One: Introduction to Entrepreneurship</td>
<td><strong>Economics</strong> E4.9-10.1 Evaluate how people across the world have addressed issues involved with the distribution of resources and sustainability. E4.11-12.2 Evaluate how the standard of living changes when incentives, entitlement programs, or entrepreneurship is increased.</td>
<td><strong>Essential Skills</strong> ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</td>
<td><strong>Grades 9−10</strong> R1.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,4,6 L.9-10.1,2,4,6</td>
<td>NA</td>
</tr>
<tr>
<td>Session Two: What’s My Business?</td>
<td><strong>Economics</strong> E4.9-10.1 Evaluate how people across the world have addressed issues involved with the distribution of resources and sustainability. E4.11-12.2 Evaluate how the standard of living changes when incentives, entitlement programs, or entrepreneurship is increased.</td>
<td><strong>Essential Skills</strong> ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</td>
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<td><strong>Mathematical Practices</strong> 2. 3. 5.</td>
</tr>
<tr>
<td>Session Three: Who’s My Customer?</td>
<td><strong>Financial Literacy</strong> FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.</td>
<td><strong>Essential Skills</strong> ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</td>
<td><strong>Grades 9−10</strong> R1.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>NA</td>
</tr>
<tr>
<td>Session Four: What’s My Advantage?</td>
<td><strong>Economics</strong> HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies</td>
<td><strong>Essential Skills</strong> ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.17 Initiate and participate effectively in a range of collaborative discussions.</td>
<td><strong>Grades 9−10</strong> R1.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>NA</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Grades 11−12</strong> R1.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</td>
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</table>

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## Session Descriptions

### Session Five: Competitive Advantages

Students decide how to set a product or service apart from the competition.

**Students will:**
- Evaluate competitive advantages
- Select competitive advantages that will drive a developing business venture

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<tbody>
<tr>
<td>Economics</td>
<td>Essential Skills</td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.</td>
<td>ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</td>
<td>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>NA</td>
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</tbody>
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### Session Six: Ethics Are Good for Business

Students consider consequences in making ethical business decisions.

**Students will:**
- Evaluate short- and long-term consequences in making ethical decisions
- Express that being ethical can be good for business

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</thead>
<tbody>
<tr>
<td>Civics</td>
<td>Essential Skills</td>
<td></td>
<td>NA</td>
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<tr>
<td>C4.9-10.3 Describe the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights. C4.11-12.3 Evaluate the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td>ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.</td>
<td>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</td>
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### Session Seven: The Business Plan

Students compile a sample business plan.

**Students will:**
- Compile entrepreneurial elements into a sample business plan

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<tr>
<td>Financial Literacy</td>
<td>Essential Skills</td>
<td></td>
<td>NA</td>
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<tr>
<td>FL.H.1 Identify the financial impacts of a career choice. c. Compare the advantages and disadvantages of being an employee versus being self-employed.</td>
<td>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving) ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</td>
<td>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</td>
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### Mathematical Practices

<table>
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<tr>
<th>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</th>
<th>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</th>
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<tr>
<td>1-7</td>
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</table>
### Session Description

#### Session One: Identifying the Problem

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.

**Students will:**
- Describe how brainstorming several ideas and then picking the best options 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 step in the Design Thinking model.
- Demonstrate how an empathy map can be used to identify a user’s needs.

#### Session Two: Exploring Solutions

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.

**Students will:**
- Describe the Define step in the Design Thinking model.
- Demonstrate how to write a short, clear problem statement that reflects the problem to be solved.
- Describe the Ideate step in the Design Thinking model.
- Apply ideation methods by brainstorming ideas in a fast-paced activity.

### Social Studies and Financial Literacy Standards

#### Financial Literacy
- FL.H.1 Identify the financial impacts of a career choice.
- c. Compare the advantages and disadvantages of being an employee versus being self-employed.

### Career Study Standards

#### Essential Skills
- ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.
- ES.H.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.
- ES.H.5 Use a decision-making process to develop solutions to real world problems.
- ES.H.6 Model on-task behavior
- ES.H.7 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.
- ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.

### Common Core ELA

#### Grades 9–10
- RI.2,4,8
- W.4,7
- SL.1,2,3,4,6
- L.1,2,3,4,6

#### Grades 11–12
- RI.2,4,6
- SL.1,2,3,4,6
- L.1,2,3,4,6
- W 4,7
- RH 9-12
- 2,4,5,7,9
- WhST4,6,7,9
<table>
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<tr>
<td><strong>Session Three: Prototyping the Solution</strong>&lt;br&gt;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.</td>
<td>NA</td>
<td>Essential Skills&lt;br&gt;ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)</td>
<td>Grades 9–10&lt;br&gt;RI.2,4&lt;br&gt;W. 4&lt;br&gt;SL.1,2,3,6&lt;br&gt;L. 1,2,3,4,6</td>
</tr>
<tr>
<td><strong>Students will:</strong>&lt;br&gt;• Describe the Prototype step in the Design Thinking model.&lt;br&gt;• Construct a prototype based on a problem statement and a brainstormed solution to the problem.</td>
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<tr>
<td><strong>Session Four: Testing the Solution</strong>&lt;br&gt;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.</td>
<td>NA</td>
<td>Essential Skills&lt;br&gt;ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>Grades 9–10&lt;br&gt;RI.2,4&lt;br&gt;W. 2,4,7&lt;br&gt;SL.1,2,4,6&lt;br&gt;L. 1,2,3,4,6&lt;br&gt;Grades 11–12&lt;br&gt;RI.4,8&lt;br&gt;SL. 1,2,3,4,6&lt;br&gt;L. 1,2,3,4,6&lt;br&gt;RH 9-12 1,4,5,7&lt;br&gt;WhST 4,6,7,9</td>
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<tr>
<td><strong>Students will:</strong>&lt;br&gt;• Define the Test step in the Design Thinking model.&lt;br&gt;• Develop a testing plan for a given product and target audience.</td>
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<tr>
<td><strong>Session Five: Applying Design Thinking (Optional, Self-Guided)</strong>&lt;br&gt;Students complete a cumulative Design Thinking project to demonstrate comprehension and execution of the creative problem-solving process.</td>
<td>Economics&lt;br&gt;HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.</td>
<td>Essential Skills&lt;br&gt;ES.H.1 Use a decision-making process to develop solutions to real world problems.&lt;br&gt;ES.H.6 Model on-task behavior&lt;br&gt;ES.H.17 Initiate and participate effectively in a range of collaborative discussions...&lt;br&gt;ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</td>
<td>Grades 9–10&lt;br&gt;RI.2,4&lt;br&gt;W. 2,4,7&lt;br&gt;SL.2,3,4,6&lt;br&gt;L.1,2,3,4,6&lt;br&gt;Grades 11–12&lt;br&gt;RI.2,4&lt;br&gt;SL. 2,3,4,6&lt;br&gt;L.1,2,3,4,6&lt;br&gt;RH 9-12 1-9&lt;br&gt;WhST 1.4.6.7.9</td>
</tr>
<tr>
<td><strong>Students will:</strong>&lt;br&gt;• Use the Design Thinking model to create a solution to an identified problem.&lt;br&gt;• Produce an artifact for each step of the Design Thinking process to demonstrate their work.</td>
<td>Financial Literacy&lt;br&gt;FL.H.8 Identify why people make financial choices.</td>
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</table>
### Session One: Developing a Mindset

Students are introduced to entrepreneurship and the characteristics of a mindset that promote success in their personal and professional lives.

**Students will:**
- Define entrepreneurship and some key qualities of entrepreneurs.
- Differentiate the important components of a positive, growth mindset from a fixed mindset as a foundation of entrepreneurship.
- Describe the advantages in life of embracing a growth mindset.
- Define the entrepreneurial mindset.
- Describe the key characteristics of a successful entrepreneur’s mindset.

**Social Studies and Financial Literacy Standards**

**Economics**
- E4.9-10.1 Evaluate how people across the world have addressed issues involved with the distribution of resources and sustainability.
- E4.11-12.2 Evaluate how the standard of living changes when incentives, entitlement programs, or entrepreneurship is increased.

**Financial Literacy**
- FL.H.1 Identify the financial impacts of a career choice.
  - c. Compare the advantages and disadvantages of being an employee versus being self-employed.

**Common Core ELA**

- **Grades 9–10**
  - RI.4
  - W.4
  - SL.1,2,3
  - L.1,2,4,6
- **Grades 11–12**
  - RI.4
  - SL.1,2,3
  - L.1,2,3,4,6
  - W 4
  - RH 9,12
  - 2,4,7,9

### Session Two: Assessing Entrepreneurial Potential

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.

**Students will:**
- Analyze the characteristics of the entrepreneurial mindset.
- Evaluate personal entrepreneurial strengths and areas for refinement using an entrepreneurial potential self-assessment.

**Financial Literacy**
- FL.H.1 Identify the financial impacts of a career choice.
  - c. Compare the advantages and disadvantages of being an employee versus being self-employed.

**Essential Skills**
- ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)

**Common Core ELA**

- **Grades 9–10**
  - RI.2,4,8
  - SL.1,2,3
  - L.1
- **Grades 11–12**
  - RI.2,4
  - SL. 1,2,3
  - L.1,4,6
  - RH 9,12
  - 1,2,4,5,7

### Session Three: Creating an Entrepreneurial Action Plan (Optional, Self-Guided)

Students craft a personal action plan to start thinking like an entrepreneur in their daily life and career aspirations.

**Students will:**
- Evaluate the results of the entrepreneurial mindset self-assessment.
- Develop a personal action plan that includes goal setting to strengthen aspects of an entrepreneurial mindset.

**Financial Literacy**
- FL.H.1 Identify the financial impacts of a career choice.
  - c. Compare the advantages and disadvantages of being an employee versus being self-employed.

**Essential Skills**
- ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)

**Common Core ELA**

- **Grades 9–10**
  - RI.2,4
  - W.2,4,7
  - SL.1-6
  - L.1-6
- **Grades 11–12**
  - RI.2,4
  - SL. 1-6
  - L.1-6
  - W. 2,4,7
  - RH
  - 1,2,4,5,7,8,9
  - WhST
  - 1,4,6,7,9
## 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.

**Economics**
- E4.9-10.1 Evaluate how people across the world have addressed issues involved with the distribution of resources and sustainability.
- E4.11-12.2 Evaluate how the standard of living changes when incentives, entitlement programs, or entrepreneurship is increased.

**Essential Skills**
- ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.

### Grades 9–10
- RI.2,4,8
- W.4
- SL.1,2,3,4
- L. 1,2,3,4,6

### Grades 11–12
- RI.2,4,8
- SL. 1,2,3,4
- L. 1,2,3,4,6

## 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.

**Economics**
- HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.

**Essential Skills**
- ES.H.1 Use a decision-making process to develop solutions to real world problems.
- ES.H.6 Model on-task behavior
- ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.

### Grades 9–10
- RI. 2,4
- W.4
- SL. 1,2,3,4,6
- L. 1,2,3,4,6

### Grades 11–12
- RI.2,4
- SL. 1,2,3,4,6
- L. 1,2,3,4,6
- W 4

- RH 9-12
- W 4
- WhST 4,6,9
<table>
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<tr>
<td>Formulating the Finances:</td>
<td>Financial Literacy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.</td>
<td>Essential Skills ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve realworld problems.</td>
<td>Grades 9–10 RI.4,8 W. 4 SL.1,2,3,4 L. 1,2,3,4,6</td>
</tr>
<tr>
<td>Students will:</td>
<td></td>
<td></td>
<td>Grades 11–12 RI. 4 SL. 1,2,3,4 L. 1,2,3,4,6 W. 4</td>
</tr>
<tr>
<td>• Identify the cost structure for a product/service by listing associated fixed and variable costs.</td>
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<td>RH 9-12 4,7,9 WhST 4</td>
</tr>
<tr>
<td>• 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.</td>
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<tr>
<td>• 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.</td>
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</tr>
<tr>
<td>Conveying the Business’s Value:</td>
<td>Economics HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.</td>
<td>Essential Skills HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.</td>
<td>Grades 9–10 RI. 4,8 W. 4 SL. 1,2,3,4,6 L. 1,2,3,4,6</td>
</tr>
<tr>
<td>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.</td>
<td></td>
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<td>Grades 11–12 RI. 4 SL. 1,2,3,4,6 L. 1,2,3,4,6 W. 4</td>
</tr>
<tr>
<td>Students will:</td>
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<td>RH 9-12 2,4,5,7,9 WhST 4,6</td>
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<tr>
<td>• Describe the process used to convey the unique value proposition of a business idea.</td>
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<tr>
<td>• Identify what competitive (or unfair) advantage is as it relates to a lean business plan.</td>
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<tr>
<td>Session Description</td>
<td>Social Studies and Financial Literacy Standards</td>
<td>Career Study Standards</td>
<td>Common Core ELA</td>
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</tr>
<tr>
<td><strong>Completing and Testing the Lean Business Plan</strong></td>
<td><strong>Economics</strong> E4.9-10.1 Evaluate how people across the world have addressed issues involved with the distribution of resources and sustainability. E4.11-12.2 Evaluate how the standard of living changes when incentives, entitlement programs, or entrepreneurship is increased.</td>
<td><strong>Essential Skills</strong> ES.H.1 Use a decision-making process to develop solutions to real worldproblems. ES.H.6 Model on-task behavior ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td><strong>Grades 9–10</strong> RI.4 W. 2,4 SL.1,2,3,4,6 <strong>Grades 11–12</strong> RI.4 SL.1,2,4,6 L. 1,2,3,4,6 W 2,4 RH 9-12 4,5,9</td>
</tr>
<tr>
<td>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</td>
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<tr>
<td><strong>Developing a Lean Business Plan (Optional, Self-Guided)</strong></td>
<td><strong>Economics</strong> E4.9-10.1 Evaluate how people across the world have addressed issues involved with the distribution of resources and sustainability. E4.11-12.2 Evaluate how the standard of living changes when incentives, entitlement programs, or entrepreneurship is increased.</td>
<td><strong>Essential Skills</strong> ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)</td>
<td><strong>Grades 9–10</strong> RI.4 W. 2,4,7 SL.2,4,6 L. 1,2,3,4,6 <strong>Grades 11–12</strong> RI. 4 SL.1,4 L. 1,2,3,4,6 W 2,4,7 RH 9-12 1,2,4,5 WhST 1,4,6</td>
</tr>
<tr>
<td>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</td>
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</tbody>
</table>
## JA Career Exploration Fair High School

<table>
<thead>
<tr>
<th>Session Description</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: Before the Fair</strong></td>
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<tr>
<td>In the pre-fair session, students will assess their abilities, interests, work preferences, and values in preparation for the JA Career Exploration Fair.</td>
<td><strong>Financial Literacy</strong> FL.H.1 Identify the financial impacts of a career choice.</td>
<td><strong>Careers</strong> C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.</td>
<td>Reading for Informational Text RI 4 RI 7 Speaking and Listening SL 1 SL 2 Language L 3 L 4 L 6 Social Studies Literacy RH.9-10.3 RH.9-10.4.</td>
</tr>
<tr>
<td>Students will:</td>
<td>a. Examine the relationship between personal financial goals and career choice.</td>
<td>a. Examine the relationship between personal financial goals and career choice.</td>
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<tr>
<td>• Define careers</td>
<td>b. Evaluate the correlation between education, training and potential lifetime income.</td>
<td>b. Evaluate the correlation between education, training and potential lifetime income.</td>
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<tr>
<td>• Differentiate among abilities, interests, work preferences, and values</td>
<td>c. Compare the advantages and disadvantages of being an employee versus being self-employed.</td>
<td>c. Compare the advantages and disadvantages of being an employee versus being self-employed.</td>
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<tr>
<td>• Identify their personal characteristics</td>
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<td><strong>Session Two: Day of the Fair</strong></td>
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<tr>
<td>During the JA Career Exploration Fair, students engage with volunteers and learn more about different businesses and jobs.</td>
<td><strong>Financial Literacy</strong> FL.H.1 Identify the financial impacts of a career choice.</td>
<td><strong>Essential Skills</strong> ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving) ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</td>
<td>Reading for Informational Text RI 4 RI 7 Speaking and Listening SL 1 SL 2 Writing W 4 W 7 Language L 3 L 4 L 6 Social Studies Literacy RH.6-8.3 RH.6-8.4</td>
</tr>
<tr>
<td>Students will:</td>
<td>a. Examine the relationship between personal financial goals and career choice.</td>
<td><strong>Careers</strong> C.H.1 Explore various post-secondary options related to chosen career cluster or pathway C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area.</td>
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<tr>
<td>• Relate the impact of personal interests and abilities on career choices</td>
<td>b. Evaluate the correlation between education, training and potential lifetime income.</td>
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</tr>
<tr>
<td>• Investigate a variety of careers and the skills, educational preparation, training, and personal qualities needed for those careers</td>
<td>c. Compare the advantages and disadvantages of being an employee versus being self-employed.</td>
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<tr>
<td>• Examine how school skills apply to career paths</td>
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<tr>
<td>• Explain the importance of staying in school and graduating high school</td>
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<tr>
<td><strong>Session Three: After the Fair</strong></td>
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<tr>
<td>In the post-fair session, students will reflect on their JA Career Exploration Fair experiences.</td>
<td><strong>Financial Literacy</strong> FL.H.1 Identify the financial impacts of a career choice.</td>
<td><strong>Essential Skills</strong> ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>Reading for Informational Text RI 2 RI 4 RI 5 RI 7 Speaking and Listening SL 1 SL 2 Writing W 4 W 7 Social Studies Literacy RH.6-8.3 RH.6-8.4</td>
</tr>
<tr>
<td>Students will:</td>
<td>a. Examine the relationship between personal financial goals and career choice.</td>
<td></td>
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<tr>
<td>• Identify a future career goal</td>
<td>b. Evaluate the correlation between education, training and potential lifetime income.</td>
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<tr>
<td>• Create a personal action plan</td>
<td></td>
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</tr>
<tr>
<td>Session Descriptions</td>
<td>Social Studies and Financial Literacy Standards</td>
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<td>Common Core ELA</td>
</tr>
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<td>----------------------</td>
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</tbody>
</table>
| **Session One: Before the Event** | Financial Literacy  
FL.H.1 Identify the financial impacts of a career choice.  
a. Examine the relationship between personal financial goals and career choice.  
b. Evaluate the correlation between education, training and potential lifetime income.  
c. Compare the advantages and disadvantages of being an employee versus being self-employed. | Careers  
C.H.1 Explore various post-secondary options related to chosen career cluster or pathway.  
C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway | Reading for Informational Text  
RI 1  
RI 4  
RI 7  
Speaking and Listening  
SL 1  
SL 2  
Writing  
W 4  
W 7  
Language  
L 3  
L 4  
L 6 |
| Students will: | • Identify skills and interests.  
• Recognize Career Clusters  
• Recall future high-demand occupations | | |
| **Session Two: During the Event** | Financial Literacy  
FL.H.1 Identify the financial impacts of a career choice.  
a. Examine the relationship between personal financial goals and career choice.  
b. Evaluate the correlation between education, training and potential lifetime income.  
c. Compare the advantages and disadvantages of being an employee versus being self-employed. | Essential Skills  
ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)  
C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway | Speaking and Listening  
SL 1  
SL 2  
Writing  
W 4  
W 7  
Language  
L 3  
L 4  
L 6 |
| Students will: | • Practice active listening skills.  
• Equate job responsibilities with skills and interests | | |
| **Session Three: After the Event** | NA | Essential Skills  
ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).  
C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. | Speaking and Listening  
SL 1  
SL 2  
Writing  
W 2  
W 4  
W 7  
Language  
L 3  
L 4  
L 6 |
<table>
<thead>
<tr>
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<th>Common Core ELA</th>
</tr>
</thead>
</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  | Civics  
HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society. | Essential Skills  
ES.H.1 Use a decision-making process to develop solutions to real world problems.  
ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). | Grades 9–10  
RI.9-10.4  
SL.9-10.1  
L.9-10.1  
Grades 11–12  
RI.11-12.4  
SL.11-12.1  
L.11-12.1 |
| **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  | Civics  
HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society. | Essential Skills  
ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.  
ES.H.19 Practice effective conflict resolution strategies.  
Careers  
C.H.10 Assess the relationship between personal behavior and employability. | Grades 9–10  
RI.9-10.4  
SL.9-10.1  
L.9-10.1  
Grades 11–12  
RI.11-12.4  
SL.11-12.1  
L.11-12.1 |
| **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  | Civics  
HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society. | Essential Skills  
ES.H.1 Use a decision-making process to develop solutions to real world problems.  
ES.H.2 Model flexibility and willingness to try new things.  
ES.H.5 Evaluate failure as a learning opportunity.  
ES.H.4 Outline and examine goals and priorities necessary to complete tasks.  
Careers  
C.H.10 Assess the relationship between personal behavior and employability | Grades 9–10  
RI.9-10.4  
SL.9-10.1  
L.9-10.1  
Grades 11–12  
RI.11-12.4  
SL.11-12.1  
L.11-12.1 |
## Session Descriptions

### Session Four: Get Hired – Strong Soft Skills

Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer.

**Students will:**
- Identify soft skills that are in demand by employers
- Demonstrate personal soft skills in a mock interview

<table>
<thead>
<tr>
<th>Civics</th>
<th>Careers</th>
</tr>
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<tbody>
<tr>
<td>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</td>
<td>C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career. C.H.10 Assess the relationship between personal behavior and employability</td>
</tr>
</tbody>
</table>

### Essential Skills

| Ever-H 6 Model on-task behavior  ES.H.17 f. Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate. |

### Common Core ELA

| Grades 9–10 RI.9-10.4 W.9-10.2 SL.9-10.1 L.9-10.1 |
| Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1 |

### Session Five: Know Your Work Priorities

Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.

**Students will:**
- Recognize the importance of being focused, proactive, and adaptable when exploring careers  
- Rank work environment priorities as an anchor for making career planning decisions

<table>
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<tr>
<th>Civics</th>
<th>Essential Skills</th>
<th>Careers</th>
</tr>
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<tbody>
<tr>
<td>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</td>
<td>ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</td>
<td>C.H.2 Develop a plan for the expense of post-secondary education, including possible sources of funding (e.g., loans, scholarships, grants, military) C.H.8 Research and predict additional requirements/training that would create opportunities of growth within the career/field.</td>
</tr>
</tbody>
</table>

### Common Core ELA

| Grades 9–10 RI.9-10.4 W.9-10.2 SL.9-10.1 L.9-10.1 |
| Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1 |
### Session Six: Know Who’s Hiring

In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.

**Students will:**
- Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs
- Identify the education and training needed to be adaptable and competitive in the job market

**Social Studies and Financial Literacy Standards**

**Civics**

HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.

**Career Study Standards**

**Essential Skills**

- ES.H.1 Use a decision-making process to develop solutions to real world problems.
- ES.H.2 Model flexibility and willingness to try new things.
- ES.H.5 Evaluate failure as a learning opportunity.
- ES.H.4 Outline and examine goals and priorities necessary to complete tasks.

**Careers**

- C.H.10 Assess the relationship between personal behavior and employability

**Common Core ELA**

- Grades 9–10
  - W.9-10.1
  - L.9-10.1
- Grades 11–12
  - L.11-12.1

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### Session Seven: Know Your Personal Brand

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

**Essential Skills**

- ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work.
- ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.
- ES.H.4 Outline and examine goals and priorities necessary to complete tasks

**Careers**

- C.H.10 Assess the relationship between personal behavior and employability

**Common Core ELA**

- Grades 9–10
  - RI.9-10.4,5
  - W.9-10.2
  - SL.9-10.1,2
  - L.9-10.1
- Grades 11–12
  - RI.11-12.4,5
  - W.11-12.1,3,9
  - SL.11-12.1,2
  - L.11-12.1
### 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.

**Social Studies and Financial Literacy Standards**

**Financial Literacy**
FL.H.1 Identify the financial impacts of a career choice.
  a. Examine the relationship between personal financial goals and career choice.
  b. Evaluate the correlation between education, training and potential lifetime income.
  c. Compare the advantages and disadvantages of being an employee versus being self-employed.

**Economics**
HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.

**Essential Skills**
ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)
ES.H.4 Outline and examine goals and priorities necessary to complete tasks.
ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).

**Common Core ELA**
**Grades 9–10**
RI.9-10 2,4,6,7,10
SL.9-10.1-3
L.9-10.1,2,4,5,6

**Grades 11–12**
RI.11-12. 2,4,6,7,10
SL.11-12. 1-3
L.11-12.1,2,4,5,6

### 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.
### 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 and Financial Literacy Standards

#### Economics
- **HS.E.IC.4** Evaluate how incentives determine what is produced and distributed in a competitive market system.
- **HS.E.IC.3** Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular situation.

#### Financial Literacy
- **FL.H.2** Analyze how economic conditions can affect income and career opportunities.
- **FL.H.8** Identify why people make financial choices.

### Career Study Standards

#### Essential Skills
- **ES.H.3** Demonstrate resilience and perseverance by showing willingness to complete a task.
- **ES.H.4** Outline and examine goals and priorities necessary to complete tasks.
- **ES.H.17** Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.

### Common Core ELA

#### Grades 9–10
- RI.9-10 2,4,5,6,10
- W.9-10 4,6,7,8,9,10
- SL.9-10 1-4
- L.9-10 1-6

#### Grades 11–12
- RI.11-12 2,4,6,10
- W.11-12 4,6,7,8,9,10
- SL.11-12 1-4
- L.11-12 1-6
### Meeting Four: Create a Structure

Students initiate the company’s structure by establishing roles, commence planning within business teams, and finalize capitalization decisions.

**Students will:**
- Explain the five functional roles of the company and the essential responsibilities of each role.
- Relate the sections of the Business Snapshot with the business planning information necessary to identify for a start-up company.
- Evaluate personal strengths aligned to each role and select team members for business teams.
- Evaluate the different means for raising capital and select an option for the company’s start-up venture.
- Identify essential tasks for different roles in the startup by drafting Business Team task lists for each functional role.
- Discuss collaboration and communication strategies within and between business teams.

#### Social Studies and Financial Literacy Standards

**Financial Literacy**
- FL.H.1 Identify the financial impacts of a career choice.
  - a. Examine the relationship between personal financial goals and career choice.
  - b. Evaluate the correlation between education, training and potential lifetime income.
  - c. Compare the advantages and disadvantages of being an employee versus being self-employed.

#### Career Study Standards

**Essential Skills**
- ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.
- ES.H.4 Outline and examine goals and priorities necessary to complete tasks.
- ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.
- ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.

#### Common Core ELA

**Grades 9–10**
- RI.9-10.2, 4, 5, 6, 10
- W.9-10.4, 6, 7, 8, 9, 10
- SL.9-10.1, 4
- L.9-10.1-6

**Grades 11–12**
- RI.11-12.2, 4, 6, 10
- W.11-12.4, 6, 7, 8, 9, 10
- SL.11-12.1-4
- L.11-12.1-6

### Meeting Five: Launch the Business

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.

**Students will:**
- Evaluate different leadership styles and the most positive leadership influence for companies in different situations.
- Assess personal leadership styles and reflect on what considerations might be important in decision making as a leader of a start-up company.
- Describe the significance of accountability as an entrepreneur and a student as it relates to a company venture and JA experience.
- Evaluate the different leader candidates, and elect people for the company leadership positions.
- Demonstrate basic business planning by completing the Business Snapshot which outlines all the key elements to launch a business.
- Express the legal and social need for a company’s guiding principles by developing and agreeing to a company charter.

#### Economics

- HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.

#### Financial Literacy

- FL.H.8 Identify why people make financial choices.

#### Essential Skills

- ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.
- ES.H.4 Outline and examine goals and priorities necessary to complete tasks.
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
</table>
| **Topic: Finances (Self-Guided)**  
Students learn how the finance department is a vital part of an organization and review the characteristics that contribute to a strong finance team  
**Students will:**  
• Describe the importance of finance in a company.  
• Explain the primary tasks and responsibilities of the finance team to understand this team’s role in company operations.  
**Financial Literacy**  
FL.H.1 Identify the financial impacts of a career choice.  
a. Examine the relationship between personal financial goals and career choice.  
b. Evaluate the correlation between education, training and potential lifetime income.  
c. Compare the advantages and disadvantages of being an employee versus being self-employed.  
**Essential Skills**  
ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.  
**Grades 9-10**  
RI.9-10.1  
W.9-10.4-7  
SL.9-10.1-2  
L.9-10.4  
**Grades 11-12**  
RI.11-12.1  
RI.11-12.4  
W.11-12.2,4  
W.11-12.5-6  
SL.11-12.1-2  
SL.11-12.1-2  
L.11-12.1  
L.11-12.6  |
| **Topic: Leadership and Management (Self-Guided)**  
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.  
**Students will:**  
• Describe the importance of leadership and management in a company.  
• Explain the primary tasks and responsibilities of the Leadership and Management team to understand this team’s role in company operations.  
**Civics**  
HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.  
**Essential Skills**  
ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.  
**Grades 9-10**  
RI.9-10.1-2  
RI.9-10.4,10  
SL.9-10.1-2  
L.9-10.1-2  
L.9-10.4  
**Grades 11-12**  
RI.11-12.2,4,10  
SL.11-12.1-2  
L.11-12.1-2  |
| **Topic: Marketing (Self-Guided)**  
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.  
**Students will:**  
• Describe the importance of marketing in a company  
• Explain the primary tasks and responsibilities of the Marketing team to understand this team’s role in company operations.  
**Economics**  
HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.  
**Essential Skills**  
ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.  
**Grades 9-10**  
RI.9-10.2,4,7,10  
W.9-10.2,4,5,6,7,8,10  
SL.9-10.1-6  
L.9-10.1-6  
**Grades 11-12**  
RI.11-12.2,4,7,10  
W.11-12.2  
W.11-12.4-8  
SL.11-12.1-6  
L.11-12.1-6  |
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Topic: Sales (Self-Guided)</strong></td>
<td>Economics</td>
<td>Essential Skills</td>
<td>Grades 9-10</td>
</tr>
<tr>
<td>Students learn how sales teams are</td>
<td>HS.E.IC.4 Evaluate how incentives determine</td>
<td>ES.H.9 Apply important</td>
<td>RI.9-10.2,4,5,6,10</td>
</tr>
<tr>
<td>vital to an organization and discover</td>
<td>what is produced and distributed in a</td>
<td>concepts in reading,</td>
<td>SL.9-10.1-6</td>
</tr>
<tr>
<td>the primary responsibilities of the</td>
<td>competitive market system.</td>
<td>writing, mathematics,</td>
<td>L.9-10.1-6</td>
</tr>
<tr>
<td>Sales team for the JA Company</td>
<td></td>
<td>science and technology</td>
<td>Grades 11-12</td>
</tr>
<tr>
<td>Program and learn tips for sales</td>
<td></td>
<td>to solve realworld</td>
<td>RI.11-12.2,4,6,10</td>
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<tr>
<td>success.</td>
<td></td>
<td>problems.</td>
<td>SL.11-12.1-6</td>
</tr>
<tr>
<td><strong>Students will:</strong></td>
<td></td>
<td></td>
<td>L.11-12.1-6</td>
</tr>
<tr>
<td>• Describe the importance of sales</td>
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<td>in a company</td>
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<tr>
<td>• Explain the primary tasks and</td>
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<td>responsibilities of the Sales team</td>
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<td>to understand this team’s role in</td>
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<tr>
<td>company operations.</td>
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<tr>
<td><strong>Topic: Supply Chain Workflow</strong></td>
<td>NA</td>
<td>Essential Skills</td>
<td>Grades 9-10</td>
</tr>
<tr>
<td>(Self-Guided)</td>
<td></td>
<td>ES.H.17 Initiate and</td>
<td>RI.9-10.1,2,4,7,10</td>
</tr>
<tr>
<td>Students learn that a supply chain</td>
<td></td>
<td>participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>W.9-10.4,7</td>
</tr>
<tr>
<td>is the network established to gather</td>
<td></td>
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<td>SL.9-10.1-6</td>
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<tr>
<td>components, manufacture a product,</td>
<td></td>
<td></td>
<td>L.9-10.1,4,6</td>
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<td>and distribute that product to</td>
<td></td>
<td></td>
<td>Grades 11-12</td>
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<tr>
<td>consumers. responsibilities.</td>
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<td>RI.11-12.1,2,4,7,10</td>
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<tr>
<td><strong>Students will:</strong></td>
<td></td>
<td></td>
<td>W.11-12.4,7,10</td>
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<tr>
<td>• Describe the function of a supply</td>
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<td>SL.11-12.1-6</td>
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<tr>
<td>chain and the purpose of each link</td>
<td></td>
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<td>L.11-12.1-4</td>
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<tr>
<td>in the supply chain as it relates to</td>
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<td>L.11-12.6</td>
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<tr>
<td>company operations.</td>
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<tr>
<td><strong>Business Operations</strong> Over the</td>
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<tr>
<td>course of several meetings, students</td>
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<td>launch their business, work in their</td>
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<td>business teams to run the business,</td>
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<td>and share weekly progress with</td>
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<td>Leadership. They have access to self-</td>
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<td>guided content to support their</td>
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<td>specific roles.</td>
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<td><strong>Students will:</strong></td>
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<tr>
<td>• Explain the five functional roles</td>
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<td>of the company and the essential</td>
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<td>responsibilities of each role.</td>
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<td>• Describe the steps involved in a</td>
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<td>company status update report.</td>
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<tr>
<td>• Present status updates from each</td>
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<td>business team of the company.</td>
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<td>• Identify the purpose of each</td>
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<td>element of the Finance Workbook and</td>
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<td>when each will be used in company</td>
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<td>operations.</td>
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<td>• Establish a functional startup</td>
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<td>through completing tasks related to</td>
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<td>the management and running of their</td>
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<td>company.</td>
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<tr>
<td><strong>Financial Literacy</strong></td>
<td></td>
<td>Essential Skills</td>
<td>Grades 9-10</td>
</tr>
<tr>
<td>FL.H.1 Identify the financial impacts of a career choice.</td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve realworld problems.</td>
<td>RI.9-10.2,4,6,10</td>
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<tr>
<td>a. Examine the relationship between</td>
<td></td>
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<td>W.9-10.2,4,8-10</td>
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<tr>
<td>personal financial goals and career</td>
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<td>SL.9-10.1-6</td>
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<tr>
<td>choice.</td>
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<td>L.9-10.1-6</td>
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<tr>
<td>b. Evaluate the correlation between</td>
<td></td>
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<td>Grades 11-12</td>
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<tr>
<td>education, training and potential</td>
<td></td>
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<td>RI.11-12.2,4,6,7,10</td>
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<tr>
<td>lifetime income.</td>
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<td>W.11-12.2,4,8,10</td>
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<tr>
<td>c. Compare the advantages and</td>
<td></td>
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<td>SL.11-12.1-6</td>
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<tr>
<td>disadvantages of being an employee</td>
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<td>L.11-12.1-6</td>
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<tr>
<td>versus being self-employed.</td>
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<tr>
<td>Session Descriptions</td>
<td>Social Studies and Financial Literacy Standards</td>
<td>Career Study Standards</td>
<td>Common Core ELA</td>
</tr>
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</tbody>
</table>
| Meeting Twelve: Liquidate the Company | Financial Literacy  
FL.H.1 Identify the financial impacts of a career choice.  
c. Compare the advantages and disadvantages of being an employee versus being self-employed. | Essential Skills  
ES.H.5 Evaluate failure as a learning opportunity. | Grades 9-10  
RI.9-10.2,4,7,10  
SL.9-10.1-4  
L.9-10.1-4  
Grades 11-12  
RI.11-12.2,4,10  
SL.11-12.1-4  
L.11-12.1-4 |
| 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. | | |
| Meeting Thirteen:  
Create a Personal Plan of Action | Financial Literacy  
FL.H.1 Identify the financial impacts of a career choice.  
c. Compare the advantages and disadvantages of being an employee versus being self-employed. | Essential Skills  
ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)  
ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.  
ES.H.4 Outline and examine goals and priorities necessary to complete tasks | Grades 9-10  
RI.9-10.2,4,6,7,10  
W.9-10.2,4  
SL.9-10.1-2  
L.9-10.1-6  
Grades 11-12  
RI.11-12.2,4,6,7,10  
SL.11-12.1-2  
L.11-12.1-6 |
| Students recognize the necessity of networking as an entrepreneur and work on a personal action plan to develop their personal network and to refine their entrepreneurial skills. | 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. | | |
| Meeting Fourteen:  
Develop an Annual Report (Optional) | NA | Essential Skills  
ES.H.5 Evaluate failure as a learning opportunity.  
ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.  
ES.H.17 c. Present information, findings and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning... | Grades 9-10  
RI.9-10.2,4,6,10  
W.9-10.2,4-10  
SL.9-10.1-2,4-6  
L.9-10.1-6  
Grades 11-12  
RI.11-12.2,4,6,10  
W.11-12.2,4-10  
SL.11-12.1-2,4-6  
L.11-12.1-6 |
| During this optional meeting, students create an annual report as a summary of their student company experience. | Students will:  
• Describe an annual report and its purpose.  
• Develop a summary annual report project to complete the business venture experience. | | |
## JA Excellence Through Ethics

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Day of the Visit</strong></td>
<td>Civics C4.9-10.3 Describe the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td>Essential Skills ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.</td>
<td>Grades 9-10 W.9-10. 4.7 SL.9-10.1-2 L.9-10. 3-6</td>
</tr>
<tr>
<td>Students will:</td>
<td>C4.11-12.3 Evaluate the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>Grades 11-12 W.11-12. 4.7 SL.11-12.1-2 L.11-12.3-6</td>
</tr>
<tr>
<td>• Define ethics.</td>
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<tr>
<td>• Evaluate personal values in ethical dilemmas.</td>
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<tr>
<td>• Articulate and identify the steps necessary to make ethical decisions.</td>
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<td>• Recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices.</td>
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<tr>
<td><strong>Reflection Activity (Optional)</strong></td>
<td>Civics C4.9-10.3 Describe the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td>Essential Skills ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).</td>
<td>Grades 9-10 W.9-10. 4.7 SL.9-10.1-2 L.9-10. 3-6</td>
</tr>
<tr>
<td>Students will:</td>
<td>C4.11-12.3 Evaluate the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</td>
<td>Grades 11-12 W.11-12. 4.7 SL.11-12.1-2 L.11-12.3-6</td>
</tr>
<tr>
<td>• Reflect on what they learned during their volunteer visit.</td>
<td></td>
<td>ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.</td>
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<tr>
<td>• Begin to understand ethical choices beyond the perspective of what they read in books.</td>
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<td>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
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<tr>
<td>• Give thoughtful consideration to “right” and “wrong” choices and examination of personal beliefs.</td>
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<td>• Self-examine to develop a personal awareness of values to begin to see the disconnect between their words and actions.</td>
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<td>• Strengthen the belief that ethics is an active ethos and start to develop a deeper commitment to living ethically.</td>
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<tr>
<td><strong>Extended Learning Opportunities (Optional)</strong></td>
<td>Civics C4.9-10.3 Describe the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td>Essential Skills ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.</td>
<td>Grades 9-10 W.9-10. 4.7 SL.9-10.1-2 L.9-10. 3-6</td>
</tr>
<tr>
<td>Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma.</td>
<td>C4.11-12.3 Evaluate the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td></td>
<td>Grades 11-12 W.11-12. 4.7 SL.11-12.1-2 L.11-12.3-6</td>
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<tr>
<td>Students will:</td>
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<tr>
<td>• Learn more about ethics.</td>
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</tr>
</tbody>
</table>

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<table>
<thead>
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<th>Session Descriptions</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
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<tr>
<td><strong>Effective Civic Leadership.</strong></td>
<td>Civics C4.11-12.3 Evaluate the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td>Essential Skills ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving) ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively. ES.H.19 Practice effective conflict resolution strategies.</td>
<td>Grades 9-10 RI.9-10.1 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4 Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</td>
</tr>
<tr>
<td><strong>Presentation Skills and Classroom Management</strong></td>
<td>Civics HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</td>
<td>Essential Skills ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving) ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. ES.H.17 e. Present information, findings and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience and a range of formal and informal tasks.</td>
<td>Grades 9-10 RI.9-10.1 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4 Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</td>
</tr>
<tr>
<td><strong>Critical Thinking and Problem Solving</strong></td>
<td>NA</td>
<td>Essential Skills ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)</td>
<td>Grades 9-10 RI.9-10.1 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4 Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</td>
</tr>
</tbody>
</table>

**Students will:**
- Identify qualities of a leader.
- Recognize the role of civic leadership in a community.
- Develop conflict-resolution skills.

**Presentation Skills and Classroom Management**
Students learn effective presentation techniques to get an audience’s attention and keep it. They gain insight into classroom dynamics to assist with managing elementary school students when in that environment.

**Students will:**
- Use strong presentation skills to communicate effectively.
- Develop classroom management practices.
- Recognize and use techniques that further teamwork and achieve group goals.

**Critical Thinking and Problem Solving**
Students advance their critical thinking skills so that they can adapt quickly to new circumstances and develop successful solutions to problems.

**Students will:**
- Use a problem-solving technique to solve personal and professional problems.
- Apply critical-thinking skills to work-based problems.
- Recognize that decisions have consequences.
**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 and Financial Literacy Standards**

**Civics**

- HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.

**Career Study Standards**

**Essential Skills**

- ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)
- ES.H.5 Evaluate failure as a learning opportunity.
- ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).
- ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.

**Common Core ELA**

**Grades 9-10**

- RI.9-10.1
- W.9-10.2
- W.9-10.4-7
- SL.9-10.1-6
- L.9-10.1-2
- L.9-10.4

**Grades 11-12**

- RI.11-12.1
- RI.11-12.4
- W.11-12.2-7
- SL.11-12.1-2
- L.11-12.1-2
- L.11-12.6
### JA It’s My Job (Soft Skills)

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Communicating About Yourself</strong>&lt;br&gt;Students learn what their dress, speech, and listening skills communicate to others about them.</td>
<td>NA</td>
<td>Essential Skills&lt;br&gt;ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)&lt;br&gt;ES.H.12 Propose appropriate attire for various situations.&lt;br&gt;ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>Grades 9-10&lt;br&gt;RL9-10.1,4,11&lt;br&gt;SL.9-10.1-3&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4&lt;br&gt;Grades 11-12&lt;br&gt;RL11-12.1,4,11&lt;br&gt;SL.11-12.1-3&lt;br&gt;L.11-12.1-2&lt;br&gt;L.11-12.6</td>
</tr>
<tr>
<td><strong>Applications and Resumes</strong>&lt;br&gt;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.</td>
<td>Financial Literacy&lt;br&gt;FL.H.1 Identify the financial impacts of a career choice.&lt;br&gt;a. Examine the relationship between personal financial goals and career choice.&lt;br&gt;b. Evaluate the correlation between education, training and potential lifetime income.&lt;br&gt;c. Compare the advantages and disadvantages of being an employee versus being self-employed.</td>
<td>Essential Skills&lt;br&gt;ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.</td>
<td>Grades 9-10&lt;br&gt;RL9-10.2&lt;br&gt;W.9-10.2,4,6&lt;br&gt;SL.9-10.1-2&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4&lt;br&gt;Grades 11-12&lt;br&gt;RL11-12.2&lt;br&gt;W.11-12.2,4,6&lt;br&gt;SL.11-12.1-3&lt;br&gt;L.11-12.1-2&lt;br&gt;L.11-12.6</td>
</tr>
<tr>
<td><strong>Interviewing for a Job</strong>&lt;br&gt;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.”</td>
<td>Financial Literacy&lt;br&gt;FL.H.1 Identify the financial impacts of a career choice.&lt;br&gt;a. Examine the relationship between personal financial goals and career choice.&lt;br&gt;b. Evaluate the correlation between education, training and potential lifetime income.&lt;br&gt;c. Compare the advantages and disadvantages of being an employee versus being self-employed.</td>
<td>Essential Skills&lt;br&gt;ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.&lt;br&gt;ES.H.12 Propose appropriate attire for various situations.&lt;br&gt;ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.&lt;br&gt;ES.H.17 f. Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate.</td>
<td>Grades 9-10&lt;br&gt;RL9-10.2&lt;br&gt;W.9-10.2,4,6&lt;br&gt;SL.9-10.1-4&lt;br&gt;L.9-10.1-2&lt;br&gt;L.9-10.4&lt;br&gt;Grades 11-12&lt;br&gt;RL11-12.1,4,11&lt;br&gt;SL.11-12.1-4&lt;br&gt;L.11-12.1-2&lt;br&gt;L.11-12.6</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cell Phones in the Workplace</strong></td>
<td>NA</td>
<td>Essential Skills</td>
<td>Grades 9-10 Rl.9-10.2 SL.9-10.1-4 L.9-10.1-2 L.9-10.4 Grades 11-12 RL.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6</td>
</tr>
<tr>
<td>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. <strong>Students will:</strong></td>
<td></td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems. ES.H.14 Model self-control in all situations. ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td></td>
</tr>
<tr>
<td>• 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.</td>
<td></td>
<td>Careers</td>
<td>C.H.11 Identify and follow agreed-upon work skills.</td>
</tr>
<tr>
<td>This session covers communication methods in the workplace. Activities focus on appropriate tone and topics for the workplace and communication strategies for collaborating effectively. <strong>Students will:</strong></td>
<td></td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems. ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td></td>
</tr>
<tr>
<td>• 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.</td>
<td></td>
<td>Careers</td>
<td></td>
</tr>
<tr>
<td>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. <strong>Students will:</strong></td>
<td></td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
<td></td>
</tr>
<tr>
<td>• 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.</td>
<td></td>
<td>Careers</td>
<td></td>
</tr>
<tr>
<td>Session Descriptions</td>
<td>Social Studies and Financial Literacy Standards</td>
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<td>Common Core ELA</td>
</tr>
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<tr>
<td><strong>Session One: Before the Hunt</strong></td>
<td>Financial Literacy FL.H.1 Identify the financial impacts of a career choice. a. Examine the relationship between personal financial goals and career choice. b. Evaluate the correlation between education, training and potential lifetime income. c. Compare the advantages and disadvantages of being an employee versus being self-employed.</td>
<td>Essential Skills ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving) ES.H.6 Model on-task behavior. ES.H.14 Model self-control in all situations. Careers C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. C.H.4 Develop common skills, for a variety of opportunities in a chosen career pathway.</td>
<td>Grades 9–10 RL.9–10.1 W.9–10.7 SL.9–10.1 L.9–10.4</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td>Grades 11–12 RL.11–2.1 SL.11–2.1 L.11–12.4</td>
</tr>
<tr>
<td><strong>Session Two: Perfect Match</strong></td>
<td>Financial Literacy FL.H.1 Identify the financial impacts of a career choice. a. Examine the relationship between personal financial goals and career choice. b. Evaluate the correlation between education, training and potential lifetime income. c. Compare the advantages and disadvantages of being an employee versus being self-employed.</td>
<td>Essential Skills ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively. ES.H.17 f. Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate.</td>
<td>Grades 9–10 W.9–10.4–5 W.9–10.7 SL.9–10.1 L.9–10.13 L.9–10.4</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td>Grades 11–12 W.11–12.2 SL.11–12.1 L.11–12.3 L.11–12.4</td>
</tr>
<tr>
<td><strong>Session Three: Get Hired–Collaboration and Creativity</strong></td>
<td>NA</td>
<td>Essential Skills ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving) ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Careers C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career.</td>
<td>Grades 9–10 W.9–10.4–5 W.9–10.7 SL.9–10.1 L.9–10.1 L.9–10.3–4</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td>Grades 11–12 W.11–12.4–5 W.11–12.7 SL.11–12.1 L.11–12.1 L.11–12.3–4</td>
</tr>
</tbody>
</table>
### Session One: Finding Your Future

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

**Financial Literacy**
- FL.H.1 Identify the financial impacts of a career choice.
  - a. Examine the relationship between personal financial goals and career choice.
  - b. Evaluate the correlation between education, training, and potential lifetime income.
  - c. Compare the advantages and disadvantages of being an employee versus being self-employed.

**Career Study Standards**
- Essential Skills
  - ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)

**Common Core ELA**
- Reading for Informational Text
  - 9-10 RI.1,2,4,6
  - 11-12 RI 2,4,8
- Speaking and Listening
  - 9-12 SL.1,2
- Writing
  - 9-12 W.7
- Language
  - 9-12 L. 1-4

### Session Two: Career Exploration & Informational Interviews

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)

**Financial Literacy**
- FL.H.1 Identify the financial impacts of a career choice.
  - a. Examine the relationship between personal financial goals and career choice.

**Essential Skills**
- ES.H.1 Use a decision-making process to develop solutions to real world problems.
- ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.
- ES.H.4 Outline and examine goals and priorities necessary to complete tasks.
- ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.
  - ES.H.17 f. Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate.

**Careers**
- C.H.1 Explore various post-secondary options related to chosen career cluster or pathway.
- C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career.
### Session Descriptions

<table>
<thead>
<tr>
<th>Session Three: Job Site Visit</th>
<th>Session Four: Site Visit Reflection</th>
<th>Session Five: Interviewing for a Job</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>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.</strong></td>
<td><strong>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.</strong></td>
<td><strong>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.</strong></td>
</tr>
</tbody>
</table>

**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

**Financial Literacy**
- FL.H.1 Identify the financial impacts of a career choice.
  - a. Examine the relationship between personal financial goals and career choice.
  - b. Evaluate the correlation between education, training and potential lifetime income.

**Financial Literacy**
- FL.H.1 Identify the financial impacts of a career choice.
  - a. Examine the relationship between personal financial goals and career choice.

**Essential Skills**
- ES.H.6 Model on-task behavior.
- ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.
- ES.H.14 Model self-control in all situations.

**Essential Skills**
- ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.
- ES.H.4 Outline and examine goals and priorities necessary to complete tasks.
- ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).
- ES.H.17 f. Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate.

**Essential Skills**
- ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)
- ES.H.17 f. Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate.
### Session Descriptions

#### Session Six: Job Shadow Prep
In this session 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

#### Session Seven: Job Shadow Experience
In this session 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

#### 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.

### Social Studies and Financial Literacy Standards

**Financial Literacy**
- FL.H.1 Identify the financial impacts of a career choice.
  - a. Examine the relationship between personal financial goals and career choice.

### Career Study Standards

**Essential Skills**
- ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.

**Careers**
- C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway.
- C.H.10 Assess the relationship between personal behavior and employability.
- C.H.11 Identify and follow agreed-upon work skills

### Common Core ELA

**Reading for Informational Text**
- 9-12 RI. 2,4
- 9-12 SL. 1,2,4,6
- 9-12 W. 4,6,7
- Language 9-12 L. 1-6

**Speaking and Listening**
- 9-12 SL. 1,2,3,6

**Writing**
- 9-10 W. 3,4,6
- 11-12 2,4,6
- Language 9-12 L. 1-6
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: Earning, Employment, and Income</strong></td>
<td><strong>Financial Literacy</strong>&lt;br&gt;FL.H.1 Identify the financial impacts of a career choice.&lt;br&gt;a. Examine the relationship between personal financial goals and career choice.&lt;br&gt;b. Evaluate the correlation between education, training and potential lifetime income. C&lt;br&gt;. Compare the advantages and disadvantages of being an employee versus being self-employed.</td>
<td><strong>Essential Skills</strong>&lt;br&gt;ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)&lt;br&gt;Careers&lt;br&gt;C.H.1 Explore various post-secondary options related to chosen career cluster or pathway.&lt;br&gt;C.H.11 Identify and follow agreed-upon work skills.</td>
<td>Grades 9-12&lt;br&gt;9-12.RI.4&lt;br&gt;9-12.RI.6&lt;br&gt;9-12.W.3-4&lt;br&gt;9-12.SL.1-3&lt;br&gt;9-12.L.1-4</td>
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<tr>
<td>Students will:&lt;br&gt;• Explain how values, priorities, and educational goals can affect career decisions.&lt;br&gt;• Identify employment options that align with your priorities and values.&lt;br&gt;• Recognize how your financial decisions can affect others.&lt;br&gt;• Use healthy relationship behaviors to discuss shared financial decisions.</td>
<td><strong>Essential Skills</strong>&lt;br&gt;ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.&lt;br&gt;ES.H.4 Outline and examine goals and priorities necessary to complete tasks.&lt;br&gt;ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.&lt;br&gt;Careers&lt;br&gt;C.H.2 Develop a plan for the expense of post-secondary education, including possible sources of funding (e.g., loans, scholarships, grants, military)</td>
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<td><strong>Session Two: Budgeting</strong>&lt;br&gt;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.</td>
<td><strong>Financial Literacy</strong>&lt;br&gt;FL.H.10 Identify the components of a personal budgeting process.&lt;br&gt;a. Align goals with desired lifestyle expectations.&lt;br&gt;b. Develop a budget based on calculated income.&lt;br&gt;c. Identify and prioritize fixed, variable, and periodic expenses.&lt;br&gt;d. Emphasize the importance of proactive budget priorities</td>
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<tr>
<td>Students will:&lt;br&gt;• Recognize the importance of making and keeping a budget or spending plan.&lt;br&gt;• Identify categories of expenses on a budget.&lt;br&gt;• Explain how to use a budget to clarify shared financial decisions with another person.&lt;br&gt;• Prioritize expense categories on a budget.</td>
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### 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.

**Financial Literacy**
- FL N 10 d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions).
- FL.H.14 Examine implications of the time value of money; c. Calculate compound interest and explain the benefits of investing early.

**Essential Skills**
- ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.

**Careers**
- C.H.2 Develop a plan for the expense of post-secondary education, including possible sources of funding (e.g., loans, scholarships, grants, military).

---

### 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.

**Financial Literacy**
- FL.H.6 Develop strategies to control and manage credit and debt.
  a. Interpret the components of a credit report.
  b. Investigate ways that credit scores can affect a consumer’s financial options.
  c. Compare the organizations providing credit counseling services.
- FL.H.7 Analyze the costs and benefits of using credit.

**Essential Skills**
- ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session Five: Consumer Protection</strong></td>
<td><strong>Financial Literacy</strong></td>
<td><strong>Essential Skills</strong></td>
<td><strong>Grades 9-12</strong></td>
</tr>
<tr>
<td>Students explore consumer protection</td>
<td>FL.H.6 b. Investigate ways that credit scores can affect a</td>
<td>ES.H.17 Initiate and participate</td>
<td>9-12.RI.1</td>
</tr>
<tr>
<td>basics, including how to avoid</td>
<td>consumer’s financial options. c. Compare the organizations</td>
<td>effectively in a range of collaborative</td>
<td>9-12.RI.4</td>
</tr>
<tr>
<td>scams, manage their money, use</td>
<td>providing credit counseling services.</td>
<td>discussions with diverse partners,</td>
<td>9-12.RI.6</td>
</tr>
<tr>
<td>credit and loans carefully, and</td>
<td>FL.H.25 Identify strategies for protecting personal financial</td>
<td>building on others’ ideas and</td>
<td>9-12.W.4</td>
</tr>
<tr>
<td>protect their personal information.</td>
<td>information and resources.</td>
<td>expressing their own clearly and</td>
<td>9-12.SL.1</td>
</tr>
<tr>
<td>They learn some of the risks</td>
<td></td>
<td>persuasively.</td>
<td>9-12.SL.3-4</td>
</tr>
<tr>
<td>associated with sharing finances with</td>
<td></td>
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<td>9-12.L.1-4</td>
</tr>
<tr>
<td>others.</td>
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<tr>
<td><strong>Students will:</strong></td>
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<tr>
<td>• List ways to protect online</td>
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<td>information.</td>
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<tr>
<td>• Recognize how a credit report can</td>
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<tr>
<td>help identify suspicious activity</td>
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<td>related to your finances.</td>
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<td>• Recognize risks involved with</td>
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<tr>
<td>sharing finances.</td>
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<tr>
<td><strong>Session Six: Smart Shopping</strong></td>
<td><strong>Financial Literacy</strong></td>
<td><strong>Essential Skills</strong></td>
<td><strong>Grades 9-12</strong></td>
</tr>
<tr>
<td>Students learn about comparison</td>
<td>FL.H.10 f. Emphasize the importance of comparison shopping,</td>
<td>ES.H.9 Apply important concepts in</td>
<td>9-12.RI.4</td>
</tr>
<tr>
<td>shopping and participate in a</td>
<td>buying strategies, negotiation, and sales/marketing</td>
<td>reading, writing, mathematics, science</td>
<td>9-12.RI.6</td>
</tr>
<tr>
<td>simulated shopping experience.</td>
<td>strategies in purchasing.</td>
<td>and technology to solve realworld</td>
<td>9-12.SL.2</td>
</tr>
<tr>
<td>They explore communicating with other</td>
<td></td>
<td>problems.</td>
<td>9-12.L.3</td>
</tr>
<tr>
<td>people about consumer behaviors and</td>
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<tr>
<td>shared shopping. A volunteer or the</td>
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<tr>
<td>teacher can introduce and wrap up</td>
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<tr>
<td>the session.</td>
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<tr>
<td><strong>Students will:</strong></td>
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<tr>
<td>• Identify the factors necessary for</td>
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<tr>
<td>making an informed purchase.</td>
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<tr>
<td>• Compare and contrast prices and</td>
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<tr>
<td>data when making a purchase decision.</td>
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<tr>
<td>• Calculate savings gained through</td>
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<tr>
<td>smart shopping.</td>
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<tr>
<td><strong>Session Seven: Risk Management</strong></td>
<td><strong>Financial Literacy</strong></td>
<td><strong>Essential Skills</strong></td>
<td><strong>Grades 9-12</strong></td>
</tr>
<tr>
<td>Students practice applying appropriate</td>
<td>FL.H.8 Identify why people make financial choices.</td>
<td>ES.H.17 Initiate and participate</td>
<td>9-12.RI.1</td>
</tr>
<tr>
<td>risk management strategies in</td>
<td>FL.H.23 Identify common types of risk management strategies,</td>
<td>effectively in a range of collaborative</td>
<td>9-12.RI.4</td>
</tr>
<tr>
<td>scenarios and learn how to discuss</td>
<td>including insurance, legal contracts, emergency funds and</td>
<td>discussions with diverse partners,</td>
<td>9-12.RI.6</td>
</tr>
<tr>
<td>risk management and manage the risks</td>
<td>estate planning.</td>
<td>building on others’ ideas and</td>
<td>9-12.SL.3-4</td>
</tr>
<tr>
<td>associated with shared financial</td>
<td></td>
<td>expressing their own clearly and</td>
<td>9-12.L.1-4</td>
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<tr>
<td>choices.</td>
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<td>persuasively.</td>
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<tr>
<td><strong>Students will:</strong></td>
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<tr>
<td>• Recognize the risk of financial</td>
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<td>loss as an everyday reality for</td>
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<td>everyone.</td>
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<td>• Recognize risk management strategies</td>
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<td>and apply them appropriately.</td>
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<tr>
<td>• Understand the role of personal</td>
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<td>responsibility in preventing financial</td>
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<tr>
<td>loss.</td>
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</tbody>
</table>
### Session Eight: Investing

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.

**Students will:**
- Evaluate investments with different levels of risk and reward.
- Describe the role that compound interest plays in wealth over time.
- Recognize that investment options carry different levels of risk and reward.
- Analyze the risk tolerances for different investment strategies. Recognize the importance of practicing healthy relationship behaviors in shared investment decisions.

**Financial Literacy**
- FL.H.14 Examine implications of the time value of money: c. Calculate compound interest and explain the benefits of investing early.
- FL.H.15 Evaluate investment alternatives.
- FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals:
  - Risk versus reward
  - Risk tolerance
- FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.

**Essential Skills**
- ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.

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<thead>
<tr>
<th>Grades 9-12</th>
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<tbody>
<tr>
<td>9-12.RI.1</td>
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<td>9-12 RI.4</td>
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<tr>
<td>9-12.RI.6</td>
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<tr>
<td>9-12.SL.1</td>
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<td>9-12.SL.2</td>
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<td>9-12.SL.3</td>
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<td>9-12 SL.4</td>
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<td>9-12.L.4</td>
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</table>

### Session Nine: Credit Cards *(Optional: Self-Guided)*

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.

**Students will:**
- Define the term “credit card.”
- Understand the difference between a credit card and a debit card.
- Discuss the reasons to use—and not to use—a credit card.
- Describe how using a credit card can impact your credit rating for better or worse.
- Discuss some of the pros and cons of sharing a credit card.

**Financial Literacy**
- FL.H.6 Develop strategies to control and manage credit and debt. a. Interpret the components of a credit report. b. Investigate ways that credit scores can affect a consumer’s financial options.
- FL.H.7 Analyze the costs and benefits of using credit.

**Essential Skills**
- ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.

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<thead>
<tr>
<th>Grades 9-10</th>
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<tbody>
<tr>
<td>RI.9-10.1,2,4</td>
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<tr>
<td>W.9-10.4-7</td>
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<td>L.9-10.1,2,4,6</td>
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<tr>
<th>Grades 11-12</th>
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<tr>
<td>RI.11-12.1,2,4</td>
</tr>
<tr>
<td>W.11-12.4-7</td>
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<tr>
<td>L.11-12.1,2,4,6</td>
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</tbody>
</table>

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### Session Descriptions

#### Session Ten: Debt Management
**(Optional: Self-Guided)**

These 10-minute, student self-guided activities include lessons on bankruptcy, loans, managing debt, defaulting on loans, and consumer credit counseling.

**Students will:**
- Recognize the process, purpose, and outcomes of declaring bankruptcy.
- Identify the different types of bankruptcy.
- Evaluate the pros and cons of declaring bankruptcy in different situations.
- Analyze the impact of bankruptcy when debt is shared.

**Financial Literacy**
- FL.H.6.c. Compare the organizations providing credit counseling services.

**Career Study Standards**

**Common Core ELA**
- Grades 9-10
  - RI.9-10.1,2,4
  - W.9-10.4-7
  - L.9-10.1,2,4,6
- Grades 11-12
  - RI.11-12.1,2,4
  - W.11-12.4-7
  - L.11-12.1,2,4,6

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#### Session Eleven: Net Worth
**(Optional: Self-Guided)**

These 10-minute, student self-guided activities explain net worth and the process of determining net worth. Students will explore the different types of net worth, set financial goals, and learn about investing to build wealth.

**Students will:**
- Define net worth.
- Explore the process of determining net worth.
- Summarize the different types of net worth.
- Investigate the significance of shared net worth.
- Calculate their own net worth.

**Financial Literacy**
- FL.H.14 Examine implications of the time value of money: c. Calculate compound interest and explain the benefits of investing early.

**Career Study Standards**

**Common Core ELA**
- Grades 9-10
  - RI.9-10.1,2,4
  - W.9-10.4-7
  - L.9-10.1,2,4,6
- Grades 11-12
  - RI.11-12.1,2,4
  - W.11-12.4-7
  - L.11-12.1,2,4,6
## Session Descriptions

### Session One: Understanding Stocks
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.

**Students will:**
- Distinguish between private and public companies.
- Explain how and why people invest in corporations when they purchase stocks.
- Identify why companies issue stock.
- Explain how stocks can increase and decrease in value.
- Identify the steps in the process for buying and selling stocks on the stock market.

### Session Two: Stock Trading
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.

**Students will:**
- Discuss the impact that economic events have on stock prices and supply and demand.
- Analyze the data in a stock table.
- Practice following the process for buying and selling stocks on the stock market.

### Session Three: Exploring Dividends
Students analyze today’s stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments.

**Students will:**
- Analyze how current events are affecting stock prices.
- Demonstrate an understanding of how cash dividends are earned and calculated.
- Evaluate the success of a fictitious stock portfolio in relation to market events.

## Social Studies and Financial Literacy Standards

### Financial Literacy
- FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals:
  - Risk versus reward
  - Risk tolerance
  - Diversification

### Essential Skills
- ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)
- ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.

## Career Study Standards

### Financial Literacy
- FL.H.2 Analyze how economic conditions can affect income and career opportunities.
- FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.

### Essential Skills
- ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.

## Common Core ELA

### Grades 9-10
- RI.9-10.1,2,4
- SL.9-10.1,2,3
- L.9-10.1-6

### Grades 11-12
- RI.11-12.1,2,4
- SL.11-12.1-3
- L.11-12.1-6
### 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.

**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.

**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.

**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.

**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.

### Social Studies and Financial Literacy Standards

<table>
<thead>
<tr>
<th>Session Four: Best-in-Class Competition</th>
<th>Financial Literacy</th>
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</thead>
<tbody>
<tr>
<td>FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals:</td>
<td>- Risk versus reward</td>
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<tr>
<td>- Risk tolerance</td>
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<tr>
<td>- Diversification</td>
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<tr>
<td>FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.</td>
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</tbody>
</table>

### Career Study Standards

**Essential Skills**

- ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.
- ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.

**Financial Literacy**

- FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals:
  - Risk versus reward
  - Risk tolerance
  - Diversification

**Careers**

- C.H.2 Develop a plan for the expense of post-secondary education, including possible sources of funding (e.g., loans, scholarships, grants, military)

### Common Core ELA

**Grades 9-10**

<table>
<thead>
<tr>
<th>RI.9-10.1,2,3</th>
<th>SL.9-10.1,2,3</th>
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**Grades 11-12**

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**Grades 9-10**

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**Grades 11-12**

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<th>RI.11-12.1-3</th>
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**Grades 9-10**

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**Grades 11-12**

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<th>RI.11-12.1,4</th>
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<td>L.11-12.1,2,4,6</td>
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</table>
## Data Gathering

**Session Description:** 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.

<table>
<thead>
<tr>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td>NA</td>
<td>Essential Skills</td>
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<tr>
<td></td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
<td>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</td>
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<td>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</td>
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</table>

## Diversification and Risk

**Session Description:** Students learn that, even though individual investors may have different risk tolerances, smart investors always seek to minimize their risk by diversifying their portfolios.

**Students will:**
- Identify different levels of risk tolerance.
- Express how and why investors use diversification to minimize risk.

<table>
<thead>
<tr>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Literacy</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: Risk versus reward Risk tolerance Diversification</td>
<td></td>
<td>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</td>
</tr>
<tr>
<td>FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.</td>
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<td>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</td>
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</table>

## Evaluating Your Financial Plan

**Session Description:** Students learn how to review their financial plans and select investments that meet stated goals.

**Students will:**
- Review and evaluate their financial plans.
- Select possible investments that meet the goals of the financial plan.

<table>
<thead>
<tr>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
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<tbody>
<tr>
<td>NA</td>
<td>Essential Skills</td>
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<td></td>
<td>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</td>
<td>Grades 9-10 RI.9-10.1,2,4 W.9-10.2,4,6,7 L.9-10.1,2,4,6</td>
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<td>Grades 11-12 RI.11-12.1,2,4 W.11-12.2,4,6 L.11-12.1,2,4,6</td>
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## Factors That Influence Stock Prices

**Session Description:** Students learn the basics of supply and demand in the stock market, explore factors that impact stock price, and read and respond to scenarios related to determining stock price.

**Students will:**
- Explain how supply and demand govern the price of a stock when it is traded on a stock market.
- Describe the factors that can influence stock price.

<table>
<thead>
<tr>
<th>Social Studies and Financial Literacy Standards</th>
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<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economics</td>
<td>Essential Skills</td>
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<tr>
<td>H.S.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.</td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
<td>Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6</td>
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<tr>
<td>Financial Literacy</td>
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<td>Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6</td>
</tr>
<tr>
<td>Session Descriptions</td>
<td>Social Studies and Financial Literacy Standards</td>
<td>Career Study Standards</td>
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<td>----------------------</td>
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<tr>
<td>Financial Watchdogs</td>
<td>Financial Literacy  FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.</td>
<td>NA</td>
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<tr>
<td>Investing for the Long Term</td>
<td>Financial Literacy  FL.H.14 Examine implications of the time value of money: c. Calculate compound interest and explain the benefits of investing early. FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.</td>
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<tr>
<td>My Stock Portfolio</td>
<td>Financial Literacy  FL.H.15 Evaluate investment alternatives:</td>
<td>Essential Skills ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
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<tr>
<td>Preparing for the JA Stock Market Challenge</td>
<td>Financial Literacy  FL.H.15 Evaluate investment alternatives.</td>
<td>Essential Skills ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
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### Session Descriptions

<table>
<thead>
<tr>
<th>Private vs. Public Companies</th>
<th>Financial Literacy</th>
<th>Essential Skills</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>FL.H.15 Evaluate investment alternatives.</td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
<td>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</td>
</tr>
</tbody>
</table>

| 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. | | | |

<table>
<thead>
<tr>
<th>Setting Stock Prices &amp; Trading Stock</th>
<th>Financial Literacy</th>
<th>Essential Skills</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td>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>FL.H.15 Evaluate investment alternatives. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.</td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
<td>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</td>
</tr>
</tbody>
</table>

| Students will: | | | |
|----------------|| | |
| • Identify how a stock’s price is set during a company’s initial public offering. | | | |
| • Identify the steps in the process for buying and selling stocks on a stock exchange. | | | |

<table>
<thead>
<tr>
<th>Smart Investing</th>
<th>Financial Literacy</th>
<th>Essential Skills</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies.</td>
<td>FL.H.15 Evaluate investment alternatives:</td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
<td>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 SL.9-10.2,3 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 SL.11-12.2,3 L.11-12.1,2,4,6</td>
</tr>
</tbody>
</table>

| Students will: | | | |
|----------------|| | |
| • Recognize basic principles of investing in stocks. | | | |
| • List strategies for smart investing. | | | |

<table>
<thead>
<tr>
<th>Taxes and the Stock Market</th>
<th>Financial Literacy</th>
<th>Essential Skills</th>
<th>Common Core ELA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income.</td>
<td>FL.H.19 Explain how government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.</td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
<td>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</td>
</tr>
</tbody>
</table>

| Students will: | | | |
|----------------|| | |
| • Examine how short- and long-term capital gains are taxed. | | | |

| The Animals of the Stock Market | NA | NA | Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6 |

<p>| Students will: | | | |
|----------------|| | |
| • Express terms that describe people, events, and situations linked to investing | | | |</p>
<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Session One: How Much? How Many?</strong> &lt;br&gt;Students explore how price and production can affect business performance. &lt;br&gt;<strong>Students will:</strong> &lt;br&gt;• Explain how product price makes an impact on profits &lt;br&gt;• Describe how production can affect price, sales, and profit</td>
<td><strong>Economics</strong> &lt;br&gt;HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system. &lt;br&gt;HS.E.IC.3 Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular situation.</td>
<td><strong>Essential Skills</strong> &lt;br&gt;ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)</td>
<td><strong>Grades 9-10</strong> &lt;br&gt;RI.9-10.2.4,8 &lt;br&gt;SL.9-10.1-4 &lt;br&gt;L.9-10.1,2,4,6</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Session Two: How Much? How Many? –The Simulation</strong> &lt;br&gt;Students make decisions about price and production levels using the JA Titan computer simulation. &lt;br&gt;<strong>Students will:</strong> &lt;br&gt;• Make informed business price and production decisions</td>
<td><strong>Economics</strong> &lt;br&gt;HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system. &lt;br&gt;HS.E.IC.3 Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular situation.</td>
<td><strong>Essential Skills</strong> &lt;br&gt;ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve realworld problems.</td>
<td><strong>Grades 9-10</strong> &lt;br&gt;RI.9-10.4 &lt;br&gt;W.9-10.2 &lt;br&gt;SL.9-10.1,2,3,4,6 &lt;br&gt;L.9-10.1,2,4,6 &lt;br&gt;L.9-10.4 &lt;br&gt;L.9-10.6</td>
<td>Statistics and Probability &lt;br&gt;CC.2.4. &lt;br&gt;HS.B.2.4. &lt;br&gt;CC.2.4. &lt;br&gt;HS.B.5</td>
</tr>
<tr>
<td><strong>Session Three: Cutting Edge</strong> &lt;br&gt;Students design a marketing plan. &lt;br&gt;<strong>Students will:</strong> &lt;br&gt;• Explore why a business conducts research and development &lt;br&gt;• Explain how businesses determine their target markets and conduct market research &lt;br&gt;• Explain how marketing affects sales &lt;br&gt;• Identify key marketing strategies</td>
<td><strong>Financial Literacy</strong> &lt;br&gt;FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.</td>
<td><strong>Essential Skills</strong> &lt;br&gt;ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td><strong>Grades 9-10</strong> &lt;br&gt;RI.9-10.2.4 &lt;br&gt;W.9-10.2,7 &lt;br&gt;SL.9-10.1,2,3,4,6 &lt;br&gt;L.9-10.1,2,4,6</td>
<td>NA</td>
</tr>
<tr>
<td>Session Descriptions</td>
<td>Social Studies and Financial Literacy Standards</td>
<td>Career Study Standards</td>
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<td>Common Core Math</td>
</tr>
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<td>----------------------</td>
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</tr>
<tr>
<td>Session Four: Cutting Edge–The Simulation</td>
<td>Financial Literacy FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.</td>
<td>Essential Skills ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving) ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve realworld problems.</td>
<td>Grades 9-10 RI.9-10.2,4 W.9-10.2,7 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>Statistics &amp; Probability S-IC S-IC.1 S-IC.6</td>
</tr>
<tr>
<td></td>
<td>Students make decisions about price, production, and research and development using the JA Titan computer simulation. <strong>Students will:</strong></td>
<td></td>
<td>Grades 11-12 RI-11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</td>
<td>Mathematical Practices 1-8</td>
</tr>
<tr>
<td></td>
<td>• Make informed research and development and marketing decisions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Session Five: Make an Investment</td>
<td>Economics HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system. HS.E.IC.3 Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular situation.</td>
<td>Essential Skills ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>Students solicit capital investment. <strong>Students will:</strong></td>
<td></td>
<td>Grades 11-12 RI-11-12.2 SL.11-12.1-4 L.11-12.1-4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Discuss reasons that businesses use different capital investment strategies • Make recommendations for capital investment based on set parameters • Define charitable giving and explain why businesses make decisions to share their resources</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Session Six: Make an Investment–The Simulation</td>
<td>Economics HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies</td>
<td>Essential Skills ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve realworld problems.</td>
<td>Grades 9-10 RI.9-10.2,4 W.9-10.2,7 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>Statistics and Probability CC.2.4.HS.B CC.2.4.HS.B.3 CC.2.4.HS.B.5</td>
</tr>
<tr>
<td></td>
<td>Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation. <strong>Students will:</strong></td>
<td></td>
<td>Grades 11-12 RI-11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6L.11-12.1,2,3,4,6</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Make business decisions by applying their knowledge to a business simulation • 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></td>
</tr>
<tr>
<td>Session Descriptions</td>
<td>Social Studies and Financial Literacy Standards</td>
<td>Career Study Standards</td>
<td>Common Core ELA</td>
<td>Common Core Math</td>
</tr>
<tr>
<td>----------------------</td>
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</tr>
</tbody>
</table>
| **Session Seven: JA Titan of Industry – The Competition** | **Economics**  
HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.  
HS.E.IC.3 Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular situation. | **Essential Skills**  
ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively. | **Grades 9-10**  
RI.9-10.2,4  
W.9-10.2,7  
SL.9-10.1,2,3,4,6  
L.9-10.1,2,4,6 | **Statistics and Probability**  
CC.2.4.HS.B.  
CC.2.4.HS.B.3  
CC.2.4.HS.B.5 |
| Students will: | • Demonstrate how business decisions affect business performance  
• React appropriately to decisions made by other businesses | | | |

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## Tutorial: Getting Ready for Business*

Students are guided through an interactive tour of the JA Titan simulation. They learn about the program’s goals and key terms used in the simulation, and how to play JA Titan.

**Students will:**
- Recognize and correctly express the program’s key terms.
- Predict and identify various business trade-offs based on business decisions.
- Apply business decisions that indicate an understanding of the importance of profit to the success of a business.

### Economics
- **HS.E.IC.3** Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular situation.

### Essential Skills
- **ES.H.2** Model flexibility and willingness to try new things (e.g., critical thinking, problem solving)
- **ES.H.9** Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.

### Grades 9-10
- RL.9-10.2,4
- W.9-10.4,8
- SL.9-10.1,2,4,6
- L.9-10.1,2,4,6

### Grades 11-12
- RI.11-12.2,3,4,7
- W.11-12.4,8
- SL.11-12.1,2,4,6
- L.11-12.1,2,4,6

## Competition Prep: Freestyle Exploration

Students jump straight into playing the JA Titan simulation. There is no teacher or volunteer led guidance or focus on a business concept. Instead, students learn solely by playing, using the Student Quick Start Guide and Student Activity Sheet.

**Students will:**
- Apply the profit equation: profit equals total revenue minus total costs.
- Apply the concept of pricing based on costs, productivity, and profit.
- 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.

### Economics
- **HS.E.IC.4** Evaluate how incentives determine what is produced and distributed in a competitive market system.
- **HS.E.IC.3** Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular situation.

### Financial Literacy
- **FL.H.8** Identify why people make financial choices.
- **FL.H.10** Identify the components of a personal budgeting process.

### Grades 9-10
- RL.9-10.2,4
- W.9-10.4,8
- SL.9-10.1,2,4,6
- L.9-10.1,2,4,6

### Grades 11-12
- RI.11-12.3,7
- W.11-12.4,8
- SL.11-12.1,2,3,4,6
- L.11-12.1,2,3,4,6

### Math HS
- 1, 2, 4, 5, 6, 7, 8
<table>
<thead>
<tr>
<th>Session Details</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competition Prep: How to Play JA Titan</td>
<td>Financial Literacy</td>
<td>Essential Skills</td>
<td>Grades 9-10</td>
<td>Common Core HS Math</td>
</tr>
<tr>
<td>Students learn key terms and concepts for the simulation: budget, cash-on-hand, CEO, expenses, income statement, price, and production.</td>
<td>FL.H.10 Identify the components of a personal budgeting process.</td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve realworld problems.</td>
<td>RI-11-12</td>
<td>Grades 11-12</td>
</tr>
<tr>
<td>Students will:</td>
<td></td>
<td></td>
<td></td>
<td>SL.11-12.1,2,3,4,6</td>
</tr>
<tr>
<td>• Express and use the program’s key terms.</td>
<td></td>
<td></td>
<td>RI-9-10.4</td>
<td>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
</tr>
<tr>
<td>• Use a budget as a strategy to monitor income, expenses, and other financial records.</td>
<td></td>
<td></td>
<td>SL.9-10.1-2</td>
<td>RI-11-12.2,3,4,7</td>
</tr>
<tr>
<td>• Demonstrate an understanding that businesses are constrained by limited resources.</td>
<td></td>
<td></td>
<td>L.9-10.1,2,4,6</td>
<td>SL.11-12.1</td>
</tr>
<tr>
<td>• Express the importance of profit to the success of a business.</td>
<td></td>
<td></td>
<td></td>
<td>L.11-12.1,2,3,4,6</td>
</tr>
<tr>
<td>• Practice using the features and functionality of the simulation interface.</td>
<td></td>
<td></td>
<td></td>
<td>ES.H.17</td>
</tr>
<tr>
<td>Competition Prep: Exploring Production</td>
<td>Economics</td>
<td>Essential Skills</td>
<td>Grades 9-10</td>
<td>Statistics &amp; Probability</td>
</tr>
<tr>
<td>Students focus on the interconnected aspects of profit, price, cost, and production.</td>
<td>HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.</td>
<td>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>RI-9-10.2,4,8</td>
<td>CC.2.4.HS.B. 1-8</td>
</tr>
<tr>
<td>Students will:</td>
<td></td>
<td></td>
<td>W.9-10.4,8</td>
<td>ES.H.17</td>
</tr>
<tr>
<td>• Express the profit equation.</td>
<td></td>
<td></td>
<td>SL.9-10.1,2,3,6</td>
<td>RI-11-12.2,3,4,7</td>
</tr>
<tr>
<td>• Describe how price is determined by cost plus markup. Express the importance of profit to the success of a business.</td>
<td></td>
<td></td>
<td>L.9-10.1,2,4,6</td>
<td>SL.11-12.1,2,3,6</td>
</tr>
<tr>
<td>• Practice using the features and functionality of the simulation interface.</td>
<td></td>
<td></td>
<td></td>
<td>L.11-12.1,2,4,6</td>
</tr>
</tbody>
</table>
### Session Details

#### 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.

<table>
<thead>
<tr>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economics</td>
<td>Essential Skills</td>
<td>Grades 9-10</td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td>HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.</td>
<td>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>RI.10.2,4,8 W.9-10.4 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>1-8</td>
</tr>
</tbody>
</table>

#### 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.

<table>
<thead>
<tr>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
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<tbody>
<tr>
<td>Economics</td>
<td>Essential Skills</td>
<td>Grades 9-10</td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td>HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies</td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
<td>RI.10.2,4 W.9-10.2 L.9-10.1,2,4,6</td>
<td>1-8</td>
</tr>
</tbody>
</table>

Grades 11-12

<table>
<thead>
<tr>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
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<th>Common Core Math</th>
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<tbody>
<tr>
<td>Economics</td>
<td>Essential Skills</td>
<td>Grades 9-10</td>
<td>Mathematical Practices</td>
</tr>
<tr>
<td>HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies</td>
<td>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</td>
<td>RI.11-12.2,3,4,7 W.11-12.4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,4,6</td>
<td>1-3</td>
</tr>
</tbody>
</table>
# JA Titan Blended Model

## Session Details

**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 and Financial Literacy Standards

**Economics**
- HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.

**Financial Literacy**
- FL.H.8 Identify why people make financial choices.
- FL.H.10 Identify the components of a personal budgeting process.

## Career Study Standards

**Essential Skills**
- ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.

## Common Core ELA

**Grades 9-10**
- RI.9-10.2
- SL.9-10.2
- L.9-10.1,2,4,6

**Grades 11-12**
- RI.11-12.2,3,4,7
- SL.11-12.1,2,3,4,6
- L.11-12.1-3

## Common Core Math

**Mathematical Practices**
- 1-8

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<table>
<thead>
<tr>
<th>Session Details</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deep Dive: Research &amp; Development</strong>*</td>
<td>Economics HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.</td>
<td>Essential Skills ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>Grades 9-10 RI.9-10.2,4,8 W.9-10.2,4,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>Mathematical Practices 1-8</td>
</tr>
<tr>
<td></td>
<td>Students will:</td>
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<tr>
<td></td>
<td>• Express the importance of R&amp;D to the continued profitability of a business.</td>
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<td></td>
<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>
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<tr>
<td><strong>Deep Dive: Marketing</strong>*</td>
<td>Economics HS.E.IC.4 Evaluate how incentives determine what is produced and distributed in a competitive market system.</td>
<td>Essential Skills ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</td>
<td>Grades 9-10 RI.9-10.2,4,8 W.9-10.2,4,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</td>
<td>Mathematical Practices 1-8</td>
</tr>
<tr>
<td></td>
<td>Students will:</td>
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<tr>
<td></td>
<td>• Express the importance of marketing as an investment in the continued profitability of a business.</td>
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<td></td>
<td>• Apply the Four Ps of Marketing (product, place, price, and promotion) to a marketing plan to potentially increase a company’s profits.</td>
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</tbody>
</table>
## Session Details

<table>
<thead>
<tr>
<th>Deep Dive: Corporate Social Responsibility*</th>
<th>Social Studies and Financial Literacy Standards</th>
<th>Career Study Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
</tr>
</thead>
<tbody>
<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>Civics</td>
<td>Essential Skills</td>
<td>Grades 9-10</td>
<td>NA</td>
</tr>
<tr>
<td>Students will:</td>
<td>C4.9-10.3 Describe the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td>ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.</td>
<td>RI.9-10.2,4,8</td>
<td>W.9-10.2,4,7,8</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>SL.9-10.1,2,3,4,6</td>
<td>L.9-10.1,2,4,6</td>
<td>Grades 11-12</td>
<td>NA</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>C4.11-12.3 Evaluate the impact and the appropriate roles of personal interests and perspectives on the application of civic virtues, democratic principles, constitutional rights, and human rights.</td>
<td>RI.11-12.2,3,4,7</td>
<td>W.11-12.2,4,8</td>
<td>SL.11-12.1,2,3,4,6</td>
</tr>
<tr>
<td>Deep Dive: Daily Business Operations Speaker Session*</td>
<td>NA</td>
<td>NA</td>
<td>Grades 9-10</td>
<td>Grades 11-12</td>
</tr>
<tr>
<td>In this volunteer-led session, a volunteer presents how his/her own business knowledge applies and relates to the business concepts in the simulation.</td>
<td>NA</td>
<td>SL.9-10.1-3</td>
<td>SL.11-12.1-3</td>
<td>L.11-12.1,2,3,6</td>
</tr>
<tr>
<td>Students will:</td>
<td>NA</td>
<td>L.9-10.1,2,4,6</td>
<td>NA</td>
<td>NA</td>
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<tr>
<td>• Recognize real-world applications of the terms and concepts from the game through a volunteer guest speaker presentation.</td>
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</tbody>
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