



empowering young people to
own their economic success®

**A Correlation:
INDIANA
Academic Standards and
Junior Achievement
High School Programs**

Updated February 2021

[Indiana Academic Standards History/Social Studies Literacy
Employability Skills | IDOE \(in.gov\)
Microsoft Word - highschoolfinanciallit.docx](#)

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 Indiana Academic Standards for Social Studies, Personal Financial Literacy, and Essential Skills Framework. 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.

JA All About Cars

Session Description	Social Studies Standards	Employability Skills
<p>Session One: All About Cars</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Assess their driving needs • Prioritize the car features that best meet their needs • Compare the advantages of buying versus leasing a car • Identify a care that meets their driving needs 	<p>Financial Literacy</p> <p>12-1.4.2 Evaluate the results of financial decisions. Apply systematic decision making to long-term goals.</p> <p>12-1.2.1 Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency.</p>	<p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p>

JA Be Entrepreneurial

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session One: Introduction to Entrepreneurship</p> <p>Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the elements of a successful business startup Evaluate myths and facts about entrepreneurship Consider product-development options 	<p>Financial Literacy</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p>
<p>Session Two: What’s My Business?</p> <p>Students select a product or service for a business venture.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of carefully selecting a product or service before starting a business Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>11-12.WE.2 Complete tasks or activities with no prompting and minimal guidance.</p>
<p>Session Three: Who’s My Customer?</p> <p>Students analyze potential markets.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of analyzing markets Apply a needs assessment of the market available to a specific product 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p> <p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p>	<p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>11-12.WE.2 Complete tasks or activities with no prompting and minimal guidance.</p>
<p>Session Four: What’s My Advantage?</p> <p>Students determine how to set a product apart from its competition</p> <p>Students will:</p> <ul style="list-style-type: none"> Define competitive advantages and recognize them in other businesses Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market. 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p>	<p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p>

JA Be Entrepreneurial

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Five: Competitive Advantages</p> <p>Students decide how to set a product or service apart from the competition.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate competitive advantages Select competitive advantages that will drive a developing business venture 	<p>E.1.3 Identify incentives and explain how they influence economic behavior and decision-making.</p>	<p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p>
<p>Session Six: Ethics Are Good for Business</p> <p>Students consider consequences in making ethical business decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate short- and long-term consequences in making ethical decisions Express that being ethical can be good for business 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p>	<p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p>
<p>Session Seven: The Business Plan</p> <p>Students compile a sample business plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compile entrepreneurial elements into a sample business plan 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p> <p>E.3.2 Identify ways firms raise financial capital.</p>	<p>9-10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>11-12.WE.4 Demonstrate perseverance through work-, service-, or project-based learning experiences.</p>

JA Be Entrepreneurial Creative Problem Solving

Session Description	Social Studies Standards	Employability Skills
<p>Session One: Identifying the Problem</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p>	<p>9-10.SE.5 Able to show care for people like them and people different from them.</p> <p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p> <p style="text-align: center;">15. Problem Solving</p> <p>Apply critical and creative thinking skills to complex problems; evaluate causes, problems, patterns, or issues and explore workable and innovative solutions to improve situations.</p> <p>11-12.M.2 Demonstrate ability to find alternate strategies to overcome barriers and mistakes when completing projects or activities.</p> <p>11-12.SE.3 Demonstrate a strong understanding of how other people might feel about an experience or situation.</p>
<p>Session Two: Exploring Solutions</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>11-12.LS.13 Generate solutions critiqued with reason, logic, and inferences about alternatives.</p>

JA Be Entrepreneurial Creative Problem Solving

Session Description	Social Studies Standards	Employability Skills
<p>Session Three: Prototyping the Solution</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the Prototype step in the Design Thinking model. Construct a prototype based on a problem statement and a brainstormed solution to the problem. 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p>	<p>9-10.LS.3 Create presentation media for a variety of audiences.</p> <p>11-12.LS.14 Enhance creative thinking by integrating personal ideas from others.</p>
<p>Session Four: Testing the Solution</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define the Test step in the Design Thinking model. Develop a testing plan for a given product and target audience. 	<p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p>	<p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p> <p>11-12.SE.3 Demonstrate a strong understanding of how other people might feel about an experience or situation.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with no prompting and minimal guidance.</p>
<p>Session Five: Applying Design Thinking (Optional, Self-Guided)</p> <p>Students complete a cumulative Design Thinking project to demonstrate comprehension and execution of the creative problem-solving process.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use the Design Thinking model to create a solution to an identified problem. Produce an artifact for each step of the Design Thinking process to demonstrate their work. 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p>	<p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p>

JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies Standards	Employability Skills
<p>Session One: Developing a Mindset</p> <p>Students are introduced to entrepreneurship and the characteristics of a mindset that promote success in their personal and professional lives.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p> <p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>11-12.M.1 Engage in a continuous learning process related to career goals while actively seeking out and participating in a work-, service-, or project-based learning experiences.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>
<p>Session Two: Assessing Entrepreneurial Potential</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze the characteristics of the entrepreneurial mindset. Evaluate personal entrepreneurial strengths and areas for refinement using an entrepreneurial potential self-assessment. 	<p>Financial Literacy</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>11-12.WE.4 Demonstrate perseverance through work-, service-, or project-based learning experiences.</p>
<p>Session Three: Creating an Entrepreneurial Action Plan (Optional, Self-Guided)</p> <p>Students craft a personal action plan to start thinking like an entrepreneur in their daily life and career aspirations.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p> <p>Financial Literacy</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>11-12.M.3 Demonstrate confidence by taking risks to introduce new ideas or processes for work.</p>

JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies Standards	Employability Skills
<p>Planning with the Customer in Mind</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p>	<p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>11-12.LS.1 Write a well-organized document using supporting data to clarify complex ideas, raise relevant questions, or solve problems using varied media formats.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p>
<p>Summarizing the Customer Elements</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p>	<p>9-10.SE.3 Able to listen to others' ideas and respect different ways of being and doing.</p> <p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p> <p>11-12.SE.3 Demonstrate a strong understanding of how other people might feel about an experience or situation.</p> <p>11-12.SE.6 Find constructive solutions and work toward compromise.</p>

JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies Standards	Employability Skills
<p>Formulating the Finances:</p> <p>Students focus on financial elements of the Lean Canvas, including cost structure, pricing, and revenue streams. Then, they identify what metrics are key to gauge the performance and health of the venture.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the cost structure for a product/service by listing associated fixed and variable costs. Determine the appropriate price for a product/service given data about the associated costs, breakeven point, and desired profitability. Recognize the revenue streams that will generate profitability for a product or service. Explain how key metrics help determine the success of a product/service and impact the business decisions made about it. Explain how key metrics help determine the success of a product/service and impact the business decisions made about it 	<p>E.1.3 Identify incentives and explain how they influence economic behavior and decision-making.</p> <p>Financial Literacy</p> <p>3.1 Demonstrate ability to use money management skills and strategies.</p> <p>3.2 Develop a system for keeping and using financial records.</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p> <p>11-12.LS.12 Complete activities and assignments thoroughly and accurately.</p>
<p>Conveying the Business’s Value:</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the process used to convey the unique value proposition of a business idea. Identify what competitive (or unfair) advantage is as it relates to a lean business plan. 	<p>E.1.3 Identify incentives and explain how they influence economic behavior and decision-making.</p>	<p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p> <p>11-12.SE.3 Demonstrate a strong understanding of how other people might feel about an experience or situation.</p> <p>11-12.SE.4 Feel empowered to advocate on behalf of themselves and others.</p> <p>11-12.SE.5 Recognize the importance of diverse perspectives within communication and seek understanding.</p>

JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies Standards	Employability Skills
<p>Completing and Testing the Lean Business Plan</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 	<p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p> <p>Financial Literacy</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats. 9-</p> <p>10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>9-10.SE.3 Able to listen to others' ideas and respect different ways of being and doing.</p> <p>11-12.LS.1 Write a well-organized document using supporting data to clarify complex ideas, raise relevant questions, or solve problems using varied media formats.</p>
<p>Developing a Lean Business Plan (Optional, Self-Guided)</p> <p>Students construct a lean business plan with an original idea using the Lean Canvas to demonstrate comprehension and execution of business planning.</p> <p>Students will:</p> <ul style="list-style-type: none"> Produce a lean business plan in the Lean Canvas template using the identified problem or a startup business idea 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p> <p>Financial Literacy</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.LS.3 Create presentation media for a variety of audiences.</p> <p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</p>

JA Career Exploration Fair High School

Session Description	Social Studies Standards	Employability Skills
<p>Session One: Before the Fair</p> <p>In the pre-fair session, students will assess their abilities, interests, work preferences, and values in preparation for the JA Career Exploration Fair.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define careers • Differentiate among abilities, interests, work preferences, and values • Identify their personal characteristics 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p> <p>Social Studies Literacy</p> <p>RH.9-10.3</p> <p>RH.9-10.4.</p>	<p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>11-12.M.1 Engage in a continuous learning process related to career goals while actively seeking out and participating in a work-, service-, or project-based learning experiences.</p>
<p>Session Two: Day of the Fair</p> <p>During the JA Career Exploration Fair, students engage with volunteers and learn more about different businesses and jobs.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Relate the impact of personal interests and abilities on career choices • Investigate a variety of careers and the skills, educational preparation, training, and personal qualities needed for those careers • Examine how school skills apply to career paths • Explain the importance of staying in school and graduating high school 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p> <p>Social Studies Literacy</p> <p>RH.6-8.3</p> <p>RH.6-8.4</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p> <p>11-12.LS.2 Apply effective speaking and listening to foster positive relationships and communicate key concepts to a variety of audiences.</p>
<p>Session Three: After the Fair</p> <p>In the post-fair session, students will reflect on their JA Career Exploration Fair experiences.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify a future career goal • Create a personal action plan 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p> <p>12-1.4.1 Set measurable short-term, medium-term, and long-term financial goals.</p> <p>Social Studies Literacy</p> <p>RH.6-8.3</p> <p>RH.6-8.4</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</p>

JA Career Speaker Series

Social Studies Standards	Social Studies Standards	Employability Skills
<p>Session One: Before the Event</p> <p>Students research the visiting career speaker and his or her company, and prepare questions for the speaker event.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify skills and interests. • Recognize Career Clusters • Recall future high-demand occupations 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p> <p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration (field trips, jobsite tours, job shadows, mentors, etc.).</p>
<p>Session Two: During the Event</p> <p>Students learn about the guest speaker’s job experiences and stories, ask questions, and take notes.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Practice active listening skills. • Equate job responsibilities with skills and interests 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p> <p>11-12.LS.7 Understand the importance of networking for enhancing achievement of education and career goals.</p>
<p>Session Three: After the Event</p> <p>Students reflect on what they learned during their preparation and the speaker event.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize Career Clusters 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration (field trips, jobsite tours, job shadows, mentors, etc.).</p> <p>11-12.LS.11 Participate in coursework, activities, jobs, and diverse experiences that directly contribute to attainment of career goals.</p>

JA Career Success

Social Studies Standards	Social Studies Standards	Employability Skills
<p>Session One: Get Hired– Critical Thinking and Creativity</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p>	<p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p>
<p>Session Two: Get Hired– Communication and Conflict-Management Skills</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize common responses to conflict • Apply conflict-management skills to resolve work-based issues 	<p>E.2.7 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers’ productivity, the amount of human capital held by workers, collective bargaining, and discrimination.</p>	<p>9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations.</p> <p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p> <p>9-10.SE.7 Able to approach conflict in a collaborative manner and work toward solutions using a strength-based lens that respects individual or cultural differences.</p> <p>11-12.SE.6 Find constructive solutions and work toward compromise.</p>
<p>Session Three: Get Hired– Collaboration and Creativity</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate collaboration with team members to accomplish work-based challenges • Recognize the components of a high-performance team 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>9-10.SE.3 Able to listen to others' ideas and respect different ways of being and doing.</p> <p>11-12.M.2 Demonstrate ability to find alternate strategies to overcome barriers and mistakes when completing projects or activities.</p> <p>11-12.SE.6 Find constructive solutions and work toward compromise.</p>

JA Career Success

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Four: Get Hired– Strong Soft Skills</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify soft skills that are in demand by employers Demonstrate personal soft skills in a mock interview 	<p>E.2.7 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers’ productivity, the amount of human capital held by workers, collective bargaining, and discrimination.</p>	<p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations.</p> <p>11-12.WE.8 Show professionalism by meeting expectations of promptness, attendance, being prepared, completing tasks, following policies, rules and regulations, and taking responsibility for creating a safe, positive work environment.</p> <p>11-12.LS.6 Understand the employment application and interviewing process, and develop effective interviewing techniques.</p>
<p>Session Five: Know Your Work Priorities</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of being focused, proactive, and adaptable when exploring careers Rank work environment priorities as an anchor for making career planning decisions 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>11-12.M.1 Engage in a continuous learning process related to career goals while actively seeking out and participating in a work-, service-, or project-based learning experiences.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>
<p>Session Six: Know Who’s Hiring</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration (field trips, jobsite tours, job shadows, mentors, etc.).</p> <p>11-12.LS.2 Apply effective speaking and listening to foster positive relationships and communicate key concepts to a variety of audiences.</p>

JA Career Success

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Seven: Know Your Personal Brand</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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 	<p>E.2.7 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers’ productivity, the amount of human capital held by workers, collective bargaining, and discrimination.</p>	<p>11-12.M.3 Demonstrate confidence by taking risks to introduce new ideas or processes for work.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>

JA Company Program

Session Descriptions	Social Studies Standards	Employability Skills
<p>Meeting One: Start a Business</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p> <p>E.3.2 Identify ways firms raise financial capital.</p> <p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>11-12.M.1 Engage in a continuous learning process related to career goals while actively seeking out and participating in a work-, service-, or project-based learning experiences.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p>
<p>Meeting Two: Solve a Customer's Problem</p> <p>Students use creative problem solving to brainstorm ideas for a business service/product, with the goal of identifying their top choices to research.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p> <p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p>	<p>9-10.SE.5 Able to show care for people like them and people different from them.</p> <p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p> <p>15. Problem Solving Apply critical and creative thinking skills to complex problems; evaluate causes, problems, patterns, or issues and explore workable and innovative solutions to improve situations.</p> <p>11-12.M.2 Demonstrate ability to find alternate strategies to overcome barriers and mistakes when completing projects or activities.</p> <p>11-12.SE.3 Demonstrate a strong understanding of how other people might feel about an experience or situation.</p>

JA Company Program

Session Descriptions	Social Studies Standards	Employability Skills
<p>Meeting Three: Evaluate the Options</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>12-1.4.2 Evaluate the results of financial decisions.</p> <p>Apply systematic decision making to long-term goals.</p> <p>11-12.LS.13 Generate solutions critiqued with reason, logic, and inferences about alternatives.</p>

JA Company Program

Session Descriptions	Social Studies Standards	Employability Skills
<p>Meeting Four: Create a Structure</p> <p>Students initiate the company’s structure by establishing roles, commence planning within business teams, and finalize capitalization decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>E.3.1 Explain the advantages and disadvantages of various types of firms including sole proprietorships, partnerships, and corporations.</p> <p>E.3.2 Identify ways firms raise financial capital.</p> <p>Financial Literacy</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>11-12.WE.4 Demonstrate perseverance through work-, service-, or project-based learning experiences.</p> <p>11-12.LS.13 Generate solutions critiqued with reason, logic, and inferences about alternatives.</p>
<p>Meeting Five: Launch the Business</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p> <p>E.1.3 Identify incentives and explain how they influence economic behavior and decision-making.</p> <p>Financial Literacy</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p> <p>12-1.5.1 Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.</p> <p>12-1.5.2 Describe essential elements of contract between individuals and between individuals and businesses.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>11-12.WE.4 Demonstrate perseverance through work-, service-, or project-based learning experiences.</p> <p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</p>

JA Company Program

Session Descriptions	Social Studies Standards	Employability Skills
<p>Meeting Six: (Self-Guided) 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</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>E.3.2 Identify ways firms raise financial capital.</p> <p>E.1.3 Identify incentives and explain how they influence economic behavior and decision-making.</p> <p>Financial Literacy</p> <p>3.1 Demonstrate ability to use money management skills and strategies.</p> <p>3.2 Develop a system for keeping and using financial records.</p> <p>12-1.4.2 Evaluate the results of financial decisions.</p> <p>Apply systematic decision making to long-term goals.</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p> <p>11-12.LS.12 Complete activities and assignments thoroughly and accurately.</p>
<p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>NA</p>	<p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p> <p>11-12.SE.1 Show responsibility by acting in a professional, culturally responsive, and ethical manner.</p>
<p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>E.1.3 Identify incentives and explain how they influence economic behavior and decision-making.</p> <p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p> <p>E.3.5 Explain how competition in markets affects price and quantity.</p>	<p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p> <p>11-12.SE.3 Demonstrate a strong understanding of how other people might feel about an experience or situation.</p> <p>11-12.SE.4 Feel empowered to advocate on behalf of themselves and others.</p> <p>11-12.SE.5 Recognize the importance of diverse perspectives within communication and seek understanding.</p>

JA Company Program

Session Descriptions	Social Studies Standards	Employability Skills
<p>Topic: Sales (Self-Guided)</p> <p>Students learn how sales teams are vital to an organization and discover the primary responsibilities of the Sales team for the JA Company Program and learn tips for sales success.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of sales in a company Explain the primary tasks and responsibilities of the Sales team to understand this team’s role in company operations. 	<p>E.1.3 Identify incentives and explain how they influence economic behavior and decision-making.</p> <p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p> <p>E.3.5 Explain how competition in markets affects price and quantity.</p> <p>Financial Literacy</p> <p>12-1.3.3 Demonstrate steps for resolving a consumer complaint.</p>	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>11-12.M.3 Demonstrate confidence by taking risks to introduce new ideas or processes for work.</p>
<p>Topic: Supply Chain Workflow (Self-Guided)</p> <p>Students learn that a supply chain is the network established to gather components, manufacture a product, and distribute that product to consumers. responsibilities.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the function of a supply chain and the purpose of each link in the supply chain as it relates to company operations. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p>	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>11-12.M.3 Demonstrate confidence by taking risks to introduce new ideas or processes for work.</p>
<p>Business Operations Over the course of several meetings, students launch their business, work in their business teams to run the business, and share weekly progress with Leadership. They have access to self-guided content to support their specific roles.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the five functional roles of the company and the essential responsibilities of each role. Describe the steps involved in a company status update report. Present status updates from each business team of the company. Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p> <p>Financial Literacy</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships, and consider the consequences of unethical decision-making.</p>

JA Company Program

Session Descriptions	Social Studies Standards	Employability Skills
<p>Meeting Twelve: Liquidate the Company</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>Financial Literacy</p> <p>12-1.4.2 Evaluate the results of financial decisions</p> <p>12-1.5.2 Describe essential elements of contract between individuals and between individuals and businesses.</p>	<p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p>
<p>Meeting Thirteen:</p> <p>Create a Personal Plan of Action</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p> <p>11-12.LS.7 Understand the importance of networking for enhancing achievement of education and career goals.</p>
<p>Meeting Fourteen:</p> <p>Develop an Annual Report (Optional)</p> <p>During this optional meeting, students create an annual report as a summary of their student company experience.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe an annual report and its purpose. Develop a summary annual report project to complete the business venture experience. 	<p>E.1.2 Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</p>	<p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.LS.3 Create presentation media for a variety of audiences.</p> <p>11-12.LS.1 Write a well-organized document using supporting data to clarify complex ideas, raise relevant questions, or solve problems using varied media formats.</p>

JA Excellence Through Ethics

Session Descriptions	Social Studies Standards	Employability Skills
<p>Day of the Visit</p> <p>A business professional volunteer will speak to the students about ethics and lead self-assessment and ethics scenario activities.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define ethics. • Evaluate personal values in ethical dilemmas. • Articulate and identify the steps necessary to make ethical decisions. • Recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices. 	NA	<p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations</p>
<p>Reflection Activity (Optional)</p> <p>Students will reflect and discuss their learnings after interacting with a local business professional.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Reflect on what they learned during their volunteer visit. • Begin to understand ethical choices beyond the perspective of what they read in books. • Give thoughtful consideration to “right” and “wrong” choices and examination of personal beliefs. • Self-examine to develop a personal awareness of values to begin to see the disconnect between their words and actions. • Strengthen the belief that ethics is an active ethos and start to develop a deeper commitment to living ethically. 	NA	<p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p>
<p>Extended Learning Opportunities (Optional)</p> <p>Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Learn more about ethics. 	NA	<p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p>

JA High School Heroes

Session Descriptions	Social Studies Standards	Employability Skills
<p>Effective Civic Leadership.</p> <p>Students explore the importance of leadership skills and the value of community involvement. They learn the importance of communication and conflict-management skills to achieve group goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify qualities of a leader. • Recognize the role of civic leadership in a community. • Develop conflict-resolution skills. 	NA	<p>9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p>
<p>Presentation Skills and Classroom Management</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use strong presentation skills to communicate effectively. • Develop classroom management practices. • Recognize and use techniques that further teamwork and achieve group goals. 	NA	<p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations.</p> <p>9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations.</p> <p>9-10.WE.5 Able to exercise flexibility in responding to change.</p>
<p>Critical Thinking and Problem Solving</p> <p>Students advance their critical thinking skills so that they can adapt quickly to new circumstances and develop successful solutions to problems.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use a problem-solving technique to solve personal and professional problems. • Apply critical-thinking skills to work-based problems. • Recognize that decisions have consequences. 	NA	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p>

JA High School Heroes

Session Descriptions	Social Studies Standards	Employability Skills
<p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Implement objective criteria to self-evaluate • Recognize the value of constructive feedback and the growth mind-set • Develop a personal action plan. 	<p>NA</p>	<p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p> <p>11-12.LS.2 Apply effective speaking and listening to foster positive relationships and communicate key concepts to a variety of audiences.</p>

JA It's My Job (Soft Skills)

Session Descriptions	Social Studies Standards	Employability Skills
<p>Communicating About Yourself</p> <p>Students learn what their dress, speech, and listening skills communicate to others about them.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of manners as an element of professionalism. Identify language and style appropriate for the workplace. Listen actively for content, not to anticipate response. 	<p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p> <p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p>
<p>Applications and Resumes</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify information necessary for a job application. Recognize key features and formatting of resumes. Use appropriate language for a resume. 	<p>E.2.7 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers' productivity, the amount of human capital held by workers, collective bargaining, and discrimination.</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>11-12.LS.1 Write a well-organized document using supporting data to clarify complex ideas, raise relevant questions, or solve problems using varied media formats.</p>
<p>Interviewing for a Job</p> <p>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."</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify appropriate content for a personal brag sheet Adapt personal information to interview situations. Develop answers to common interview questions. Recognize appropriate professional dress and demeanor for a job interview. 	<p>E.2.7 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers' productivity, the amount of human capital held by workers, collective bargaining, and discrimination.</p>	<p>9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations.</p> <p>11-12.WE.8 Show professionalism by meeting expectations of promptness, attendance, being prepared, completing tasks, following policies, rules and regulations, and taking responsibility for creating a safe, positive work environment.</p> <p>11-12.LS.6 Understand the employment application and interviewing process, and develop effective interviewing techniques.</p>

JA It's My Job (Soft Skills)

Session Descriptions	Social Studies Standards	Employability Skills
<p>Cell Phones in the Workplace</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize and identify appropriate and inappropriate uses of cell phones in the workplace. Identify the effects of inappropriate usage of cell phones in the workplace. Adapt cell phone behavior and functions for professional uses. Recognize and apply appropriate texting style for communicating in the workplace. 	NA	<p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>11-12.WE.8 Show professionalism by meeting expectations of promptness, attendance, being prepared, completing tasks, following policies, rules and regulations, and taking responsibility for creating a safe, positive work environment.</p>
<p>Workplace Communication</p> <p>This session covers communication methods in the workplace. Activities focus on appropriate tone and topics for the workplace and communication strategies for collaborating effectively.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations.</p> <p>11-12.LS.2 Apply effective speaking and listening to foster positive relationships and communicate key concepts to a variety of audiences.</p>
<p>Workplace Writing</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use proper spelling, grammar, and punctuation in the workplace. List best practices for effective business writing. Use clear language and appropriate style for written communication in the workplace. Identify important ideas and express them clearly and concisely in writing. 	NA	<p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p>

JA Job Shadow

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session One: Before the Hunt</p> <p>Students are introduced to the <i>JA Job Shadow</i> 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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize career clusters that match their skills and interests Demonstrate self-awareness of their soft skills in work scenarios 	<p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p> <p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration (field trips, jobsite tours, job shadows, mentors, etc.).</p>
<p>Session Two: Perfect Match</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review methods of identifying job openings Demonstrate professional interviewing skills Express expectations for the upcoming site visit 	<p>E.2.7 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers' productivity, the amount of human capital held by workers, collective bargaining, and discrimination.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work- service-, or project-based learning experiences.</p> <p>11-12.LS.6 Understand the employment application and interviewing process, and develop effective interviewing techniques.</p>
<p>Session Three: Get Hired– Collaboration and Creativity</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 	<p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration (field trips, jobsite tours, job shadows, mentors, etc.).</p>

JA Job Shadow Blended Model

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session One: Finding Your Future</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ 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 	<p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration (field trips, jobsite tours, job shadows, mentors, etc.).</p>
<p>Session Two: Career Exploration & Informational Interviews</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ 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) 	<p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.-</p> <p>12.LS.6 Understand the employment application and interviewing process, and develop effective interviewing techniques.</p>

JA Job Shadow Blended Model

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Three: Job Site Visit</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ 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 	NA	<p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>11-12.LS.6 Understand the employment application and interviewing process, and develop effective interviewing techniques.</p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships, and consider the consequences of unethical decision-making.</p>
<p>Session Four: Site Visit Reflection</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Evaluate personal career plan ▪ Create a resume ▪ Research local individuals working in preferable careers (optional) ▪ Create an online job search profile ▪ Write thank you notes 	NA	<p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations.</p> <p>9-10.LS.4 Demonstrate how to conduct a job search utilizing current search engines.</p> <p>11-12.LS.1 Write a well-organized document using supporting data to clarify complex ideas, raise relevant questions, or solve problems using varied media formats.</p>
<p>Session Five: Interviewing for a Job</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify common interview mistakes ▪ Investigate common job interview formats ▪ Practice job interviews from both the employer’s and applicant’s perspectives ▪ Prepare for job interview ▪ Plan and obtain job shadow commitment 	NA	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>11-12.LS.6 Understand the employment application and interviewing process and develop effective interviewing techniques.</p> <p>11-12.WE.4 Demonstrate perseverance through work-, service-, or project-based learning experiences.</p>

JA Job Shadow Blended Model

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Six: Job Shadow Prep</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ 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 	NA	<p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.WE.7 Understand and demonstrate appropriate behavior in professional situations.</p> <p>9-10.LS.4 Demonstrate how to conduct a job search utilizing current search engines.</p>
<p>Session Seven: Job Shadow Experience</p> <p>In this session students visit a workplace and participate in an independent job shadow experience with the host(s) they identified.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ 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 	NA	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>11-12.WE.8 Show professionalism by meeting expectations of promptness, attendance, being prepared, completing tasks, following policies, rules and regulations, and taking responsibility for creating a safe, positive work environment.</p>
<p>Session Eight: Job Shadow Reflection & Career Planning</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Analyze job shadow experience. ▪ Re-evaluate personal career plan. ▪ Demonstrate appropriate workplace etiquette. 	<p>Financial Literacy</p> <p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</p>

JA Personal Finance 2.0

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances require planning and managing. They begin to analyze the financial implications of their educational and career choices as a basis for understanding the relationship between earnings and personal finance. Students also explore how their decisions can affect other people with whom they have relationships and practice using healthy behaviors to discuss shared financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain how values, priorities, and educational goals can affect career decisions. • Identify employment options that align with your priorities and values. • Recognize how your financial decisions can affect others. • Use healthy relationship behaviors to discuss shared financial decisions. 	<p>2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations.</p> <p>9-10.SE.3 Able to listen to others' ideas and respect different ways of being and doing.</p> <p>11-12.LS.2 Apply effective speaking and listening to foster positive relationships and communicate key concepts to a variety of audiences.</p> <p>11-12.SE.5 Recognize the importance of diverse perspectives within communication and seek understanding.</p>
<p>Session Two: Budgeting</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize the importance of making and keeping a budget or spending plan. • Identify categories of expenses on a budget. • Explain how to use a budget to clarify shared financial decisions with another person. • Prioritize expense categories on a budget. 	<p>12-1.5.1 Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.</p> <p>12-3.1.1 Create a budget a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.</p> <p>12-3.6.1 Analyze ways to modify spending practices to achieve financial goals.</p>	<p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>11-12.LS.12 Complete activities and assignments thoroughly and accurately.</p>

JA Personal Finance 2.0

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Three: Savings</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>12-6.1.1 Compare saving strategies, including "pay yourself first," payroll deduction, and comparison shopping to spend less.</p> <p>12.6.1.2 Compare the interest generated by simple and compound interest at various rates.</p> <p>12-1.4.2 Evaluate the results of financial decisions.</p>	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</p>
<p>Session Four: Credit and Debt</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>12-1.5.1 Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.</p> <p>12-4.2.1 Explain how a credit report affects creditworthiness and the cost of credit.</p> <p>12-4.2.2 Describe ways a negative credit report affect a consumer's financial future and steps to take to improve it.</p> <p>12-4.3.2 Describe possible consequences of excessive debt.</p> <p>12-1.4.2 Evaluate the results of financial decisions.</p>	<p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p>

JA Personal Finance 2.0

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Five: Consumer Protection</p> <p>Students explore consumer protection basics, including how to avoid scams, manage their money, use credit and loans carefully, and protect their personal information. They learn some of the risks associated with sharing finances with others.</p> <p>Students will:</p> <ul style="list-style-type: none"> • List ways to protect online information. • Recognize how a credit report can help identify suspicious activity related to your finances. • Recognize risks involved with sharing finances. 	<p>12-1.6.1 Describe the actions a victim of identity theft needs to take to restore personal security.</p> <p>12-1.2.2 Investigate current types of consumer fraud, including online scams.</p> <p>12-1.4.2 Evaluate the results of financial decisions.</p>	<p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p> <p>11-12.M.2 Demonstrate ability to find alternate strategies to overcome barriers and mistakes when completing projects or activities.</p>

JA Personal Finance 2.0

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Six: Smart Shopping</p> <p>Students learn about comparison shopping and participate in a simulated shopping experience. They explore communicating with other people about consumer behaviors and shared shopping. A volunteer or the teacher can introduce and wrap up the session.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify the factors necessary for making an informed purchase. • Compare and contrast prices and data when making a purchase decision. • Calculate savings gained through smart shopping. 	<p>12-3.4.1 Evaluate impact of external factors on spending decisions.</p> <p>12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision.</p> <p>12-3.6.1 Analyze ways to modify spending practices to achieve financial goals.</p>	<p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.SE.1 Develop an awareness of personal safety skills and the consequences of irresponsible behavior.</p>
<p>Session Seven: Risk Management</p> <p>Students practice applying appropriate risk management strategies in scenarios and learn how to discuss risk management and manage the risks associated with shared financial choices.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize the risk of financial loss as an everyday reality for everyone. • Recognize risk management strategies and apply them appropriately. • Understand the role of personal responsibility in preventing financial loss. 	<p>12-5.1.1 Describe ways people can manage risk through avoidance, reduction, retention, and transfer.</p>	<p>9-10.SE.1 Develop an awareness of personal safety skills and the consequences of irresponsible behavior.</p> <p>11-12.SE.1 Show responsibility by acting in a professional, culturally responsive, and ethical manner.</p> <p>11-12.SE.3 Demonstrate a strong understanding of how other people might feel about an experience or situation.</p>

JA Personal Finance 2.0

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Eight: Investing</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>12-1.5.1 Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.</p> <p>12.6.1.2 Compare the interest generated by simple and compound interest at various rates.</p> <p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p> <p>12-6.2.2 Analyze an investment utilizing the principles of time value of money.</p>	<p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p> <p>11-12.SE.1 Show responsibility by acting in a professional, culturally responsive, and ethical manner.</p> <p>11-12.SE.3 Demonstrate a strong understanding of how other people might feel about an experience or situation.</p>
<p>Session Nine: Credit Cards (Optional: Self-Guided)</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	NA	NA

JA Personal Finance 2.0

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Ten: Debt Management (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities include lessons on bankruptcy, loans, managing debt, defaulting on loans, and consumer credit counselling.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	NA	NA
<p>Session 11: Net Worth (Optional: Self-Guided)</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	NA	NA

JA Take Stock in Your Future

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session One: Understanding Stocks</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>E.3.1 Explain the advantages and disadvantages of various types of firms including sole proprietorships, partnerships, and corporations.</p> <p>E.6.7 Compare and contrast different types of financial investments.</p> <p>Financial Literacy</p> <p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>9-10.SE.3 Able to listen to others' ideas and respect different ways of being and doing.</p> <p>11-12.SE.1 Show responsibility by acting in a professional, culturally responsive, and ethical manner.</p> <p>11-12.SE.5 Recognize the importance of diverse perspectives within communication and seek understanding.</p>
<p>Session Two: Stock Trading</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>Financial Literacy</p> <p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p> <p>12-6.3.1 Analyze the benefits of various investments options in the current economy.</p> <p>12-6.4.1 Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers.</p> <p>12-6.5.1 Analyze the rate of return on investments using time value of money and economic conditions as factors.</p>	<p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships, and consider the consequences of unethical decision-making.</p>

JA Take Stock in Your Future

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Three: Exploring Dividends</p> <p>Students analyze today’s stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.3 Identify incentives and explain how they influence economic behavior and decision-making.</p> <p>Financial Literacy</p> <p>12-6.2.3 Calculate the end value of lump sum and periodic investments.</p>	<p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships, and consider the consequences of unethical decision-making.</p> <p>11-12.LS.12 Complete activities and assignments thoroughly and accurately.</p>

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Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Four: Best-in-Class Competition</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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 	<p>Financial Literacy</p> <p>12-6.4.1 Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers.</p> <p>12-6.5.1 Analyze the rate of return on investments using time value of money and economic conditions as factors.</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.SE.3 Able to listen to others' ideas and respect different ways of being and doing.</p> <p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication.</p> <p>11-12.SE.6 Find constructive solutions and work toward compromise.</p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships, and consider the consequences of unethical decision-making.</p>
<p>Session Five: Planning for the Future</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>Financial Literacy</p> <p>12-6.4.2 Compare the investment objectives and historical rates of return of various stocks and mutual funds.</p> <p>12-6.5.1 Analyze the rate of return on investments using time value of money and economic conditions as factors.</p>	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p> <p>11-12.LS.12 Complete activities and assignments thoroughly and accurately.</p>

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Session Descriptions	Social Studies Standards	Employability Skills
<p>Analyzing Initial Public Offerings (IPOs)</p> <p>Students learn some of the factors that investors consider when selecting an IPO for investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the factors to consider when deciding whether to invest in an IPO 	<p>E.3.1 Explain the advantages and disadvantages of various types of firms including sole proprietorships, partnerships, and corporations.</p> <p>E.3.2 Identify ways firms raise financial capital.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>12. Decision-Making Utilize critical thinking skills and perspectives of others to make informed decisions based on options, rewards, risks, limits, and goals.</p>
<p>Comparing Investment Channels</p> <p>Students learn about several ways in which investors buy and sell stocks, uncovering the upsides and downsides of each method.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare the advantages and disadvantages of buying and selling investments through various channels. 	<p>E.3.5 Explain how competition in markets affects price and quantity.</p> <p>Financial Literacy</p> <p>12-6.4.1 Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers.</p>	<p>12. Decision-Making Utilize critical thinking skills and perspectives of others to make informed decisions based on options, rewards, risks, limits, and goals.</p>

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Session Descriptions	Social Studies Standards	Employability Skills
<p>Data Gathering</p> <p>Students learn where investors can find detailed information about companies and how to evaluate each source of information.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify what resources investors use to make informed investment decisions. Express why investors research companies before making investment decisions. 	<p>Financial Literacy</p> <p>12-6.4.1 Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers.</p>	<p>9-10.M.2 Able to view feedback as data that helps the learning process.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>12. Decision-Making Utilize critical thinking skills and perspectives of others to make informed decisions based on options, rewards, risks, limits, and goals.</p>
<p>Diversification and Risk</p> <p>Students learn that, even though individual investors may have different risk tolerances, smart investors always seek to minimize their risk by diversifying their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify different levels of risk tolerance. Express how and why investors use diversification to minimize risk. 	<p>Financial Literacy</p> <p>12-6.2.2 Analyze an investment utilizing the principles of time value of money.</p> <p>12-6.3.1 Analyze the benefits of various investments options in the current economy.</p> <p>12-6.4.2 Compare the investment objectives and historical rates of return of various stocks and mutual funds.</p>	<p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p>
<p>Evaluating Your Financial Plan</p> <p>Students learn how to review their financial plans and select investments that meet stated goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review and evaluate their financial plans. Select possible investments that meet the goals of the financial plan. 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p>	<p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>12. Decision-Making Utilize critical thinking skills and perspectives of others to make informed decisions based on options, rewards, risks, limits, and goals.</p>
<p>Factors That Influence Stock Prices</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>E.2.4 Identify factors that cause changes in market supply and demand and how these changes affect price and quantity in a competitive market.</p> <p>E.3.5 Explain how competition in markets affects price and quantity.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>

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Session Descriptions	Social Studies Standards	Employability Skills
<p>Financial Watchdogs</p> <p>Students learn about several groups who oversee the financial sector, set and enforce the policies and laws regulating it, and protect investors.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the protections provided to investors by market regulatory agencies that oversee financial markets, products, and professionals. 	<p>Financial Literacy</p> <p>6.6 Analyze how agencies that regulate financial markets protect investors.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>
<p>Investing for the Long Term</p> <p>Students learn why investing over the long-term offers the best path toward success in the market and why day trading can be fraught with risk.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the value of and benefits associated with long-term investments. Express the risks associated with day trading and short-term investments. 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>Financial Literacy</p> <p>12-6.2.2 Analyze an investment utilizing the principles of time value of money.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>
<p>My Stock Portfolio</p> <p>This student self-guided activity enables students to practice what they have learned about investing as they research, select, and track real stocks on the stock market using an initial imaginary investment of \$10,000. This activity has no time limit, and students may track and adjust their portfolios for as long as they'd like. You might want to set time parameters on this project, such as a month, six weeks, or some other period of time that makes sense for students to be able to track their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Apply research-based investment decisions. Practice following the process for buying and selling stocks. 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>Financial Literacy</p> <p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p>

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Session Descriptions	Social Studies Standards	Employability Skills
<p>Preparing for the JA Stock Market Challenge</p> <p>Students learn about the JA Stock Market Challenge and review the big ideas about stocks and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Review the big ideas about investing, specifically stocks and stock trading. • Prepare for the JA Stock Market Challenge. 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p>	<p>9-10.LS.8 Participate in challenging learning activities and/or coursework related to career goals.</p> <p>9-10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>11-12.WE.8 Show professionalism by meeting expectations of promptness, attendance, being prepared, completing tasks, following policies, rules and regulations, and taking responsibility for creating a safe, positive work environment.</p> <p>11-12.SE.5 Recognize the importance of diverse perspectives within communication and seek understanding.</p> <p>11-12.LS.13 Generate solutions critiqued with reason, logic, and inferences about alternatives.</p>

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Session Descriptions	Social Studies Standards	Employability Skills
<p>Private vs. Public Companies</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.3.1 Explain the advantages and disadvantages of various types of firms including sole proprietorships, partnerships, and corporations.</p> <p>Financial Literacy</p> <p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>
<p>Setting Stock Prices & Trading Stock</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>Financial Literacy</p> <p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p>
<p>Smart Investing</p> <p>Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize basic principles of investing in stocks. • List strategies for smart investing. 	<p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>Financial Literacy</p> <p>5.1 Analyze the nature of personal financial risk and the importance of protecting against financial loss.</p> <p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p> <p>12-6.5.1 Analyze the rate of return on investments using time value of money and economic conditions as factors.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships, and consider the consequences of unethical decision-making.</p>
<p>Taxes and the Stock Market</p> <p>Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Examine how short- and long-term capital gains are taxed. 	<p>Financial Literacy</p> <p>12-6.5.2 Calculate the amount of taxes on investments and income tax-free earnings.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>

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Session Descriptions	Social Studies Standards	Employability Skills
<p>The Animals of the Stock Market</p> <p>Students learn terms and jargon commonly used by investors when talking about investing and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express terms that describe people, events, and situations linked to investing 	<p>NA</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>

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Session Descriptions	Social Studies Standards	Employability Skills
<p>Session One: How Much? How Many?</p> <p>Students explore how price and production can affect business performance.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain how product price makes an impact on profits • Describe how production can affect price, sales, and profit 	<p>E.3.2 Identify ways firms raise financial capital.</p> <p>E.3.3 Demonstrate how firms determine optimum levels of output by comparing marginal cost and marginal revenue.</p>	<p>9-10/11-12 WE.2 Complete tasks or activities with minimal prompting and guidance.</p>
<p>Session Two: How Much? How Many? –The Simulation</p> <p>Students make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Make informed business price and production decisions 	<p>E.3.3 Demonstrate how firms determine optimum levels of output by comparing marginal cost and marginal revenue.</p>	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>
<p>Session Three: Cutting Edge</p> <p>Students design a marketing plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explore why a business conducts research and development • Explain how businesses determine their target markets and conduct market research • Explain how marketing affects sales • Identify key marketing strategies 	<p>E.1.9 Illustrate how investment in physical and human capital can raise productivity and future standards of living.</p> <p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>

JA Titan

Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Four: Cutting Edge–The Simulation</p> <p>Students make decisions about price, production, and research and development using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Make informed research and development and marketing decisions 	<p>E.3.5 Explain how competition in markets affects price and quantity.</p> <p>E.1.9 Illustrate how investment in physical and human capital can raise productivity and future standards of living.</p>	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>
<p>Session Five: Make an Investment</p> <p>Students solicit capital investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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 	<p>E.1.9 Illustrate how investment in physical and human capital can raise productivity and future standards of living.</p>	<p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>
<p>Session Six: Make an Investment–The Simulation</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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 <i>JA Titan</i> computer simulation 	<p>E.1.9 Illustrate how investment in physical and human capital can raise productivity and future standards of living.</p>	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>

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Session Descriptions	Social Studies Standards	Employability Skills
<p>Session Seven: JA Titan of Industry – The Competition</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate how business decisions affect business performance • React appropriately to decisions made by other businesses 	<p>E.3.5 Explain how competition in markets affects price and quantity.</p>	<p>9-10/11-12.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>

JA Titan Blended Model

Session Descriptions	Social Studies Standards	Employability Skills
<p>Tutorial: Getting Ready for Business*</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>Financial Literacy</p> <p>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.</p> <p>12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>
<p>Competition Prep: Freestyle Exploration</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>Financial Literacy</p> <p>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.</p> <p>12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p>

JA Titan Blended Model

Session Descriptions	Social Studies Standards	Employability Skills
<p>Competition Prep: How to Play JA Titan</p> <p>Students learn key terms and concepts for the simulation: budget, cash-on-hand, CEO, expenses, income statement, price, and production.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express and use the program’s key terms. Use a budget as a strategy to monitor income, expenses, and other financial records. Demonstrate an understanding that businesses are constrained by limited resources. Express the importance of profit to the success of a business. Practice using the features and functionality of the simulation interface. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>Financial Literacy</p> <p>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.</p> <p>12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes.</p> <p>E.1.5 Define scarcity and explain how choices incur opportunity costs and trade-offs.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>
<p>Competition Prep: Exploring Production</p> <p>Students focus on the interconnected aspects of profit, price, cost, and production.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the profit equation. Describe how price is determined by cost plus markup. Express the importance of profit to the success of a business. Practice using the features and functionality of the simulation interface. 	<p>E.1.3 Identify incentives and explain how they influence economic behavior and decision-making.</p> <p>E.1.4 Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</p> <p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy.</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>

JA Titan Blended Model

Session Details	Social Studies Standards	Employability Skills
<p>Competition Prep: Examining R&D and Marketing</p> <p>Students focus on the impact R&D and marketing can have on the product and the profits.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.9 Illustrate how investment in physical and human capital can raise productivity and future standards of living.</p> <p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>
<p>Competition Prep: Considering Economic Factors</p> <p>Students explore economic circumstances under which they may implement different strategies in preparation of the alternative scenario games available in the simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.2.3 Illustrate how supply and demand determine equilibrium price and quantity.</p> <p>E.2.4 Identify factors that cause changes in market supply and demand and how these changes affect price and quantity in a competitive market.</p> <p>E.3.5 Explain how competition in markets affects price and quantity.</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>

JA Titan Blended Model

Session Details	Social Studies Standards	Employability Skills
<p>Competition Prep: Presenting the JA Titan of Business Competition</p> <p>In this game-based session, students compete as businesses to see which will be crowned the JA Titan of Industry.</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>E.1.5 Define scarcity and explain how choices incur opportunity costs and trade-offs.</p> <p>Financial Literacy</p> <p>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.</p> <p>12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes.</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>

JA Titan Blended Model

Session Details	Social Studies Standards	Employability Skills
<p>Deep Dive: Research & Development*</p> <p>This session provides a deeper exploration and study of R&D concepts.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of R&D to the continued profitability of a business. Identify a new feature to be developed for a smartphone that would potentially increase profits and practice working through the product design phase. 	<p>E.1.1 Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</p> <p>E.1.5 Define scarcity and explain how choices incur opportunity costs and trade-offs.</p> <p>Financial Literacy</p> <p>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.</p> <p>12-3.2.1 Demonstrate use of a system to record income and spending for purchases, services, and taxes.</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10/11-12.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>
<p>Deep Dive: Marketing*</p> <p>This session provides a deeper exploration and study of marketing concepts.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of marketing as an investment in the continued profitability of a business. Apply the Four Ps of Marketing (product, place, price, and promotion) to a marketing plan to potentially increase a company's profits. 	<p>E.3.5 Explain how competition in markets affects price and quantity.</p>	<p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p>

JA Titan Blended Model

Session Details	Social Studies Standards	Employability Skills
<p>Deep Dive: Corporate Social Responsibility*</p> <p>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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express how a business, its employees, and the community all benefit when the business makes intentional, positive CSR decisions. Resolve an ethical business dilemma between a business’s responsibilities of profit versus its responsibilities to various stakeholders, including employees, customers, and the community. 	<p>Financial Literacy</p> <p>12-3.5.1 Demonstrate budgeting financial and other resources to make contributions to a charitable organization.</p>	<p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p>
<p>Deep Dive: Daily Business Operations Speaker Session*</p> <p>In this volunteer-led session, a volunteer presents how his/her own business knowledge applies and relates to the business concepts in the simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize real-world applications of the terms and concepts from the game through a volunteer guest speaker presentation. 	<p>NA</p>	<p>9-10.SE.2 Come to class prepared to learn.</p> <p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p>