

# A Correlation: Iowa Academic Standards and Junior Achievement Capstone Programs



Updated December 2023

[Social Studies](#) Standards

[21<sup>st</sup> Century Skills](#)

Junior Achievement USA

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# Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Tennessee Social Studies Framework. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, 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.

*JA BizTown* encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

*JA BizTown Adventures* is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

*JA Finance Park* lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually in the classroom,

*JA Finance Park* Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

*JA Finance Park* Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<b>Unit 1: Financial Literacy</b>				
<p><b>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</b></p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development.</li> <li>Identify civics fundamentals and terms.</li> </ul>	<p>SS.5.21. Content Anchor Standard: Analyze Change, Continuity, and Context Describe the connections between historical developments that occurred within the same time period.</p> <p>SS.5.22 Content Anchor Standard: Compare Perspectives Explain how economic, political, and social contexts shaped people’s perspectives at a given time in history.</p> <p>SS.5.23 Critique Historical Sources and Evidence Using information from within a primary source, infer the intended audience, purpose, and how the creator’s intended audience shaped the source.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Set and achieve high standards and goals.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<b>NA</b>
<p><b>Session 1: Financial Services</b></p> <p>Activity: Financial Services Scavenger Hunt</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Describe financial institutions as the center of JA BizTown’s economy.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions Identify the disciplinary concepts and ideas associated with a compelling question.</p> <p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources Determine the credibility of multiple sources.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Session 1: Financial Services</b></p> <p>Activity: Bank Account Application</p> <ul style="list-style-type: none"> <li>Recognize the purpose for, and demonstrate how to complete, a bank account application.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Define private property and its importance in our economy.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved.</p> <p>SS.5.10 Content Anchor Standard: Apply Civic Virtues and Democratic Principles Describe how the Declaration of Independence and the Constitution impact the decisions of government, society, and/or communities. (21st century skills)</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>4. NBT. B.4 5.NBT.B.5 5.NBT.B.7 6.NS.B.3</p>
<p>(Optional) Application 1: Banking Bingo</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved.</p>		<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>4. NBT. B.4 5.NBT.B.5 5.NBT.B.7 6.NS.B.3</p>
<p>(Optional) Application 2: Choosing a Financial Institution</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p>(Optional) Extension 1: Bank Teller Computations</p> <ul style="list-style-type: none"> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	<p>NA</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Set and achieve high standards and goals.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>5.OA.A.1 4. NBT. B.4 5.NBT.B.5 5.NBT.B.7 6.NS.B.3</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p>(Optional) Extension 2: Private Property</p> <ul style="list-style-type: none"> <li>Define private property and its importance in our economy.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p> <p>SS.5.24 Content Anchor Standard: Critique Historical Sources and Evidence Using information from within a primary source, infer the intended audience, purpose, and how the creator’s intended audience shaped the</p> <p>SS.5.25. Content Anchor Standard: Justify Causation and Argumentation Develop a claim about the past and cite evidence to support it.</p>		<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 1: Session 2: Earn, Save, and Spend</b> Activity: Endorsing Paychecks and Depositing Checks</p> <p>Express the purpose of a paycheck.</p> <p>Demonstrate the ability to endorse a paycheck.</p> <p>Demonstrate how to complete a deposit and record it in a money tracker.</p> <p>Recognize the need to make responsible choices regarding your money.</p>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources Determine the credibility of multiple sources.</p> <p>SS.5.23 Content Anchor Standard: Critique Historical Sources and Evidence Using information from within a primary source, infer the intended audience, purpose, and how the creator’s intended audience shaped the source.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Set and achieve high standards and goals.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 1: Session 2: Earn, Save, and Spend</b></p> <p>Activity: Saving and Spending Game</p> <ul style="list-style-type: none"> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.7 6.NS.B.3</p>
<p><b>Unit 1: Session 2: Earn, Save, and Spend</b></p> <p>(Optional): Application 1: Transaction Actions</p> <ul style="list-style-type: none"> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Recognize the need to make responsible choices regarding your money.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Set and achieve high standards and goals.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p>	<p>4. NBT. B.4</p>
<p><b>Unit 1: Session 2: Earn, Save, and Spend</b></p> <p>(Optional) Application 2: Direct Deposit</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>	<p>NA</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>4. NBT. B.4 5.NBT.B.5 5.NBT.B.7 6.NS.B.3</p>
<p><b>Unit 1: Session 2: Earn, Save, and Spend</b></p> <p>(Optional) Extension 1: Gordon’s Bounced Check</p> <ul style="list-style-type: none"> <li>Describe the consequences of insufficient funds.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p>	<p>5.OA.A.1 4. NBT. B.4 5.NBT.B.5 5.NBT.B.7 6.NS.B.3</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 1: Session 2: Earn, Save, and Spend</b> (Optional) Extension 2: Using Deposit Tickets</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate the ability to endorse a paycheck.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Set and achieve high standards and goals.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 1: Session 3: Banks and Saving</b></p> <p>Instruction: Checking Accounts vs. Savings Accounts and the Rule of Law</p> <ul style="list-style-type: none"> <li>Make and record electronic payments.</li> <li>Recognize how the rule of law and right to own private property allow people to save.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources Determine the credibility of multiple sources.</p> <p>SS.5.4 Inquiry Anchor Standard: Developing Claims and Using Evidence. Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p> <p>SS.5.24 Content Anchor Standard: Critique Historical Sources and Evidence Using information from within a primary source, infer the intended audience, purpose, and how the creator’s intended audience shaped the source.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Set and achieve high standards and goals.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p>	<p>5.NBT.B.7</p>
<p><b>Unit 1: Session 3: Banks and Saving</b></p> <p>Activity: Why Go to the Bank?</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> </ul>	<p>SS.5.4 Inquiry Anchor Standard: Developing Claims and Using Evidence. Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 1: Session 3: Banks and Saving</b> (Optional) Application 1: Damian’s Shopping Day</p> <ul style="list-style-type: none"> <li>Make and record electronic payments.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Set and achieve high standards and goals.</p>	<p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p>	<p>5.NBT.B.5</p>
<p><b>Unit 1: Session 3: Banks and Saving</b> (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <ul style="list-style-type: none"> <li>Explain how money grows in a savings account.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>	<p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p>	<p>N/A</p>
<p><b>Unit 1: Session 3: Banks and Saving</b> (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <ul style="list-style-type: none"> <li>Explain how money grows in a savings account.</li> </ul>	<p>NA</p>	<p>21.3-5.ES.2</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.7</p>
<p><b>Unit 1: Session 3: Banks and Saving</b> (Optional) Extension 2: Compound Interest</p> <ul style="list-style-type: none"> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account</li> </ul>	<p>NA</p>	<p>21.3-5.ES.2</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 1: Session 4: Types of Payments</b></p> <p>Activity: Pros and Cons Chart</p> <ul style="list-style-type: none"> <li>Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments.</li> <li>Explain how money changes hands when a payment occurs.</li> <li>Demonstrate use of a money tracker to record a purchase.</li> <li>Demonstrate how to make an electronic payment.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p> <p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources Determine the credibility of multiple sources.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<p><b>Unit 1: Session 4: Types of Payments</b></p> <p>Activity: Card Payment Game</p> <ul style="list-style-type: none"> <li>Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments.</li> <li>Explain how money changes hands when a payment occurs.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan. Demonstrate ways to monitor how money is spent and saved.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<p><b>Unit 1: Session 4: Types of Payments</b></p> <p>(Optional) Application 1: Let's Go to the Bank</p> <ul style="list-style-type: none"> <li>Explain how money changes hands when a payment occurs.</li> <li>Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan. Demonstrate ways to monitor how money is spent and saved.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 1: Session 4: Types of Payments</b></p> <p>(Optional) Application 2: The Debit Card Transaction</p> <ul style="list-style-type: none"> <li>Explain how money changes hands when a payment occurs.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan. Demonstrate ways to monitor how money is spent and saved.</p>		<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 1: Session 4: Types of Payments</b></p> <p>(Optional) Extension 1: Interest in Your Favor</p> <ul style="list-style-type: none"> <li>Recognize the impact of scarcity and the need to make responsible choices regarding your money.</li> </ul>	<p>SS.5.4 Inquiry Anchor Standard: Developing Claims and Using Evidence. Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SI.5.1 SL.5.2 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.7</p>
<p><b>Unit 1: Session 4: Types of Payments</b></p> <p>(Optional) Extension 2: Personal Checks</p> <ul style="list-style-type: none"> <li>Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan. Demonstrate ways to monitor how money is spent and saved.</p>	<p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<b>Unit 2: Community and Economy</b>				
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>Instruction: Introduction to Responsible Citizenship</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Define philanthropy.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources. Determine the credibility of multiple sources.</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>Activity: Responsibility of Taxes</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Identify the role of government in community.</li> <li>Explain the relationship between taxes and responsible citizenship.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p> <p>SS.5.14. Content Anchor Standard: Evaluate the National Economy. Explain how various levels of government use taxes to pay for the goods and services they provide.</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SI.5.1 SL.5.2 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>Activity: JA BizTown Citizen Contract</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.5.4 Inquiry Anchor Standard: Developing Claims and Using Evidence. Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p> <p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Demonstrate integrity and ethical behavior.</p> <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SI.5.1 SL.5.2 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 2: Session 1: Citizenship</b> (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources Determine the credibility of multiple sources.</p> <p>SS.5.22 Content Anchor Standard: Compare Perspectives Explain how economic, political, and social contexts shaped people’s perspectives at a given time in history.</p> <p>SS.5.23 Content Anchor Standard: Critique Historical Sources and Evidence Using information from within a primary source, infer the intended audience, purpose, and how the creator’s intended audience shaped the source.</p> <p>SS.5.25. Content Anchor Standard: Justify Causation and Argumentation Develop a claim about the past and cite evidence to support it</p>	<p>21.3-5.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Demonstrate integrity and ethical behavior.</p> <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.2 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 2: Session 1: Citizenship</b> (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Define philanthropy.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.1</p> <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use appropriate principles of communication effectively.</p>	<p>4-6. RI.KID.1 4-6. RI.IKI.7 4-6. W.PDW.4 4-6. SL.CC.1-2</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 2: Session 1: Citizenship</b> (Optional) Extension 1: My Impact Challenge</p> <ul style="list-style-type: none"> <li>Identify the role of government in community.</li> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.5.6 Inquiry Anchor Standard: Taking Informed Action Identify challenges and opportunities when taking action to address problems, including predicting possible results.</p>	<p>21.3-5.ES.1</p> <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use appropriate principles of communication effectively.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 2: Session 1: Citizenship</b> (Optional) Extension 2: iCivics Game</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.5.8. Content Anchor Standard: Recognize the Interaction Between the Individual and Various Groups Analyze how rights and laws influences interactions between groups in society.</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b> Instruction: Introduction to Economy</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p> <p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets. Describe how goods and services are produced and distributed domestically [and globally.]</p>	<p>21.3-5.ES.4</p> <p>Assess mastery of skills.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SI.5.1 SL.5.2 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>Activity: Lemonade Stand Game</p> <ul style="list-style-type: none"> <li>Describe how government impacts the circular flow.</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets Describe how goods and services are produced and distributed domestically [and globally.]</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>(Optional) Application 1: Circular Flow Game</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets Describe how goods and services are produced and distributed domestically and globally.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SI.5.1</p> <p>SL.5.2</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>(Optional) Application 2: My Business</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets Describe how goods and services are produced and distributed domestically and globally.</p>	<p>21.3-5.ES.5</p> <p>Deliver quality job performance on time.</p> <p>Demonstrate accountability for individual performance.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>W.5.2</p> <p>W.5.4</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>(Optional) Extension 1: The Fishpond Problem</p> <ul style="list-style-type: none"> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p>SS.5.4 Developing Claims and Using Evidence. Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p> <p>SS.5.9 Examine Factors that Led to Continuity and Change on Human Development and Behavior. Analyze the strategies that a variety of demographic groups have used to ensure the rights.</p>	<p>21.3-5.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Demonstrate integrity and ethical behavior.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SI.5.1</p> <p>SL.5.2</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>5.OA.B.3</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>(Optional) Extension 2: Government Steps In</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p>SS.5.3. Gathering and Evaluating Sources Determine the credibility of multiple sources.</p> <p>SS.5.4 Developing Claims and Using Evidence. Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SI.5.1</p> <p>SL.5.2</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<p><b>Unit 2: Session 3: Free Enterprise</b></p> <p>Activity: Becoming Producers</p> <ul style="list-style-type: none"> <li>Identify the function of businesses in producing goods and services.</li> <li>Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>Define scarcity, and explain ways to resolve scarcity.</li> <li>Compare free enterprise with other types of economies.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p> <p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets. Describe how goods and services are produced and distributed domestically and globally.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p> <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SI.5.1</p> <p>SL.5.2</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 2: Session 3: Free Enterprise</b> (Optional) Application 1:</p> <p>What are Our Economic Freedoms? What is Free Enterprise?</p> <ul style="list-style-type: none"> <li>List and describe the Economic Freedoms we enjoy in our country.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p> <p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets. Describe how goods and services are produced and distributed domestically and globally.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.2 W.5.4 L.5.1 L.5.3 L.5.4</p>	N/A
<p><b>Unit 2: Session 3: Free Enterprise</b> (Optional) Application 2: Economic Freedoms Poster</p> <ul style="list-style-type: none"> <li>Illustrate the Economic Freedoms we enjoy in our country.</li> </ul>	<p>SS.5.4 Inquiry Anchor Standard: Developing Claims and Using Evidence. Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p> <p>SS.5.22 Content Anchor Standard: Compare Perspectives. Explain how economic, political, and social contexts shaped people’s perspectives at a given time in history.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.2 W.5.4 L.5.1 L.5.3 L.5.4</p>	N/A
<p><b>Unit 2: Session 3: Free Enterprise</b> (Optional) Extension 1: Family Resources-Do You Have Enough</p> <ul style="list-style-type: none"> <li>Define scarcity, and explain ways to resolve scarcity.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources. Determine the credibility of multiple sources.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others. Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.3 Use interpersonal skills to influence and guide others toward a goal. Demonstrate integrity</p>	<p>RI.5.4 RI.5.5 RI.5.7 SI.5.1 SL.5.2 L.5.1 L.5.3 L.5.4</p>	N/A



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
		and ethical behavior.		
<p><b>Unit 2: Session 3: Free Enterprise</b>            (Optional) Extension 2: Economic Systems- Comparing Economies</p> <ul style="list-style-type: none"> <li>• Explain why government involvement in the economy is sometimes necessary.</li> <li>• Compare free enterprise with other types of economies</li> <li>• Create posters which demonstrate different economic systems</li> </ul>	<p>SS.5.4 Inquiry Anchor Standard: Developing Claims and Using Evidence. Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p> <p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets Describe how goods and services are produced and distributed domestically and globally.</p> <p>SS.5.23 Content Anchor Standard: Critique Historical Sources and Evidence Using information from within a primary source, infer the intended audience, purpose, and how the creator’s intended audience shaped the source.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4            RI.5.5            RI.5.7            SI.5.1            SL.5.2            W.5.2            W.5.4            W.5.7            L.5.1            L.5.3            L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>Activity: Government in an Economy</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p> <p>SS.5.14. Content Anchor Standard: Evaluate the National Economy Explain how various levels of government use taxes to pay for the goods and services they provide.</p>	<p>21.3-5.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Demonstrate integrity and ethical behavior.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SL.5.1</p> <p>SL.5.2</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	N/A
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>Activity: Public Goods</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Differentiate between public goods and services and private goods and services.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p> <p>SS.5.14. Content Anchor Standard: Evaluate the National Economy Explain how various levels of government use taxes to pay for the goods and services they provide.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>W.5.2</p> <p>W.5.4</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	N/A
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>Activity: Paying Taxes</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Define gross pay and net pay.</li> <li>Calculate tax by multiplying with decimals</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources .Determine the credibility of multiple sources.</p> <p>SS.5.14. Content Anchor Standard: Evaluate the National Economy Explain how various levels of government use taxes to pay for the goods and services they provide.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>5.NF.A.2</p> <p>5.NBT.B.5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>(Optional) Application 1: Comparing Goods and Services</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Differentiate between public goods and services and private goods and services.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p> <p>SS.5.14. Content Anchor Standard: Evaluate the National Economy. Explain how various levels of government use taxes to pay for the goods and services they provide.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>(Optional) Application 2: Calculating Sales Tax</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Calculate tax by multiplying with decimals.</li> </ul>	<p>SS.5.14. Content Anchor Standard: Evaluate the National Economy. Explain how various levels of government use taxes to pay for the goods and services they provide.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>5.NF.A.2</p> <p>5.NBT.B.5</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>(Optional) Extension 1: Philanthropy</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>SS.5.6 Inquiry Anchor Standard: Taking Informed Action. Identify challenges and opportunities when taking action to address problems, including predicting possible results.</p>	<p>21.3-5.ES.1</p> <p>Use appropriate principles of communication effectively.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>(Optional) Extension 2: Be a Philanthropist</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>SS.5.7 Inquiry Anchor Standard: Taking Informed Action. Use a range of consensus-building and democratic procedures to make decisions about and act on civic problems [in the classroom.]</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>21.3-5.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SI.5.1</p> <p>SL.5.2</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<h2>Unit 3: Work and Career Readiness</h2>				
<p><b>Unit 3: Work and Career Readiness</b></p> <p><b>Session 1: Interests and Skills</b></p> <p>Instruction: Skills and Interests Survey</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning.</li> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SI.5.1</p> <p>SL.5.2</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>Activity: STEM Career Match</p> <ul style="list-style-type: none"> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> <li>Categorize STEM careers into different types.</li> </ul>	<p>NA</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SI.5.1</p> <p>SL.5.2</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>Activity: Investing in Yourself- The Right to an Education</p> <ul style="list-style-type: none"> <li>Discuss how investing in human capital increases an employee’s worth to a business</li> <li>Reflect on the contributions of three education advocates</li> </ul>	<p>SS.5.4 Inquiry Anchor Standard: Developing Claims and Using Evidence. Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p> <p>SS.5.24 Content Anchor Standard: Justify Causation and Argumentation. Explain probable causes and effects of historical developments.</p>	<p>21.3-5.ES.1</p> <p>Work appropriately and productively with others.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SI.5.1 SL.5.2 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>Activity: Job Application</p> <ul style="list-style-type: none"> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use appropriate principles of communication effectively.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>(Optional) Application 1: My Career Interests</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources. Determine the credibility of multiple sources.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>(Optional) Application 2: Education Pays Off</p> <ul style="list-style-type: none"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> </ul>	<p>SS.5.4 Inquiry Anchor Standard: Developing Claims and Using Evidence Identify evidence that draws information from multiple perspectives and sources in response to a compelling question.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>5.MD.C.4</p>
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>(Optional) Extension 1: Writing a Resume</p> <ul style="list-style-type: none"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.2 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>(Optional) Extension 2: Career STEM Lesson</p> <ul style="list-style-type: none"> <li>Categorize STEM careers into different types.</li> </ul>	<p>NA</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.4</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>Instruction: Workplace Behaviors</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>Define resume, job interview, and applicant.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>Activity: Speed Interviews</p> <ul style="list-style-type: none"> <li>Model appropriate business greetings.</li> <li>Demonstrate proper interview skills.</li> <li>Define resume, job interview, and applicant.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources. Determine the credibility of multiple sources.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>Activity: Appropriate Workplace Behaviors</p> <ul style="list-style-type: none"> <li>Model appropriate business greetings.</li> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>Distinguish the difference between technical and soft skills.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources. Determine the credibility of multiple sources.</p> <p>SS.5.6 Inquiry Anchor Standard: Taking Informed Action. Identify challenges and opportunities when taking action to address problems, including predicting possible results.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 SL.5.4 SL.5.6 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>(Optional) Application 1: Job Interviews</p> <ul style="list-style-type: none"> <li>Model appropriate business greetings.</li> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>Demonstrate proper interview skills.</li> <li>Define resume, job interview, and applicant.</li> </ul>	NA	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	N/A
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>(Optional) Application 2: Customer Service</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p> <p>SS.5.6 Inquiry Anchor Standard: Taking Informed Action Identify challenges and opportunities when taking action to address problems, including predicting possible results.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	5.MD.C.4
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>(Optional) Extension 1: Teamwork: Build a Robot</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	NA	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	N/A



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>(Optional) Extension 2: Soft Skills</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 3 Session 3: Elections, Yesterday and Today</b></p> <p>Instruction: Forms of Government</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Describe the importance of elections in a representative democracy.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p> <p>SS.5.11 Content Anchor Standard: Interpret Processes, Rules and Laws. Explain the processes people use to change rules and laws in the classroom, school, government, and/or society.</p> <p>SS.5.22 Content Anchor Standard: Compare Perspectives. Explain how economic, political, and social contexts shaped people’s perspectives at a given time in history.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>Activity: Running an Election</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> <li>Identify the steps of the election process.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>SS.5.11 Interpret Processes, Rules and Laws. Explain the processes people use to change rules and laws in the classroom, school, government, and/or society.</p> <p>SS.5.22 Compare Perspectives Explain how economic, political, and social contexts shaped people’s perspectives at a given time in history.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>(Optional) Application 1: Who Gets My Vote?</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources Determine the credibility of multiple sources.</p> <p>SS.5.11 Content Anchor Standard: Interpret Processes, Rules and Laws. Explain the processes people use to change rules and laws in the classroom, school, government, and/or society.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>(Optional) Application 2: Do You Have an Issue?</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>SS.5.11 Content Anchor Standard: Interpret Processes, Rules and Laws. Explain the processes people use to change rules and laws in the classroom, school, government, and/or society.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>(Optional) Extension 1: Voting Rights Timeline</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> </ul>	<p>SS.5.22 Content Anchor Standard: Compare Perspectives Explain how economic, political, and social contexts shaped people’s perspectives at a given time in history.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>(Optional) Extension 2: JA My Way</p> <ul style="list-style-type: none"> <li>Explore careers and career paths</li> <li>Create a draft resume or business plan</li> </ul>	NA	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	N/A
<h2>Unit 4 Business Management</h2>				
<p><b>Unit 4: Business Management</b></p> <p><b>Session 1: Business Costs</b></p> <p>Instruction: Quality Businesses</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SL.5.1</p> <p>SL.5.3</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	N/A
<p><b>Unit 4: Session 1: Business Costs</b></p> <p>Activity: Calculating Business Costs</p> <ul style="list-style-type: none"> <li>Calculate business expenses.</li> <li>Describe costs associated with operating a business.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources Determine the credibility of multiple sources.</p> <p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	5.NBT.B.5

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 4: Session 1: Business Costs</b> (Optional) Application 1: Business Budget</p> <ul style="list-style-type: none"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources Determine the credibility of multiple sources.</p> <p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved. (21st century skills)</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.5</p>
<p><b>Unit 4: Session 1: Business Costs</b> (Optional) Application 2: Quality Task Committee</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 4: Session 1: Business Costs</b> <b>(Optional) Extension 1: Personal Budget</b></p> <ul style="list-style-type: none"> <li>Describe the importance of keeping track of personal expenses.</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan. Demonstrate ways to monitor how money is spent and saved. (21st century skills)</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 4: Session 1: Business Costs</b> <b>(Optional) Extension 2: BizBriefs</b></p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 SL.5.3 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 4. Session 2: Setting Prices</b> <b>Instruction: Price, Profit, and Revenue</b></p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions Identify the disciplinary concepts and ideas associated with a compelling question.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.5</p>
<p><b>Unit 4: Session 2: Setting Prices</b> <b>Activity: Price Setting – JA Lemonade Stand Level 2</b></p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets Describe how goods and services are produced and distributed domestically and globally.</p>	<p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.5</p>
<p><b>Unit 4: Session 2: Setting Prices</b> <b>(Optional) Application 1: The Right Price</b></p> <ul style="list-style-type: none"> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets. Describe how goods and services are produced and distributed domestically [and globally.]</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
		goal.		
<p><b>Unit 4: Session 2: Setting Prices</b> (Optional) Application 2: Business Costs and Profit</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources Determine the credibility of multiple sources.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.5</p>
<p><b>Unit 4: Session 2: Setting Prices</b> (Optional) Extension 1: History of Product Pricing</p> <ul style="list-style-type: none"> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p> <p>SS.5.22 Content Anchor Standard: Compare Perspectives. Explain how economic, political, and social contexts shaped people’s perspectives at a given time in history.</p>	<p>21.3-5.ES.1</p> <p>Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.2 W.5.4 W.5.7 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 4: Session 2: Setting Prices</b> (Optional) Extension 2: Friendly Letter</p> <ul style="list-style-type: none"> <li>Create a friendly letter using a template.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.1 Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.4 Use time efficiently to manage workload.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.1 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 4: Session 3: Visit Preparation</b> Instruction: Advertising</p> <ul style="list-style-type: none"> <li>Define advertising.</li> <li>Describe characteristics of effective advertising.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets. Describe how goods and services are produced and distributed domestically [and globally.]</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 4: Session 3: Visit Preparation</b> Activity: Advertising Describe characteristics of effective advertising.</p> <ul style="list-style-type: none"> <li>Acknowledge how effective teamwork and cooperation enhance business.</li> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p> <p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets. Describe how goods and services are produced and distributed domestically [and globally.]</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 4: Session 3: Visit Preparation</b> Activity: Preparing for the Visit</p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> <li>Manage their personal finances and time.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets. Describe how goods and services are produced and distributed domestically [and globally.]</p>	<p>21.3-5.ES.1 Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.4 Use time efficiently to manage workload.</p>	<p>RI.5.4 RI.5.5 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.5</p>
<p><b>Unit 4: Session 3: Visit Preparation</b> (Optional) Application 1: Business Ethics</p> <ul style="list-style-type: none"> <li>Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets. Describe how goods and services are produced and distributed domestically [and globally.]</p>	<p>21.3-5.ES.3 Demonstrate integrity and ethical behavior.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 4: Session 3: Visit Preparation</b> (Optional) Application 2: Slogans, Logos, and Jingles</p> <ul style="list-style-type: none"> <li>Describe characteristics of effective advertising.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets. Describe how goods and services are produced and distributed domestically [and globally.]</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 4: Session 3: Visit Preparation</b> (Optional) Extension 1: Identity Theft</p> <ul style="list-style-type: none"> <li>Identify the meaning of identity theft, and learn how to prevent it.</li> </ul>	<p>SS.5.18. Content Anchor Standard: Measure Risk Management Tools Investigate ways that personal information is fraudulently obtained.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 4: Session 3: Visit Preparation</b> (Optional) Extension 2: Letters to the Editor</p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.1 Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.4 Use time efficiently to manage workload.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.1 W.5.4 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<h2>Unit 5: The Visit</h2>				
<p><b>Unit 5: Visit and Debrief</b> <b>Activity: Schedule and Citizen Checklist</b></p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> <li>Manage their personal finances <b>and time</b>.</li> </ul>	<p>SS.5.3. Inquiry Anchor Standard: Gathering and Evaluating Sources. Determine the credibility of multiple sources.</p>	<p>21.3-5.ES.1 Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.4 Use time efficiently to manage workload.</p>	<p>RI.5.4 RI.5.5 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.5</p>
<p><b>Unit 5: The Visit</b></p> <ul style="list-style-type: none"> <li>Function in their job capacity at JA BizTown.</li> <li>Manage their personal finances and time.</li> <li>Carry out responsibilities of citizenship, such as voting and job responsibilities.</li> </ul>	<p>SS.5.1. Inquiry Anchor Standard: Constructing Compelling Questions. Identify the disciplinary concepts and ideas associated with a compelling question.</p>	<p>21.3-5.ES.1 Work appropriately and productively with others.</p> <p>21.3-5.ES.3 Leverage the strengths of others to accomplish a common goal.</p> <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.1 W.5.4 SL.5.1 SL.5.2 SL.5.6 L.5.1 L.5.3 L.5.4</p>	<p>5.NBT.B.5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 5: Debriefing</b></p> <p>Warm-Up: Reflect</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.3</p> <p>Leverage the strengths of others to accomplish a common goal.</p> <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.1 W.5.4 SI.5.1 SL.5.2 SL.5.6 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 5: Instruction: Team Meeting</b></p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.3</p> <p>Leverage the strengths of others to accomplish a common goal.</p> <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.1 W.5.4 SI.5.1 SL.5.2 SL.5.6 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>
<p><b>Unit 5: Activity: Bringing It Home</b></p> <p>Explain circular flow.</p> <ul style="list-style-type: none"> <li>Describe how citizens use financial institutions.</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets Describe how goods and services are produced and distributed domestically and globally.</p>	<p>21.3-5.ES.3</p> <p>Leverage the strengths of others to accomplish a common goal.</p> <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task.</p>	<p>RI.5.4 RI.5.5 RI.5.7 W.5.1 W.5.4 SI.5.1 SL.5.2 SL.5.6 L.5.1 L.5.3 L.5.4</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Employability Skills	Common Core ELA	Math
<p><b>Unit 5: (Optional) Application 1: Rank Your Business Performance</b></p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.3</p> <p>Leverage the strengths of others to accomplish a common goal.</p> <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<p><b>Unit 5: (Optional) Application 2: BizQuiz</b></p> <ul style="list-style-type: none"> <li>Explain circular flow.</li> <li>Describe how citizens use financial institutions.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.1</p> <p>Work appropriately and productively with others.</p> <p>21.3-5.ES.3</p> <p>Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>
<p><b>Unit 5: (Optional) Extension: Business Letter</b></p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>SS.5.5 Inquiry Anchor Standard: Communicating and Critiquing Conclusions. With teacher direction, construct responses to compelling questions supported by reasoning and evidence.</p>	<p>21.3-5.ES.1</p> <p>Use appropriate principles of communication effectively.</p> <p>21.3-5.ES.4</p> <p>Use time efficiently to manage workload.</p>	<p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>W.5.1</p> <p>W.5.4</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p>	<p>N/A</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p><b>Adventure One: CEO</b></p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Compare potential customers</li> <li>▪ Identify target market</li> <li>▪ Make a strategic decision</li> <li>▪ Identify points in a mission statement</li> <li>▪ Compare applicant resumes</li> <li>▪ Make a budget-based decision</li> <li>▪ Create a letter by making appropriate word choices</li> </ul>	<p>SS.5.6 Inquiry Anchor Standard: Taking Informed Action Identify challenges and opportunities when taking action to address problems, including predicting possible results.</p> <p>SS.5.11 Content Anchor Standard: Interpret Processes, Rules and Laws Explain the processes people use to change rules and laws in the classroom, school, government, and/or society.</p> <p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets Describe how goods and services are produced and distributed domestically and globally.</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p> <p>Demonstrate appropriate risk-taking.</p> <p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p> <p>Assess mastery of skills.</p> <p>Set and achieve high standards and goals.</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPK.8</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.B.4</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p><b>Adventure Two CFO</b></p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Deduct taxes to calculate net pay</li> <li>▪ Determine price of items to make a profit using a formula</li> <li>▪ Compare costs to make budget decisions</li> <li>▪ Read terms and conditions to compare offers</li> <li>▪ Evaluate proposals as part of a decision-making process</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets Describe how goods and services are produced and distributed domestically and globally.</p> <p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved. (21st century skills)</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p> <p>Demonstrate appropriate risk-taking.</p> <p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p> <p>Assess mastery of skills.</p> <p>Set and achieve high standards and goals.</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPK.8</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.A.1-2</p> <p>4.NBT.B.5-6</p> <p>5.NBT.A.1</p> <p>5.NBT.B.5</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p><b>Adventure Three: Marketing Director</b></p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Identify an idea for a new product or service</li> <li>▪ Attempt to resolve solutions to customer pain points</li> <li>▪ Identify characteristics of target markets</li> <li>▪ Explore advertising avenues and marketing tools</li> <li>▪ Plan a marketing campaign</li> <li>▪ Compare cost effectiveness of different advertisements</li> <li>▪ Examine fine print on contracts</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets</p> <p>Describe how goods and services are produced and distributed domestically and globally.</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p> <p>Demonstrate appropriate risk-taking.</p> <p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p> <p>Assess mastery of skills.</p> <p>Set and achieve high standards and goals.</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.RBPK.7-8</p> <p>4-6. W.RW.10</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.B.4</p> <p>5.NBT.A.1-2</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p><b>Adventure Four: Sales Manager</b></p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Explore traits that convey good work ethic</li> <li>▪ Compare resumes</li> <li>▪ Use a decision-making process to make hiring decisions</li> <li>▪ Use a problem-solving process to improve customer service</li> </ul>	<p>SS.5.13. Content Anchor Standard: Critique Exchange and Markets Describe how goods and services are produced and distributed domestically and globally.</p> <p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved. (21st century skills)</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p> <p>Demonstrate appropriate risk-taking.</p> <p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p> <p>Assess mastery of skills.</p> <p>Set and achieve high standards and goals.</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPk.8</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.A.1-2</p> <p>4.NBT.B.4-6</p> <p>5.NBT.A.1-2</p> <p>5.NBT.B.4-5</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p><b>Adventure Five: Consumer</b></p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define gross pay and net pay and calculate net pay</li> <li>▪ Identify services offered by financial institutions.</li> <li>▪ Explore a bank account application</li> <li>▪ Identify parts of a transaction register</li> <li>▪ Explain the importance of a savings account</li> <li>▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments.</li> <li>▪ Explain how money changes hands when a debit card or electronic payment form is used.</li> <li>▪ Demonstrate use of a transaction register to record a debit purchase.</li> <li>▪ Distinguish between needs and wants</li> <li>▪ Create a budget based on monthly income</li> <li>▪ Use fixed costs and needs to make budget decisions</li> <li>▪ Make shopping decisions based on budget and opportunity cost</li> </ul>	<p>SS.5.16. Content Anchor Standard: Create a Saving and Spending Plan Demonstrate ways to monitor how money is spent and saved. (21st century skills)</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p> <p>Demonstrate appropriate risk-taking.</p> <p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p> <p>Assess mastery of skills.</p> <p>Set and achieve high standards and goals.</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPk.7</p> <p>4-6. W.RW.10</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.A.1-2</p> <p>4.NBT.B.4</p> <p>5.NBT.A.1-2</p>



# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p><b>Improving the JA BizTown Community Adventure</b></p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Make decisions based on their understanding of personal freedoms</li> <li>Determine appropriate allocation of tax funds</li> <li>Create policy based on public safety</li> <li>Base voting decisions on candidate policies and promises.</li> </ul>	<p>SS.5.12. Content Anchor Standard: Interpret Processes, Rules, and Laws Describe how laws, rules and processes have changed over time in order to restrict, protect, or extend rights.</p> <p>SS.5.14 Content Anchor Standard: Evaluate the National Economy Explain how various levels of government use taxes to pay for the goods and services they provide.</p> <p>SS.5.22. Content Anchor Standard: Compare Perspectives Explain how economic, political, and social contexts shaped people’s perspectives at a given time in history.</p>	<p>21.3-5.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Works effectively in a climate of ambiguity and changing priorities.</p> <p>Demonstrate appropriate risk-taking.</p> <p>21.3-5.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p> <p>Assess mastery of skills.</p> <p>Set and achieve high standards and goals.</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPk.7</p> <p>4-6. W.RW.10</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.A.1-2</p> <p>4.NBT.B.4</p> <p>5.NBT.A.1-2</p>

# JA Finance Park

Unit Description	Social Studies Standards	Employability Standards	Common Core ELA	Math
<p><b>Unit 1: Income</b></p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career choices</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Figure net monthly income</li> </ul>	<p><b>SS.8.2.</b> Construct supporting questions that demonstrate the relationship between them and the compelling question in an inquiry.</p> <p><b>SS.8.3.</b> Gather relevant information from multiple sources using the origin, authority, structure, context, and corroborative value of the sources to guide the selection.</p> <p><b>SS.8.15.</b> Evaluate how economic decisions affect the wellbeing of individuals, businesses, and society.</p>	<p>21.6-8.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use appropriate principles of communication effectively.</p> <p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p>	<p><b>Grade 6</b> SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b> SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b> SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b> SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b> RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p><b>SS.8.28.</b> Explain how investing may build wealth and help meet financial goals.</p> <p><b>SS.8.29.</b> Identify ways insurance may minimize personal financial risk.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>Demonstrate appropriate risk-taking.</p> <p>21.6-8.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Leverage the strengths of others to accomplish a common goal.</p> <p>21.6-8.ES.4</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>	<p><b>Grade 6</b> RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b> RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b> SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b> SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b> RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

# JA Finance Park

Unit Description	Social Studies Standards	Employability Standards	Common Core ELA	Math
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide</li> <li>▪ Examine debit and credit cards and their use</li> <li>▪ Explain the benefits and common pitfalls of credit cards</li> <li>▪ Explain the benefits of debit cards</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money</li> </ul>	<p><b>SS.8.27.</b> Calculate the cost of borrowing money for different types of goods.</p>	<p>21.6-8.ES.1</p> <p>Work appropriately and productively with others</p> <p>Use appropriate principles of communication effectively</p> <p>21.6-8.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Leverage the strengths of others to accomplish a common goal.</p> <p>Demonstrate integrity and ethical behavior.</p> <p>21.6-8.ES.5</p> <p>Deliver quality job performance on time.</p> <p>Demonstrate accountability for individual performance</p>	<p><b>Grade 6</b> SL.6.1 SL.6.2</p> <p><b>Grades 9-10</b> L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> RP.7.R2.b NS.7.3 SP.7.5</p> <p><b>Grade 8</b> G.8 SP.8.2</p>

# JA Finance Park

Unit Description	Social Studies Standards	Employability Standards	Common Core ELA	Math
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Compare teen and adult spending patterns</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Relate the need to save money to meet goals</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p><b>SS.8.26.</b> Discuss the components of a personal spending plan, including income, planned saving and expenses.</p>	<p>21.6-8.ES.1</p> <p>Work appropriately and productively with others</p> <p>Use appropriate principles of communication effectively</p> <p>21.6-8.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Leverage the strengths of others to accomplish a common goal.</p> <p>Demonstrate integrity and ethical behavior.</p> <p>21.6-8.ES.5</p> <p>Deliver quality job performance on time.</p> <p>Demonstrate accountability for individual performance</p>	<p><b>Grade 6</b></p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Reflect on their simulation experience</li> </ul>	<p>SS.8.26. Discuss the components of a personal spending plan, including income, planned saving and expenses.</p> <p>SS.8.27. Calculate the cost of borrowing money for different types of goods.</p> <p>SS.8.28. Explain how investing may build wealth and help meet financial goals.</p>	<p>21.6-8.ES.1</p> <p>Work appropriately and productively with others</p> <p>Use appropriate principles of communication effectively</p> <p>21.6-8.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Leverage the strengths of others to accomplish a common goal.</p> <p>Demonstrate integrity and ethical behavior.</p> <p>21.6-8.ES.5</p> <p>Deliver quality job performance on time.</p> <p>Demonstrate accountability for individual performance</p>	<p><b>Grade 6</b></p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p><b>Grade 7</b></p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p><b>Grade 8</b></p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p><b>Grades 9-10</b></p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

# JA Finance Park PBL

Unit Description	Financial Literacy Standards	Employability Skills	Common Core ELA
<p><b>Unit 1: Income</b></p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul>	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p> <p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p> <p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>21.9-12.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work</p> <p>Use all the appropriate principles of communication effectively</p>	<p><b>Grades 9-10</b></p> <p>RI .9–10.4</p> <p>W. 9-10. 1,4</p> <p>SL. 9-10. 1</p> <p>L.9-10. 1,4</p> <p><b>Grades 11-12</b></p> <p>RI 11/12.4</p> <p>W.11/12. 1,4</p> <p>SL.11/12. 1</p> <p>L.11/12. 1,4</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of savings options and investment vehicles</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>SS-FL.9-12.21. Evaluate short-term savings tools.</p> <p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p> <p>SS-FL.9-12.23. Justify reasons to use various forms of insurance.</p> <p>SS-FL.9-12.24. Establish strategies for protection of personal identity and other forms of fraud.</p>	<p>21.9-12.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use all the appropriate principles of communication effectively.</p> <p>21.9-12.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Demonstrate appropriate risk-taking.</p> <p>21.9-12.ES.4</p> <p>Perform work without oversight. Use time efficiently to manage workload</p>	<p><b>Grades 9-10</b></p> <p>RI .9–10.1</p> <p>W. 9-10. 1,4,9</p> <p>SL. 9-10. 1</p> <p>L.9-10. 1,4</p> <p><b>Grades 11-12</b></p> <p>RI .11-12. 1</p> <p>W.11-12. 1,4,9</p> <p>SL11-12. 1</p> <p>L.11-12. 1,4</p>

# JA Finance Park PBL

Unit Description	Financial Literacy Standards	Employability Skills	Common Core ELA
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>	<p>SS-FL.9-12.18. Analyze the cost and benefits of different types of credit and debt.</p> <p>SS-FL.9-12.19. Summarize a borrower's rights and responsibilities.</p> <p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p> <p>SS-FL.9-12.24. Establish strategies for protection of personal identity and other forms of fraud.</p>	<p>21.9-12.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use all the appropriate principles of communication effectively.</p> <p>21.9-12.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Demonstrate appropriate risk-taking.</p> <p>21.9-12.ES.4</p> <p>Perform work without oversight. Use time efficiently to manage workload</p>	<p><b>Grades 9-10</b></p> <p>SL. 9-10.1,4</p> <p>L.9-10. 1,4</p> <p><b>Grades 11-12</b></p> <p>SL11-12.1,4</p> <p>L.11-12.1,4</p>
<p><b>Unit 4: Budget+</b></p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-FL.9-12.21. Evaluate short-term savings tools.</p>	<p>21.9-12.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Assess one's own mastery of skills.</p> <p>Set and achieve high standards and goals.</p> <p>Engage in effective problem solving process.</p>	<p><b>Grades 9-10</b></p> <p>RI .9-10.1</p> <p>SL. 9-10.1</p> <p>L.9-10.1,4</p> <p><b>Grades 11-12</b></p> <p>RI .11-12.1</p> <p>SL11-12.1</p> <p>L.11-12.1,4</p>

# JA Finance Park PBL

Unit Description	Financial Literacy Standards	Employability Skills	Common Core ELA
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul>	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-FL.9-12.21. Evaluate short-term savings tools.</p>	<p>21.9-12.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Assess one’s own mastery of skills.</p> <p>Set and achieve high standards and goals.</p> <p>Engage in effective problem solving process.</p>	<p><b>Grades 9-10</b></p> <p>RI .9–10.1,4,8</p> <p>W. 9-10. 1</p> <p>W. 9-10.4-9</p> <p>SL. 9-10. 1</p> <p>SL.9-10.4-6</p> <p>L.9-10. 1-6</p> <p><b>Grades 11-12</b></p> <p>RI .11-12.1,4,8</p> <p>W.11-12.1</p> <p>W. 11-12.4-9</p> <p>SL.11-12. 1</p> <p>SL.11-12.4-6</p> <p>L.11-12. 1-6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Financial Literacy Standards	Employability Skills	Common Core ELA
<p><b>Theme 1: Employment and Income</b></p> <p><b>Foundation 1 Career Cluster</b></p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Examine careers and corresponding career clusters.</li> <li>Apply interests and skills to specific career clusters.</li> <li>Research possible careers within a chosen career cluster.</li> <li>Analyze how interests and skills may relate to a specific career cluster.</li> </ul>	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p>	<p>21.9-12.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work</p> <p>Use appropriate principles of communication effectively</p> <p>21.9-12.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Leverage the strengths of others to accomplish a common goal</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p><b>Theme 1 Foundation 2 Net Income</b></p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the difference between gross pay and net pay.</li> <li>Identify the components on an earnings statement (pay stub) that affect net income.</li> <li>Calculate net monthly income after removing taxes, benefits, and other deductions.</li> </ul>	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p><b>21.9-12.ES.2</b></p> <p><b>Adapt to varied roles, responsibilities, and expectations</b></p> <p>Work effectively in a climate of ambiguity and changing priorities</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>



# JA Finance Park Advanced

Unit Description and Objectives	Financial Literacy Standards	Employability Skills	Common Core ELA
<p><b>Theme 2: Employment and Education</b></p> <p><b>The Value of Education</b></p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the benefits of postsecondary education, including trade schools and military service.</li> <li>Identify the income projection for a variety of careers.</li> <li>Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</li> </ul>	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p>	<p>21.9-12.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work</p> <p>Use appropriate principles of communication effectively</p> <p>21.9-12.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Leverage the strengths of others to accomplish a common goal</p>	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p><b>Theme 3: Financial Responsibility and Decision Making</b></p> <p><b>Financial Decision Making</b></p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use rational and considered decision-making steps to select financial goals and priorities.</li> <li>Explain how decisions made today can impact the future</li> </ul>	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations.</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>Demonstrate appropriate risk-taking.</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Financial Literacy Standards	Employability Skills	Common Core ELA
<p><b>Theme 4: Planning and Money Management</b></p> <p><b>Next-Level Budgeting</b></p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize some of the reasons why people might spend more than they earn.</li> <li>▪ Identify and use parts of a budget.</li> <li>▪ List the long-term effects of overspending.</li> </ul>	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>21.9-12.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work</p> <p>Use appropriate principles of communication effectively</p> <p>21.9-12.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Leverage the strengths of others to accomplish a common goal</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<p><b>Theme 5: Risk Management and Insurance</b></p> <p><b>Insurance</b></p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize strategies for managing risk.</li> <li>▪ List the benefits of having insurance for risk management.</li> <li>▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</li> <li>▪ Compare insurance policies.</li> </ul>	<p><b>SS-FL.9-12.23.</b> Justify reasons to use various forms of insurance.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>Demonstrate appropriate risk-taking.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Financial Literacy Standards	Employability Skills	Common Core ELA
<p><b>Theme 6: Investing</b></p> <p><b>Investing for the Future</b></p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize different investment options.</li> <li>Compare the benefits and risks of various investment options.</li> <li>Create a diversified investment portfolio that maximizes profit</li> </ul>	<p>SS-FL.9-12.21. Evaluate short-term savings tools.</p> <p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>21.9-12.ES.1</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work</p> <p>Use appropriate principles of communication effectively</p> <p>21.9-12.ES.3</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <p>Leverage the strengths of others to accomplish a common goal</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>
<p><b>Theme 7: Simulation and Debrief</b></p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify key learnings from the JA Finance Park simulation.</li> <li>Analyze and apply lessons learned to future career and money management goals.</li> </ul>	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p> <p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-FL.9-12.18. Analyze the cost and benefits of different types of credit and debt.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p>	<p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>Set and achieve high standards and goals.</p> <p>Engage in effective problem solving process.</p> <p>21.6-8.ES.5</p> <p>Deliver quality job performance on time.</p> <p>Demonstrate accountability for individual performance.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	Employability Skills
<b>Theme One: Employment and Income</b>			
<p><b>Entrepreneurial Strengths and Talents</b></p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the characteristics of a successful entrepreneur.</li> <li>Examine personal entrepreneurial qualifications and characteristics.</li> <li>Develop a plan for building entrepreneurial skills.</li> </ul>	<p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>
<p><b>Job Loss</b></p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</li> <li>Develop a plan for preparing for job loss.</li> <li>Identify professional development and job retraining opportunities to help when job loss happens.</li> </ul>	<p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Engage in effective problem solving process.</p>
<p><b>My Work Values and Responsibilities</b></p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</li> <li>Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</li> </ul>		<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	Employability Skills
<p><b>The IRS W-4 Form</b></p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the purpose of the W-4 form.</li> <li>Examine the employee sections of the W-4 form</li> </ul>	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p>
<p><b>Theme Two: Employment and Education</b></p>			
<p><b>Applying for Financial Aid with FAFSA</b></p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the rationale for completing the FAFSA form.</li> <li>Identify the resources and information required for the FAFSA form.</li> <li>Develop an action plan for completing the FAFSA form.</li> </ul>	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>
<p><b>Career Decisions</b></p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use a process to develop a career plan.</li> <li>Identify career choices that match interests and abilities</li> <li>Develop a SMART goal to help achieve a chosen career.</li> </ul>	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Engage in effective problem solving process.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	Employability Skills
<p><b>Grades Count!</b></p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions.</li> <li>▪ Calculate a possible GPA based on potential new courses.</li> <li>▪ List the positive steps they can take to be successful with potential new courses</li> </ul>	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p>	<p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p>
<p><b>Interpreting a Financial Aid Award Letter</b></p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the options available upon receiving a financial aid award letter.</li> <li>▪ Analyze the parts of a financial aid award letter.</li> <li>▪ Identify effective strategies for negotiating additional financial aid.</li> </ul>	<p>SS-FL.9-12.18. Analyze the cost and benefits of different types of credit and debt.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p>	<p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>21.9-12.ES.4</p> <p>Engage in effective problem solving process.</p>
<p><b>Paying for Postsecondary Education</b></p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify a savings goal and plan.</li> <li>▪ Contrast grants and scholarships with student loans.</li> <li>▪ Explain the responsibilities associated with student loan debt.</li> </ul>	<p>SS-FL.9-12.18. Analyze the cost and benefits of different types of credit and debt.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Engage in effective problem solving process.</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	Employability Skills
<b>Theme Three: Financial Responsibility and Decision Making</b>			
<p><b>Buying Your First Car</b></p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare benefits of buying and leasing a car.</li> <li>▪ Identify costs associated with buying and owning a car.</li> <li>▪ Explain benefits of buying new and used cars.</li> <li>▪ Analyze costs and features of several vehicles to identify the best car for one’s needs.</li> </ul>	<p>SS-FL.9-12.19. Summarize a borrower's rights and responsibilities.</p> <p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p>
<p><b>Cost of Living</b></p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare cost of living in different states.</li> <li>▪ Discover the different median wage for different states and occupations.</li> <li>▪ Make a four-step plan for the future.</li> </ul>	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p> <p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p>
<p><b>My Financial Future and Debt</b></p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the effects of late or missed payments.</li> <li>▪ Explain the effect of debts on a person’s net worth.</li> <li>▪ Distinguish between good use and misuse of credit cards.</li> </ul>	<p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Engage in effective problem solving process.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	Employability Skills
<p><b>Philanthropy</b></p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the difference between philanthropy and charity.</li> <li>▪ Express how society benefits when others donate money for worthy causes.</li> <li>▪ Evaluate how philanthropy fits within a personal financial plan.</li> <li>▪ Clarify how charitable giving may have tax benefits.</li> </ul>	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>
<p><b>Planning for Financial Success</b></p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the steps for financial goal planning.</li> <li>▪ Identify a financial goal and develop a plan to reach it.</li> </ul>	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p>	<p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p>
<p><b>Sales and Property Taxes</b></p> <p>Students determine the impact taxes have on financial decision making.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain what taxes are used for.</li> <li>▪ Recognize different types of taxes.</li> <li>▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home.</li> </ul>	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Assess mastery of skills.</p> <p>21.9-12.ES.4</p> <p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>



# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	Employability Skills
<b>Theme Four: Planning and Money Management</b>			
<p><b>A World Without Cash</b></p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explore different payment types, and classify the pros and cons of using payment apps.</li> <li>Identify potential security issues with using payment apps.</li> <li>Analyze how to use a payment app to manage spending.</li> </ul>	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>
<p><b>Extracurricular Expenses</b></p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Outline a short-term financial goal for how to save for extracurricular expenses.</li> <li>Generate a personal budget to achieve the goal</li> </ul>	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	Employability Skills
<p><b>Unexpected Expenses</b></p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Evaluate if an emergency fund should be used for different emergency scenarios.</li> <li>Create an emergency fund savings plan for an emergency.</li> <li>Analyze how saving for an emergency fund can impact a monthly budget.</li> </ul>	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-Econ.9-12.13. Apply the concept of scarcity when making economic decisions.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.6-8.ES.4</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload.</p> <p>Engage in effective problem solving process.</p>
<p><b>Theme Five: Risk Management and Insurance</b></p>			
<p><b>Auto Insurance</b></p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Differentiate among the main types of auto insurance coverage.</li> <li>Identify ways to mitigate risk to help keep auto insurance costs down.</li> </ul>	<p>SS-FL.9-12.23. Justify reasons to use various forms of insurance.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p>
<p><b>Mortgages</b></p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the expenses associated with taking out a mortgage.</li> <li>Differentiate among different types of mortgages.</li> </ul>	<p>SS-FL.9-12.19. Summarize a borrower's rights and responsibilities.</p> <p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	Employability Skills
<b>Theme 6: Investing</b>			
<p><b>Purchasing Stocks</b></p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize basic principles of investing in stocks.</li> <li>Identify factors that affect stocks and the stock market.</li> <li>List strategies for smart investing.</li> </ul>	<p>SS-FL.9-12.21. Evaluate short-term savings tools.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Engage in effective problem solving process.</p>
<p><b>Investing for Retirement</b></p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the benefits of funding retirement early.</li> <li>Compare features and benefits of retirement plans, including 401(k)s and IRAs.</li> </ul>	<p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p>	<p>21.6-8.ES.2</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p> <p>21.9-12.ES.4</p> <p>Engage in effective problem solving process.</p>