



empowering young people to
own their economic success®

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

Updated November 2018
Massachusetts Revised Social Studies Standards
[Employability and Career Readiness Knowledge and Skills](#)
Junior Achievement USA®
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Colorado Springs, CO 80906
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Overview

Junior Achievement programs offer a multidisciplinary approach that connects learning across social studies disciplines, such as economics, geography, history, government, and civics, while incorporating mathematical concepts and reasoning and language arts skills.

In this document, Junior Achievement programs are correlated to the Massachusetts Revised Social Studies Standards and the Employability and Career Readiness Knowledge and Skills as well as the Common Core English Language Arts (ELA) and Mathematics Standards. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

High School Programs

JA Be Entrepreneurial[®] introduces students to the essential components of a practical business plan, and challenges them to start an entrepreneurial venture while still in high school.

JA Career Success[®] equips students with the tools and skills required to earn and keep a job in high-growth career industries.

JA Company Program[®] Blended Model unlocks the innate ability in students to fill a need or solve a problem in their community by launching a business venture and unleashing their entrepreneurial spirit. Each of the program's 13 meetings allows students to work individually or in groups to take a closer look at business-related topics while continuing to run a business.

JA Economics[®] examines the fundamental concepts of micro-, macro-, and international economics.

JA Exploring Economics[®] fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics.

JA Job Shadow[®] prepares students to be entrepreneurial thinkers in their approach to work. Students will acquire and apply the skills needed in demanding and ever-changing workplaces.

JA Personal Finance[®] Blended Model allows students to experience the interrelationship between today's financial decisions and future financial freedom.

JA Titan[®] introduces critical economics and management decisions through an interactive simulation.

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	Economics Standards	Vocational Framework Strand 5
<p>Session One: Introduction to Entrepreneurship</p> <p>Students test their knowledge about entrepreneurship. They begin the process to select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Recognize the elements of a successful business startup Evaluate myths and facts about entrepreneurship Consider product-development options 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,4,6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>15. Explain the function of profit in a market economy as an incentive for entrepreneurs to accept the risks of business failure.</p>	<p>5.A.01.01 Define entrepreneurship and be able to recognize and describe the characteristics of an entrepreneur.</p>
<p>Session Two: What’s My Business?</p> <p>Students select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Recognize the importance of carefully selecting a product or service before starting a business Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>15. Explain the function of profit in a market economy as an incentive for entrepreneurs to accept the risks of business failure.</p>	<p>5.C.01.01 Explain the role of business in the economy.</p> <p>5.C.01.02 Describe the relationship between business and community.</p>
<p>Session Three: Who’s My Customer?</p> <p>Students analyze potential markets.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Recognize the importance of analyzing markets Apply a needs assessment of the market available to a specific product 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>11. Describe the role of buyers and sellers in determining the equilibrium price.</p>	<p>5.B.01.03 Utilize a decision-making process to make effective business decisions.</p> <p>5.C.01.03 Describe methods of market research and identifying target markets.</p>
<p>Session Four: What’s My Advantage?</p> <p>Students determine how to set a product apart from its competition.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Define competitive advantages and recognize them in other businesses Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>54. Define and distinguish between absolute and comparative advantage and explain how most trade occurs because of a comparative advantage in the production of a particular good or service.</p>	<p>5.C.01.05 Compare and contrast the promotional tools and techniques used to sell products, services, images and ideas.</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core ELA	Economics Standards	Vocational Framework Strand 5
<p>Session Five: Competitive Advantages</p> <p>Students decide how to set a product or service apart from the competition.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate competitive advantages ▪ Select competitive advantages that will drive a developing business venture 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>28. Explain ways that firms engage in price and non-price competition.</p>	<p>5.C.01.08 Identify and use sales techniques to meet client needs and wants.</p>
<p>Session Six: Ethics Are Good for Business</p> <p>Students consider consequences in making ethical business decisions.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate short- and long-term consequences in making ethical decisions ▪ Express that being ethical can be good for business 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>FL. 6. Explain the state and federal governments' roles in consumer protection.</p>	<p>5.A.01 Demonstrate an understanding of the practices required to start a business.</p> <p>5.E.01.02 Describe and identify ethical business practices.</p>
<p>Session Seven: The Business Plan</p> <p>Students compile a sample business plan.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>23. Identify the three basic ways that firms finance operations (retained earnings, stock issues, and borrowing), and explain the advantages and disadvantages of each.</p>	<p>5.A.01.03 Identify and explain the purpose and contents of a business plan.</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	Economics Standards	Vocational Framework Strand 4
<p>Session One: Get Hired–Critical Thinking and Creativity</p> <p>Students are introduced to the need to be work ready by developing the 4 C’s skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Use a problem-solving technique to solve personal and professional problems ▪ Apply critical-thinking skills to work-based problems ▪ Recognize that decisions made in the workplace have consequences 	<p>Grades 9–10 RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>FL.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>	<p>4.C.04.05 Demonstrate the ability to evaluate multiple solutions to problems and challenges using critical reasoning and workplace/industry knowledge and select the best solution to the problem.</p>
<p>Session Two: Get Hired–Communication and Conflict-Management Skills</p> <p>Students apply communication skills to resolve conflicts in work-based scenarios. They role-play conflicts and conflict management, and explore behaviors that inflame conflict and behaviors that lead to resolution.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize common responses to conflict ▪ Apply conflict-management skills to resolve work-based issues 	<p>Grades 9–10 RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>FL.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>	<p>4.B.01.01 Communicate effectively using the language and vocabulary appropriate to a variety of audiences within the workplace including coworkers, supervisors and customers.</p>
<p>Session Three: Get Hired–Collaboration and Creativity</p> <p>Students practice collaboration, a 4 C’s skill, by using a teambuilding model referred to as the GRPI (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Demonstrate collaboration with team members to accomplish work-based challenges ▪ Recognize the components of a high-performance team 	<p>Grades 9–10 RI.9-10.4 SL.9-10.1,6 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>FL.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>	<p>4.C.03.01 Demonstrate ability (both verbally and non-verbally) to accept direction and constructive criticism and to implement solutions to change behaviors.</p> <p>4.C.04.01 Evaluate assigned tasks for time to completion and prioritization.</p> <p>4.C.06 Interact appropriately with coworkers.</p>
<p>Session Four: Get Hired–Strong Soft Skills</p> <p>Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify soft skills that are in demand by employers ▪ Demonstrate personal soft skills in a mock interview 	<p>Grades 9–10 RI.9-10.4 W.9-10.2 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>FL.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>	<p>4.A.03.03 Practice effective interviewing skills: appearance, inquiry and dialogue with interviewer, positive attitude and evidence of work ethic and skills.</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Common Core ELA	Economics Standards	Vocational Framework Strand 4
<p>Session Five: Know Your Work Priorities</p> <p>Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of being focused, proactive, and adaptable when exploring careers ▪ Rank work environment priorities as an anchor for making career planning decisions 	<p>Grades 9–10 RI.9-10.4 SL.9-10.1 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4 SL.11-12.1 L.11-12.1</p>	<p>FL.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>	<p>4.A.01.03 Examine potential career field(s)/discipline(s) and identify criteria to select, secure and keep employment in chosen field(s).</p>
<p>Session Six: Know Who’s Hiring</p> <p>In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs ▪ Identify the education and training needed to be adaptable and competitive in the job market 	<p>Grades 9–10 W.9-10.1 L.9-10.1</p> <p>Grades 11–12 L.11-12.1</p>	<p>FL.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>	<p>4.A.01.04 Research and evaluate a variety of careers utilizing multiple sources of information and resources to determine potential career(s) and alternatives.</p> <p>4.A.01.05 Identify training and education requirements that lead to employment in chosen field(s) and demonstrate skills related to evaluating employment opportunities.</p>
<p>Session Seven: Know Your Personal Brand</p> <p>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explore how to hunt for a job and the tools needed ▪ Determine choices they can make to create a positive personal brand as they build their careers 	<p>Grades 9–10 RI.9-10.4,5 W.9-10.2 SL.9-10.1,2 L.9-10.1</p> <p>Grades 11–12 RI.11-12.4,5 W.11-12.1,3,9 SL.11-12.1,2 L.11-12.1</p>	<p>FL.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>	<p>4.A.03.03 Practice effective interviewing skills: appearance, inquiry and dialogue with interviewer, positive attitude and evidence of work ethic and skills.</p>

JA Company Program – Blended Model

Session Details	Massachusetts Academic Standards	Common Core English Language Arts	Literacy in History/Social Studies
<p>Meeting One: Start a Business</p> <p>Students examine their own entrepreneurial traits, how those traits fit within the Company structure, and explore potential ways to fund their venture.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Identify what they will be doing in JA Company Program. • Share important information about prior knowledge, beliefs, and attitudes. • Build relationships with others in their group. • Determine entrepreneurial traits and choose a business team • Explore potential ways to fund their venture. 	<p>Social Studies- Economics</p> <p>15. Explain the function of profit in a market economy as an incentive for entrepreneurs to accept the risks of business failure.</p> <p>CTE Marketing</p> <p>2.J.01.01 Define entrepreneurship.</p> <p>2.J.01.02 List the characteristics and skills of an entrepreneur.</p> <p>2.J.01.03 Explain the disadvantages and advantages of being an entrepreneur.</p>	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4 W.9-10.6 SL.9-10.1-2 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.6 SL.11-12.1-2, SL.11-12.4 L.11-12.1-2 L.11-12.6</p>	NA
<p>Meeting Two: Fill a Need</p> <p>Students brainstorm potential products and services that could fill a need or solve a problem and determine which business ideas should be vetted further.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Collaborate as a group to decide on the product or service that the Company will sell. • Narrow the list of potential business ideas by answering critical questions about each one. 	<p>Social Studies- Economics</p> <p>1 Define each of the productive resources (natural, human, capital) and explain why they are necessary for the production of goods and services.</p> <p>2 Explain how consumers and producers confront the condition of scarcity, by making choices that involve opportunity costs and tradeoffs.</p> <p>22. Compare and contrast the following forms of business organization: sole proprietorship, partnership, and corporation.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 RI.9-10.4 W.9-10.4 W.9-10.6-7 SL.9-10.1-2 SL.9-10.4-5 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.6 SL.11-12.1-2, SL.11-12.4 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.4 RH.6</p> <p>Grades 11-12</p> <p>RH.1 RH.4 RH.6</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Meeting Three: Vet the Venture</p> <p>Students conduct research on their top product or service ideas and decide on which idea to move forward with based on a series of factors.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Conduct research on top business ideas. • Decide which product or service idea to move forward with. • Submit the product idea for approval. 	<p>Social Studies- Economics</p> <p>26. Explain how competition among many sellers lowers costs and prices and encourages producers to produce more.</p> <p>CTE Marketing</p> <p>2.C.02.01 Conduct a Strength, Weaknesses, Opportunities, Threats (SWOT) analysis.</p> <p>2.J.01.05 Define legal steps in establishing a business.</p> <p>2.J.01.06 Measure feasibility of a new business venture.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.6-7 SL.9-10.1-3 L.9-10.1-2</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.4 W.11-12.6-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.4</p> <p>Grades 11-12</p> <p>RH.1 RH.4</p>
<p>Meeting Four: Create a Structure</p> <p>Students form business teams and begin to develop their business plan through a series of specialized tasks.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Form and select Business Teams. • Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business. • Work individually or with other Company members to conduct research and complete tasks in order to launch the business. 	<p>Social Studies- Economics</p> <p>22. Compare and contrast the following forms of business organization: sole proprietorship, partnership, and corporation.</p> <p>CTE Marketing</p> <p>2.E.01 Develop policies and procedures to protect workplace security.</p> <p>2.P.01 Explain the concepts, systems and tools needed to gather, access, synthesize, evaluate and disseminate information in making business decisions.</p>	<p>Grades 9-10</p> <p>RI.9-10.1-2 W.9-10.2,4 W.9-10.6-7 SL.9-10.1-3 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.4 W.11-12.6-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2. whST.4 whST.5 whST.6</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Meeting Five: Launch the Business</p> <p>Business teams report on their tasks and findings to the entire Company and come to a consensus on major decisions as they launch the business and finalize their business plan.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Engage in business communication and implementation. Research business processes, and integrate information across all teams. Apply the concept of accountability to practices in the Company. Complete a business plan. 	<p>Social Studies- Economics</p> <p>11. Describe the role of buyers and sellers in determining the equilibrium price.</p> <p>12. Describe how prices send signals to buyers and sellers.</p> <p>CTE Marketing</p> <p>2.J.01.07 Determine resources needed for a new business to contribute to its startup viability.</p> <p>2.M.01 Demonstrate foundational knowledge of product/service management.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 whST.2 whST.6</p> <p>Grades 11-12</p> <p>RH.1 whST.2 whST.6</p>
<p>Meeting Six through Eleven: Run the Business</p> <p>Each week, business teams meet to provide status updates to the entire Company, review priorities, and accomplish tasks to meet Company goals and objectives.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Practice business communication and implementation. Practice task prioritization. Practice follow-through. Submit important information. Practice problem solving 	<p>CTE Marketing</p> <p>2.N.01 Apply effective skills in all domains of communication.</p> <p>4.B.01 Demonstrate appropriate oral and written communication skills in the workplace.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4-7 SL.9-10.1-2 SL.9-10.4-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2,4 W.11-12.5-6 SL.11-12.1-2 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.9</p>
<p>Topic: Capitalization</p> <p>Independently or in groups, members examine types of capitalization and practice the art of the pitch for future start-up capital.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Explore sources of capital. Consider which sources of capital might be used for the Company. Learn pitch ideas for building capital or obtaining funding. Present a pitch. 	<p>Social Studies- Economics</p> <p>5. Predict how interest rates act as an incentive for savers and borrowers.</p> <p>6. Recognize that voluntary exchange occurs when all participating parties expect to gain.</p> <p>23. Identify the three basic ways that firms finance operations (retained earnings, stock issues, and borrowing), and explain the advantages and disadvantages of each.</p> <p>CTE Marketing</p> <p>2.D.02 Analyze financial needs and goals to determine financial requirements.</p>	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2 W.11-12.4-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-9</p>

JA Company Program – Blended Model

Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Topic: Finance</p> <p>Independently or in groups, members practice using the company’s financial tools for their own future business idea.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Examine the most important financial elements of a startup. • Practicing using the Business Finance Tool. 	<p>Social Studies- Economics</p> <p>51. Compare and contrast credit, savings, and investment services available to the consumer from financial institutions.</p> <p>CTE Marketing</p> <p>2.D.01 Explain the fundamental principles of monetary exchanges.</p> <p>2.D.04 Manage financial resources to ensure solvency.</p> <p>2.O.01 Explain changes that affect the accounting equation.</p> <p>2.O.06 Prepare Financial Statements.</p>	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 W.11-12.2 W.11-12.4-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 whST.2 whST.4-6 whST.7-9</p>
<p>Topic: Management and Leadership</p> <p>Independently or in groups, members explore aspects of leadership.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Research how leaders make decisions. • Investigate how leaders influence a company, beyond giving direction. • Provide evidence of a leader’s specific leadership style. • Develop a TED-style talk on leadership. 	<p>CTE Marketing</p> <p>4.C.06 Interact appropriately with coworkers</p>	<p>Grades 9-10</p> <p>RI.9-10.1-2 RI.9-10.4,8 SL.9-10.1-4 L.9-10.1-2</p> <p>Grades 11-12</p> <p>RI.11-12.1 RI.11-12.4 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.4 RH.8</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.4 RH.8</p>
<p>Topic: Marketing</p> <p>Independently or in groups, members explore aspects of leadership.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Learn about the 4 P’s of marketing— Product, Place, Price, and Promotion—and how they are related. • Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s. 	<p>Social Studies- Economics</p> <p>4. Describe how people respond predictably to positive and negative incentives.</p> <p>CTE Marketing</p> <p>2.C.01 Explain the role and function of business marketing to facilitate economic exchanges with customers.</p> <p>2.C.03.04 Create and analyze a target market for a product/service.</p>	<p>Grades 9-10</p> <p>RI.9-10.1,4 SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 W.11-12.6-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.3 RH.4 RH.9</p> <p>Grades 11-12</p> <p>RH.1 RH.3 RH.4 RH.9</p>

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Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Topic: Sales</p> <p>Independently or in groups, members practice sales techniques through a video blog.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Understand tips for sales success. • Create a video blog entry about a product or service to practice these tips. 	<p>CTE Marketing</p> <p>2.B.02.01 Approach the customer in a manner appropriate to the situation and/or industry.</p> <p>2.B.02.03 Identify customer objectives, concerns and problems as they pertain to the product/service.</p> <p>2.F.01 Demonstrate foundational knowledge of the principles of selling.</p> <p>Demonstrate foundational knowledge of the principles of selling.</p> <p>2.F.02 Develop prospecting methods to acquire new customers.</p> <p>2.H.01.01 Explain ways a company or organization can market itself, including choosing a name, designing logos and promotional materials, advertising and the importance of word-of-mouth.</p>	<p>Grades 9-10</p> <p>RI.9-10.1 RI.9-10.4 W.9-10.4-5 SL.9-10.1 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 W.11-12.4 SL.11-12.1 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10</p> <p>RH.1 RH.4 rhST.4-6</p> <p>Grades 11-12</p> <p>RH.1 RH.4 rhST.4-6</p>
<p>Topic: Supply Chain</p> <p>Independently or in groups, members explore the basic supply chain and examine quality control techniques.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explore the interconnected links in a supply chain. • Define standards for communicating about production. • Apply the concept of quality control to practices in the Company. 	<p>CTE Marketing</p> <p>2.E.03 Implement purchasing procedures to obtain business supplies, equipment and services</p>	<p>Grades 9-10</p> <p>RI.9-10.1 RI.9-10.4 W.9-10.4-5 SL.9-10.1 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.1 W.11-12.4 SL.11-12.1 L.11-12.1-2 L.11-12.6</p>	

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Session Details	Academic Standards	Common Core ELA	Literacy in History/Social Studies
<p>Meeting Twelve: Liquidate the Company</p> <p>Students conclude remaining company business operations, liquidate the Company, and decide what to do with the profits.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Explain and follow the liquidation process. • Complete business closing and liquidation tasks, including recordkeeping. • Create an annual report. 	<p>Social Studies- Economics</p> <p>15. Explain the function of profit in a market economy as an incentive for entrepreneurs to accept the risks of business failure.</p>	<p>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.2 W.9-10.4 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2,4 SL.11-12.1 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.2 RH.4 whST.2-4</p> <p>Grades 11-12 RH.1 RH.2 RH.4 whST.2-4</p>
<p>Meeting Thirteen: Create a Personal Action Plan</p> <p>Students create their own personal action plan using the knowledge and experience gained throughout the program.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> • Understand the importance of networking. • Complete a personal action plan. • Explore potential career options. 	<p>CTE Marketing</p> <p>4.A.01.05 Identify training and education requirements that lead to employment in chosen field(s) and demonstrate skills related to evaluating employment opportunities.</p>	<p>Grades 9-10 RI.9-10.1 RI.9-10.4 W.9-10.2 W.9-10.4-7 SL.9-10.1-3 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2,4 W.11-12.4-7 SL.11-12.1-2 SL.11-12.4-5 L.11-12.1-2 L.11-12.6</p>	<p>Grades 9-10 RH.1 RH.2 RH.4 whST.2-6</p> <p>Grades 11-12 RH.1 RH.2 RH.4 whST.2-6</p>

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Topic Descriptions	Key Learning Objectives	Common Core English Language Arts	Massachusetts Economics Standards
<p>Topic One: Introduction to Economics</p> <p>Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the nature of human wants and how they are satisfied ▪ Identify and define the four factors of production ▪ Define the meanings of scarcity and opportunity cost ▪ Explain the key ideas in the economic way of thinking ▪ Explain what it means to think at the margin ▪ Describe the choices businesses face and a major goal of business ▪ Identify the basic economic decisions facing all societies ▪ Describe the two branches of economics ▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise ▪ Describe the nature of command, traditional, and mixed economic systems ▪ Explain the three kinds of models economists use ▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy ▪ Define money and explain its three functions ▪ Identify the goals of the U.S. economic system 	<p>Grades 9–10 RI.9-1.2,4 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-3 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<ol style="list-style-type: none"> 1. Define each of the productive resources (natural, human, capital) and explain why they are necessary for the production of goods and services. 2. Explain how consumers and producers confront the condition of scarcity, by making choices that involve opportunity costs and tradeoffs. 3. Identify and explain the broad goals of economic policy such as freedom, efficiency, equity, security, growth, price stability, and full employment. 6. Recognize that voluntary exchange occurs when all participating parties expect to gain. 7. Compare and contrast how the various economic systems (traditional, market, command, mixed) try to answer the questions: What to produce? How to produce it? And for whom to produce it? 8. Describe how clearly defined and enforced property rights are essential to a market economy. 47. Explain the basic functions of money (e.g., medium of exchange, store of value, unit of account).

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Topic Descriptions	Key Learning Objectives	Common Core ELA/Math	Economics Standards
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer</p> <p>Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course. Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the role prices play in a market economy ▪ Define demand and describe how it illustrates the price effect ▪ Explain why people buy more of something at lower prices and less at higher prices ▪ Describe the relationship between individuals' demands and market demand ▪ Define the price elasticity of demand and explain what determines it ▪ Describe the difference between the price effect and a change in demand ▪ Describe how supply is related to opportunity cost ▪ Define supply and explain the price effect related to supply ▪ Explain why producers want to sell more of something at higher prices and less at lower prices ▪ Describe the relationship between market supply and the supplies of individual sellers ▪ Explain the price elasticity of supply and what determines it ▪ Describe the difference between the price effect and a change in supply ▪ Describe how competitive markets "clear" the amount buyers want to purchase with the amount sellers want to sell ▪ Explain the nature of shortages and surpluses and how market competition eliminates them ▪ Describe how market-clearing prices motivate people to produce goods and services ▪ Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices ▪ Identify the two main sources of household income ▪ Describe the factors that influence wealth accumulation ▪ Explain how personal budgets help people make good choices as consumers and savers ▪ Identify options to consider when making saving and investment decisions ▪ Describe advantages and disadvantages of using credit ▪ Explain how consumer interests are protected in our economy 	<p>Grades 9–10 RI.9-1.2,4 W.9-10.4 SL.9-10.1,2,4 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.5 SL.11-12.1,2,4 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p> <p>Common Core Math</p> <p>Algebraic Concepts CC.2.2.HS.D.1</p> <p>Statistics and Probability CC.2.4.HS.B.1 CC.2.4.HS.B.5</p>	<p>4. Describe how people respond predictably to positive and negative incentives.</p> <p>5. Predict how interest rates act as an incentive for savers and borrowers.</p> <p>10. Define supply and demand.</p> <p>11. Describe the role of buyers and sellers in determining the equilibrium price.</p> <p>12. Describe how prices send signals to buyers and sellers.</p> <p>13. Recognize that consumers ultimately determine what is produced in a market economy</p> <p>16. Demonstrate how supply and demand determine equilibrium price and quantity in the product, resource, and financial markets.</p> <p>17. Identify factors that cause changes in market supply and demand.</p> <p>18. Demonstrate how changes in supply and demand influence equilibrium price and quantity in the product, resource, and financial markets.</p> <p>20. Use concepts of price elasticity of demand and supply to explain and predict changes in quantity as price changes.</p> <p>51. Compare and contrast credit, savings, and investment services available to the consumer from financial institutions.</p> <p>52. Research and monitor financial investments such as stocks, bonds, and mutual funds.</p> <p>FL. 5. Give examples of ways people can pay for goods, services, or charitable donations (e.g., cash, credit or debit card, check, mobile phone payment, layaway plan, rent-to-own) and analyze the costs and benefits of each method of payment.</p> <p>FL.6. Explain the state and federal governments' roles in consumer protection.</p> <p>FL.6 10. Research and report on government policies such as individual retirement accounts and educational savings plans, analyzing their effectiveness as incentives for saving.</p>

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Topic Descriptions	Key Learning Objectives	Common Core ELA/Math	Economics Standards
<p>Topic Three: Businesses and Their Resources</p> <p>Chapters 7 through 11 discuss the business and economic principles that guide decision making in business firms. The roles of profit, business organization, business finance, productivity, market structure, and other related topics are addressed.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of entrepreneurs ▪ Explain the role of small business in the U.S. economy ▪ Identify information that can be helpful in starting a small business ▪ Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations ▪ Describe how large corporations are organized ▪ Describe how financial markets help businesses obtain capital resources ▪ Define equity and explain how it is used to finance business growth ▪ Identify the ways businesses save ▪ Define what a stock market is and describe why it is important ▪ Distinguish between a balance and an income statement ▪ Define gross domestic product (GDP) and how it is measured ▪ Explain how real GDP is calculated and how changes in real GDP affect living standards ▪ Define real per capita GDP ▪ Define the meaning of productivity ▪ Identify ways in which businesses have improved productivity ▪ Explain why production costs change as output changes ▪ Define the law of diminishing marginal returns and how this law affects production costs ▪ Explain economies of scale ▪ Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products ▪ Describe major changes in the U.S. labor force over the past 100 years ▪ Identify what accounts for differences in wages and salaries ▪ Identify non-market forces that affect the labor force ▪ Describe how unions arose in the U.S. and how their growth was influenced by legislation ▪ Identify aspects of current labor-management relations ▪ Explain how firms in the four types of market structure make production and pricing decisions ▪ Describe the types of business mergers ▪ Explain how marketing helps businesses compete ▪ Identify the 4 P's of marketing 	<p>Grades 9–10 RI.9-10.1,2,4 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p> <p>Common Core Math</p> <p>Algebra CC.2.2.HS.D.1</p> <p>Statistics CC.2.4.HS.B.1 CC.2.4.HS.B.5</p>	<p>15. Explain the function of profit in a market economy as an incentive for entrepreneurs to accept the risks of business failure.</p> <p>21. Explain how financial markets, such as the stock market, channel funds from savers to investors.</p> <p>22. Compare and contrast the following forms of business organization: sole proprietorship, partnership, and corporation.</p> <p>23. Identify the three basic ways that firms finance operations (retained earnings, stock issues, and borrowing), and explain the advantages and disadvantages of each.</p> <p>24. Recognize the role of economic institutions, such as labor unions and nonprofit organizations in market economies.</p> <p>25. Identify the basic characteristics of monopoly, oligopoly, and pure competition.</p> <p>26. Explain how competition among many sellers lowers costs and prices and encourages producers to produce more.</p> <p>29. Illustrate how investment in research and development, equipment and technology, and training of workers increases productivity.</p> <p>30. Describe how the earnings of workers are determined by the market value of the product produced and workers' productivity.</p> <p>41. Define aggregate supply and demand, Gross Domestic Product (GDP), economic growth, unemployment, and inflation.</p> <p>42. Explain how Gross Domestic Product (GDP), economic growth, unemployment, and inflation are calculated.</p> <p>43. Analyze the impact of events in United States history, such as wars and technological developments, on business cycles.</p>

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Topic Description	Key Learning Objectives	Common Core ELA	Economics Standards
<p>Topic Four: Government, Banking, and Economic Stability</p> <p>In chapters 12 through 14, the focus shifts to the larger economy and the roles of government and financial institutions, as well as monetary and fiscal policies used to moderate the economy's ups and downs.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the four referee roles the federal government fulfills in the economy ▪ Explain how the federal government manages the economy ▪ Describe how the federal government spends and raises its money ▪ Identify and define the two principles of taxation ▪ Explain how proportional, progressive, and regressive taxes differ ▪ Describe the justifications for and the criticisms of federal deficits and the national debt ▪ Define money and describe its functions ▪ Describe the kind of money in use in the United States ▪ Explain the services banks and other financial institutions offer ▪ Describe how banks create money ▪ Explain what the federal reserve system is and what it does ▪ Explain why the value of money changes ▪ Identify the nature of inflation and describe how people are affected by it ▪ Identify and describe the major indicators economists use to measure the health of the economy ▪ Explain the components of the gross domestic product ▪ Define unemployment and describe the types of unemployment ▪ Explain the tools of fiscal policy ▪ Explain the tools of monetary policy ▪ Describe the advantages and disadvantages of fiscal and monetary policies 	<p>Grades 9–10 RI.9-10.1,2,4 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>19. Demonstrate how government wage and price controls, such as rent controls and minimum wage laws, create shortages and surpluses.</p> <p>31. Explain how government responds to perceived social needs by providing public goods and services.</p> <p>32. Describe major revenue and expenditure categories and their respective proportions of local, state, and federal budgets.</p> <p>35. Define progressive, proportional, and regressive taxation.</p> <p>36. Describe how the costs of government policies may exceed their benefits because social or political goals other than economic efficiency are being pursued.</p> <p>37. Predict how changes in federal spending and taxation would affect budget deficits and surpluses and the national debt.</p> <p>38. Define and explain fiscal and monetary policy.</p> <p>39. Analyze how the government uses taxing and spending decisions (fiscal policy) to promote price stability, full employment, and economic growth.</p> <p>40. Analyze how the Federal Reserve uses monetary tools to promote price stability, full employment, and economic growth.</p> <p>44. Identify the different causes of inflation, and explain who gains and loses because of inflation.</p> <p>47. Explain the basic functions of money (e.g., medium of exchange, store of value, unit of account).</p> <p>48. Identify the composition of the money supply of the United States.</p> <p>49. Explain the role of banks and other financial institutions in the economy of the United States.</p> <p>50. Describe the organization and functions of the Federal Reserve System.</p>

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Topic Description	Key Learning Objectives	Common Core ELA	Economics Standards
<p>Topic Five: The Global Economy</p> <p>Chapters 15 and 16 discuss the costs and benefits of international trade, describe the structure and values of other economic systems, and address economic growth and development in industrialized and developing nations.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain why international trade is considered a two-way street ▪ Describe how imports and exports depend on each other ▪ Explain how absolute and comparative advantage differ ▪ Explain why productivity is important in international trade ▪ Identify the arguments for and against trade barriers ▪ Describe the purpose of international trade organizations ▪ Explain the nature of exchange rates and why they change ▪ Explain why a nation’s balance of payments always balances ▪ Define and describe globalization ▪ Identify the worldwide changes that have occurred as a result of globalization ▪ Explain the relationship between economic development and population growth ▪ Describe how China has changed its economy to achieve greater prosperity ▪ Identify the concerns about income growth in less- developed countries ▪ Explain the role property rights and markets can play in the protection of environmental resources ▪ Describe how governments can use market incentives to protect the environment 	<p>Grades 9–10 RI.9-10.1,2,4 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies</p> <p>Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>53. Explain the benefits of trade among individuals, regions, and countries.</p> <p>54. Define and distinguish between absolute and comparative advantage and explain how most trade occurs because of a comparative advantage in the production of a particular good or service.</p> <p>55. Define trade barriers, such as quotas and tariffs.</p> <p>56. Explain why countries sometimes erect barriers to trade.</p> <p>57. Explain the difference between balance of trade and balance of payments.</p> <p>58. Compare and contrast labor productivity trends in the United States and other developed countries.</p> <p>59. Explain how changes in exchange rates impact the purchasing power of people in the United States and other countries.</p> <p>60. Evaluate the arguments for and against free trade.</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	Common Core Math	Massachusetts Economics Standards
<p>Session One: Economic Systems—Who Makes the Big Decisions?</p> <p>Examines how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services ▪ Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p> <p>Reading and Writing for History and Social Studies Grades 9–10 RH.1-4 RH.8-9</p> <p>Grades 11–12 RH.1-4 RH.8-9</p>	<p>NA</p>	<p>7. Compare and contrast how the various economic systems (traditional, market, command, mixed) try to answer the questions: What to produce? How to produce it? And for whom to produce it?</p>
<p>Session Two: Supply and Demand—What’s It Worth to You?</p> <p>Illustrates the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Review the concepts of supply and demand ▪ Define the term market-clearing price. ▪ Demonstrate the interaction between supply and demand in a free-market economy ▪ Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price 	<p>Grades 9–10 W.9-10.2,4 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 W.11-12.2,4 SL.11-12.1-6 L.11-12.1,3,4,6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-7</p>	<p>10. Define supply and demand.</p> <p>16. Demonstrate how supply and demand determine equilibrium price and quantity in the product, resource, and financial markets.</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Economics Standards
<p>Session Three: Supply and Demand—The JA Market Game</p> <p>Demonstrates the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the interaction between supply and demand in a free-market economy, with the market’s drive toward the market-clearing price ▪ Apply real-life examples of market forces that influence supply and demand 	<p>Grades 9–10 RI.9-10.2,4,8 W.9-10.2,4,7 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4,7 SL.11-12.1-6 L.11-12.1-6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-7</p>	<p>17. Identify factors that cause changes in market supply and demand.</p> <p>18. Demonstrate how changes in supply and demand influence equilibrium price and quantity in the product, resource, and financial markets.</p>
<p>Session Four: Saving, Spending, and Investing</p> <p>Explores concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compares the characteristics, risks, and rewards of several options.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize ways to earn and increase wealth through saving and investing. ▪ Analyze examples of wealth acquired through saving and investing ▪ Evaluate different methods of saving and investing, including varied risk and rewards 	<p>Grades 9–10 RI.9-10.2,4,8 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 SL.11-12.1-6 L.11-12.1,2,3,4,6</p> <p>Reading and Writing for History and Social Studies Grades 9–10 RH.1-5 RH.7</p> <p>Grades 11–12 RH.1-4 RH.7</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-2 4-7</p>	<p>21. Explain how financial markets, such as the stock market, channel funds from savers to investors.</p> <p>FL.7 Recognize that banks and other financial institutions are businesses that loan funds received from depositors to borrowers.</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Economics Standards
<p>Session Five: Government’s Role in the Market</p> <p>Analyzes the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods ▪ Express why individuals and businesses pay taxes ▪ Analyze the impact of the government’s role in protecting private property 	<p>Grades 9–10 RI.9-10.2,4 W.9-10.2,4 SL.9-10.1-3 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4 SL.11-12.1-3 L.11-12.1-6</p>	<p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p>	<p>31. Explain how government responds to perceived social needs by providing public goods and services.</p> <p>FL. 6. Explain the state and federal governments’ roles in consumer protection</p>
<p>Session Six: Money, Inflation, and the CPI</p> <p>Focuses on inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power ▪ Explain and calculate how the Consumer Price Index (CPI) measures consumer prices ▪ Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment 	<p>Grades 9–10 RI.9-10.2,4 W.9-10.2,4 SL.9-10.1-3 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4 SL.11-12.1-3 L.11-12.1-6</p>	<p>Algebra A-SSE.1,3 A-REI.1-3</p> <p>Statistics and Probability S-IC.1 S-IC.3 S.IC.6</p> <p>Mathematical Practices 1-7</p>	<p>44. Identify the different causes of inflation, and explain who gains and loses because of inflation.</p>
<p>Session Seven: International Trade</p> <p>Compares trade policies and the global economy based on the increased utility (satisfaction) of International trade.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade ▪ Analyze the impact of trade on national and international utility 	<p>Grades 9–10 RI.9-10.2,4 W.9-10.2,4 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4 SL.11-12.1-3 L.11-12.1-6</p> <p>Reading and Writing Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>NA</p>	<p>53. Explain the benefits of trade among individuals, regions, and countries.</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Economics Standards
<p>Session Seven: International Trade</p> <p>Compares trade policies and the global economy based on the increased utility (satisfaction) of International trade.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade ▪ Analyze the impact of trade on national and international utility 	<p>Grades 9–10 RI.9-10.2,4 W.9-10.2,4 SL.9-10.1-6 L.9-10.1,2,4,6</p> <p>Grades 11–12 RI.11-12.2,4 W.11-12.2,4 SL.11-12.1-3 L.11-12.1-6</p> <p>Reading and Writing Grades 9–10 RH.1-5 RH.7-9</p> <p>Grades 11–12 RH.1-4 RH.7-9</p>	<p>NA</p>	<p>53. Explain the benefits of trade among individuals, regions, and countries.</p>

JA Job Shadow

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	Employability Standards
<p>Session One: Before the Hunt</p> <p>Students are introduced to the <i>JA Job Shadow</i> program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize career clusters that match their skills and interests ▪ Demonstrate self-awareness of their soft skills in work scenarios 	<p>Grades 9–10 RI.9-10.1 W.9-10.7 SL.9-0.1 L.9-10.4</p> <p>Grades 11–12 RI.11-2.1 SL.11-2.1 L.11-12.4</p>	<p>4.A.01.02 Assess personal strengths and interest areas to determine potential careers, career pathways and career ladders.</p> <p>4.A.01.03 Examine potential career field(s)/discipline(s) and identify criteria to select, secure and keep employment in chosen field(s).</p>
<p>Session Two: Perfect Match</p> <p>Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Review methods of identifying job openings ▪ Demonstrate professional interviewing skills ▪ Express expectations for the upcoming site visit 	<p>Grades 9–10 W.9-10.4-5 W.9-10.7 SL.9-10.1 L.9-10.1,3 L.9-10.4</p> <p>Grades 11-12 W.11-12.2,7 SL.11-12.1 L.11-12.3 L.11-12.4</p>	<p>4.A.02.02 Explore and evaluate postsecondary job opportunities and career pathways specific to career technical areas.</p> <p>4.A.03.01 Gather relevant information about potential employer(s) from multiple print and digital sources, assessing the credibility and accuracy of each source.</p> <p>4.A.03.03 Practice effective interviewing skills: appearance, inquiry and dialogue with interviewer, positive attitude and evidence of work ethic and skills.</p>
<p>Session Three: Get Hired–Collaboration and Creativity</p> <p>Students reflect on what they learned before and during the site visit, and practice business communication by composing a thank-you note. They create one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Evaluate personal priorities based on their site visit experience ▪ Showcase identified skills ▪ Apply program knowledge to at least one of four career preparation tools: career assessment, elevator pitch, resume, or infographic profile 	<p>Grades 9–10 W.9-10.4-5 W.9-10.7 SL.9-10.1,4 L.9-10.1 L.9-10.3-4</p> <p>Grades 11-12 W.11-12.4-5 W.11-12.7 SL.11-12.1,4 L.11-12.1 L.11-12.3-4</p>	<p>4.B.01.01 Communicate effectively using the language and vocabulary appropriate to a variety of audiences within the workplace including coworkers, supervisor</p> <p>4.B.01.07 Orally present technical and work-related information to a variety of audiences and customers.</p> <p>4.B.02 Demonstrate active listening skills.</p> <p>4.C.04 Demonstrate motivation and initiative.</p> <p>4.C.06 Interact appropriately with coworkers.</p>

JA Personal Finance – Blended Model

Session Descriptions	Massachusetts Economics Standards	Common Core English Language Arts	
<p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define a relationship between educational choices, career prospects, and job satisfaction. ▪ Cite evidence to support the relationship between educational choices and earning potential. ▪ Recognize that education and training affect lifetime income. 	<p>FL.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p> <p>FL.2. Explain why wages and salaries are determined by the labor market, and how changes in economic conditions (such as a recession) or the labor market (such as business shift from coal to oil or natural gas) can affect changes in a worker’s income or may cause unemployment.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1.4 9-10.RI.6</p> <p>Writing 9-10.W.2.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.3 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.4^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of making and keeping a budget or spending plan. ▪ Consider the wide range of expenditures that might make up a monthly budget. 	<p>FL. 12. Formulate a savings or financial investment plan for a future goal.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4 9-10.RI.6</p> <p>Writing 9-10.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

ELO- indicates standard best supported by an Extended Learning Opportunity

JA Personal Finance – Blended Model

Session Details	Economics Standards	Common Core ELA	
<p>Session Three: Savings</p> <p>Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize high-dollar items and unexpected costs that require savings. ▪ Review key concepts related to successfully saving money. 	<p>FL.7. Recognize that banks and other financial institutions are businesses that loan funds received from depositors to borrowers.</p> <p>FL.12. Formulate a savings or financial investment plan for a future goal</p>	<p>Grades 9-10 Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.3 9-10.L.4</p>	<p>Grades 11-12 Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1</p>
<p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Differentiate between credit and debt. ▪ Recognize the factors that affect an individual's credit score and credit history. ▪ Recognize the consequences of a low credit score 	<p>FL.13. Recognize that a credit card purchase is a type of loan from the financial institution that issued the credit card that financial institutions may charge a fee for credit card use, and that credit card interest rates tend to be higher than those for other types of loans.</p> <p>FL.14. Explain why some banks offer credit at low introductory rates that increase when a consumer makes a late payment or misses a payment.</p>	<p>Grades 9-10 Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1 9-10.L.4</p>	<p>Grades 11-12 Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2</p> <p>Language 11-12.L.1 11-12.L.4</p>
<p>Session Five: Consumer Protection</p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify behaviors that may harm their personal finances. ▪ Recognize ways to protect their finances. ▪ Define credit report. Summarize the rights people have to examine their credit reports. ▪ Define identity theft and propose solutions to identity theft. 	<p>FL.6. Explain the state and federal governments' roles in consumer protection.</p> <p>FL.15. Explain what a credit bureau does, what a credit rating is and the factors from an individual's credit history that may lead to denial of credit; explain the potential uses of credit reports and scores</p> <p>FL.17. Explain a consumer's rights for full disclosure of credit terms for a loan and for a free copy of his or her own credit report so that the consumer can verify it.</p> <p>FL.24. Explain the problems associated with identity theft and ways to protect sensitive personal information, particularly in online transactions, email scams, and telemarketing.</p>	<p>Grades 9-10 Reading for Information 9-10.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.3 9-10.L.4</p>	<p>Grades 11-12 Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1 11-12.L.3 11-12.L.4</p>

JA Personal Finance – Blended Model

Session Details	Economics Standards	Common Core ELA	
<p>Session Six: Smart Shopping</p> <p>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the factors necessary for making an informed purchase ▪ Compare and contrast prices and data when making a purchase decision ▪ Calculate savings gained through smart shopping 	<p>FL. 4. Describe the impact of advertising and social media on purchasing decisions; use data to research the effects of media sources on purchases of durable goods (such as cars or appliances) or more temporary goods and services (such as shoes, clothes, cosmetics, or transportation).</p>	<p>Grades 9-10 Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12 Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1</p>
<p>Session Seven: Risk Management</p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize risk of financial loss as an everyday reality for everyone. ▪ Recognize risk management strategies and apply them appropriately. ▪ Understand the role of personal responsibility in preventing financial loss. 	<p>FL.23. Explain the purpose of various types of insurance (e.g., health, disability, life, property and casualty); research the costs and coverage of a particular type of insurance from several different companies and analyze which company provides the best option for a particular type of consumer (e.g., a young family, a retiree).</p> <p>FL.24. Explain the problems associated with identity theft and ways to protect sensitive personal information, particularly in online transactions, email scams, and telemarketing.</p>	<p>Grades 9-10 Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12 Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1</p>
<p>Session Eight: Investing</p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Understand the role of compound interest in the growth of wealth over time. ▪ Recognize that investment options carry different levels of risk and reward. ▪ Analyze the risk tolerances for different investment strategies. 	<p>FL.7. Recognize that banks and other financial institutions are businesses that loan funds received from depositors to borrowers.</p> <p>FL.8. Explain the relationship between principal (the initial amount of money deposited in a bank by a person), interest (the amount earned from a bank, usually annually), and compound interest (interest earned on the principal and the interest already earned).</p>	<p>Grades 9-10 Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12 Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core English Language Arts	Common Core Math	Massachusetts Economics Standards
<p>Session One: How Much? How Many?</p> <p>Students explore how price and production can affect business performance.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explain how product price makes an impact on profits ▪ Describe how production can affect price, sales, and profit 	<p>Grades 9-10 RI.9-10.2,4,8 SL.9-10.1-4 SL.9-10.6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.2,4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>	<p>12. Describe how prices send signals to buyers and sellers.</p> <p>13. Recognize that consumers ultimately determine what is produced in a market economy.</p> <p>15. Explain the function of profit in a market economy as an incentive for entrepreneurs to accept the risks of business failure.</p> <p>17. Identify factors that cause changes in market supply and demand.</p>
<p>Session Two: How Much? How Many?–The Simulation</p> <p>Students make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Make informed business price and production decisions 	<p>Grades 9-10 RI.9-10.4 W.9-10.2 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6 L.9-10.4 L.9-10.6</p> <p>Grades 11-12 RI.11-12.2,4 SL.11-12.1,2,3,4,6 L.11-12.1,2,6 L.11-12.6</p>	<p>Statistics & Probability CC.2.4. HS.B. CC.2.4. HS.B.3 CC.2.4. HS.B.5</p>	<p>9. Use a [production possibilities curve] to explain the concepts of choice, scarcity, opportunity cost, tradeoffs, unemployment, productivity, and growth.</p> <p>17. Identify factors that cause changes in market supply and demand.</p>
<p>Session Three: Cutting Edge</p> <p>Students design a marketing plan.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Explore why a business conducts research and development ▪ Explain how businesses determine their target markets and conduct market research ▪ Explain how marketing affects sales ▪ Identify key marketing strategies 	<p>Grades 9-10 RI.9-10.2,4 W.9-10.2,7 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.2,4,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>NA</p>	<p>17. Identify factors that cause changes in market supply and demand.</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Economics Standards
<p>Session Four: Cutting Edge–The Simulation</p> <p>Students make decisions about price, production, and research and development using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Make informed research and development and marketing decisions 	<p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2</p> <p>Grades 11-12 RI.11-12.2 SL.11-12.1-4 L.11-12.1-4</p>	<p>Statistics & Probability S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>	<p>FL.20. Explain how buyers and sellers in financial markets determine the prices of financial assets and therefore influence the rate of return on those assets.</p>
<p>Session Five: Make an Investment</p> <p>Students solicit capital investment.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Discuss reasons that businesses use different capital investment strategies Make recommendations for capital investment based on set parameters Define charitable giving and explain why businesses make decisions to share their resources 	<p>Grades 9-10 RI.9-10.2,4 W.9-10.2,7 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.2,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>NA</p>	<p>29. Illustrate how investment in research and development, equipment and technology, and training of workers increases productivity.</p> <p>FL 20. Explain how buyers and sellers in financial markets determine the prices of financial assets and therefore influence the rate of return on those assets.</p> <p>FL 21. Analyze the role of diversification – having an investment portfolio with different kinds of assets – in lowering risk for the individual investor.</p>
<p>Session Six: Make an Investment–The Simulation</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Make business decisions by applying their knowledge to a business simulation Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the <i>JA Titan</i> computer simulation 	<p>Grades 9-10 RI.9-10.2,4 W.9-10.2,7 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.2,7,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p>	<p>NA</p>	<p>29. Illustrate how investment in research and development, equipment and technology, and training of workers increases productivity.</p> <p>FL 20. Explain how buyers and sellers in financial markets determine the prices of financial assets and therefore influence the rate of return on those assets.</p> <p>FL 21. Analyze the role of diversification – having an investment portfolio with different kinds of assets – in lowering risk for the individual investor.</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core ELA	Common Core Math	Economics Standards
<p>Session Seven: JA Titan of Industry – The Competition</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Demonstrate how business decisions affect business performance ▪ React appropriately to decisions made by other businesses 	<p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2</p> <p>Grades 11-12 RI.11-12.2 SL.11-12.1-4 L.11-12.1-4</p>	<p>Statistics & Probability S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>	<p>12. Describe how prices send signals to buyers and sellers.</p> <p>13. Recognize that consumers ultimately determine what is produced in a market economy.</p> <p>15. Explain the function of profit in a market economy as an incentive for entrepreneurs to accept the risks of business failure.</p> <p>17. Identify factors that cause changes in market supply and demand.</p> <p>FL 20. Explain how buyers and sellers in financial markets determine the prices of financial assets and therefore influence the rate of return on those assets.</p>