



Junior
Achievement®



empowering young people to
own their economic success®

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

Updated June 2021

Common Core State Standards Included

[Maryland State Standards and Frameworks for Social Studies](#)

[Maryland State Curriculum for Personal Financial Literacy Education](#)

[Maryland Career Development Framework](#)

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906

Overview

Junior Achievement programs offer a multidisciplinary approach that connects learning across social studies disciplines, such as economics, geography, history, government, and civics, while incorporating mathematical concepts and reasoning and language arts skills. By design, JA Programs incorporate grade level reading, speaking, and listening skills in all programs and many programs at the High School grade level also offer opportunities to do research, use technology for writing and responding, and practice presentation skills, all while supporting the JA Pillars of Financial Literacy, Work and Career Readiness and Entrepreneurship.

In this document, Junior Achievement programs are correlated to Maryland Social Studies and Financial Literacy standards as well as the Maryland Career Development Framework. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed. Alternate delivery methods, such as remote digital delivery and student self-guided options, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

High School Programs

[*JA All About Cars™*](#) allows students to consider their needs and wants for their first automobile.

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

[*JA Be Entrepreneurial \(modular\)*](#) is a reimagined, modular program that teaches students about the mindset and the skills needed for success by aspiring entrepreneurs and innovators.

[*JA Career Exploration Fair™*](#) is an event encompassing a range of career options across multiple career clusters.

[*JA Career Speaker Series™*](#) brings a volunteer guest speaker into the classroom to share information about his or her career, work, and education experience.

[*JA Career Success®*](#) equips students with the tools and skills required to earn and keep a job.

[*JA Company Program®*](#) 2.0 empowers high school students to fill a need or solve a problem in their community and teaches them practical skills required to conceptualize, capitalize, and manage their own business venture.

[*JA Excellence Through Ethics™*](#) exposes students to the importance of ethics and ethical decision-making and how ethical and unethical choices affect everyone in a community.

[*JA High School Heroes™*](#) provides leadership development opportunities to high school students who deliver JA programs in elementary schools.

[*JA It's My Job \(Soft Skills\)™*](#) (Soft Skills) will help students understand the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters.

[*JA Job Shadow™*](#) equips students with the skills needed in demanding and ever-changing workplaces.

[*JA Job Shadow™ Blended Model*](#) is a comprehensive experience that helps students design an individualized career path. Supporting blended as well as self-guided activities, JA Job Shadow provides a design-thinking structure for career exploration.

[*JA Personal Finance®*](#) allows students to experience the interrelationship between today's financial decisions and future financial freedom.

[*JA Take Stock in Your Future™*](#) helps students discover the benefits and challenges of investing in the stock market as part of a broader, long-term investment strategy and the risks and rewards of trading.

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

[*JA Titan® Blended Model*](#) is a simulation-based program in which high school students compete as business CEOs in the phone industry, experiencing firsthand how an organization makes decisions.

JA All About Cars

Session Description	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: All About Cars</p> <p>JA All About Cars introduces students to the essential costs related to buying and operating a first car and offers tips on being a smart consumer when purchasing a vehicle. In this volunteer-led session, students will consider their needs and wants to make a real-world connection to the car-buying experience to help motivate them to make good financial decisions when buying or leasing.</p> <p>Objectives Students will:</p> <ul style="list-style-type: none"> • Assess their driving needs • Prioritize the car features that best meet their needs • Compare the advantages of buying versus leasing a car • Identify a care that meets their driving needs 	<p>Personal Financial Literacy</p> <p>1.12.B Evaluate attitudes, assumptions, and patterns of behavior regarding financial decisions, and predict how they impact the achievement of financial goals.</p> <p>1.12.B.1 Evaluate factors that affect personal financial decisions and actions.</p> <p>4.12.D Use numeracy skills to calculate the cost of borrowing.</p> <p>4.12.D.1 Use online business tools to compare and compute interest and compound interest and to interpret an amortization table.</p> <p>4.12.D.2 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.</p> <p>4.12.D.3 Calculate and compare the total cost of borrowing for various amounts and types of purchases.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9-10</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>

JA Be Entrepreneurial

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA	Common Core Math
<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>Personal Financial Literacy</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p> <p>6.12.C.3 Analyze the characteristics of an informed consumer.</p>	<p>Career Development</p> <p>2.C.2 Demonstrate openness to and consider career cluster and options that one might view as nontraditional (i.e. relative to one’s gender, race, culture, or ability.)</p> <p>5.A.4 Make decisions about the advantages and challenges of employment in a non-traditional career.</p> <p>6.A.1 Determine changes and trends that may impact career plans and develop short- and long-term goals.</p>	<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>NA</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>Personal Financial Literacy</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p> <p>6.12.C.3 Analyze the characteristics of an informed consumer.</p>	<p>Career Development</p> <p>1.A.1a. Integrate a broad range of interests into one’s personal learning and career goals, and assess the impact of abilities, strengths, skills, and talents on one’s career development.</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p> <p>6.A.1 Determine changes and trends that may impact career plans and develop short- and long-term goals.</p>	<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>Mathematical Practices</p> <p>2. 3. 5.</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>Personal Financial Literacy</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p> <p>6.12.C.3 Analyze the characteristics of an informed consumer.</p> <p>1.12.D Compare different types of markets.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>1.12.D.2 Examine external factors that affect a market such as inflation, and determine the most appropriate time to purchase.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10</p> <p>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</p> <p>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>
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JA Be Entrepreneurial

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA	Common Core Math
<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>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10</p> <p>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</p> <p>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>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>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10</p> <p>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</p> <p>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>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>Personal Financial Literacy</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>1.A.1b Evaluate how positive personal characteristics affect career development.</p>	<p>Grades 9–10</p> <p>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</p> <p>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>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>Personal Financial Literacy</p> <p>3.12.A Demonstrate the ability to use money management skills and strategies.</p> <p>3.12.A.1 Determine the feasibility of a spending plan based on multiple sets of criteria.</p> <p>3.12.A.3 Apply various money management strategies to authentic situations and predict results over time.</p> <p>3.12.A.4 Cite examples of trade-offs resulting from competing financial goals.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9–10</p> <p>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</p> <p>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>Mathematical Practices</p> <p>1-7</p>

JA Be Entrepreneurial Creative Problem Solving

Session Description	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: Identifying the Problem</p> <p>Students are oriented to problem/solution thinking practices and introduced to the Design Thinking process of creative problem solving. They explore the first step (Empathize) that teaches them to look at problems as human-centered, from the customer’s perspective.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how brainstorming several ideas and then picking the best options will lead to creative problem solving. Describe the Design Thinking model and the steps involved in the process. Describe the advantages of applying the Design Thinking model to new ideas or problem solving. Describe the Empathize step in the Design Thinking model. Demonstrate how an empathy map can be used to identify a user’s needs. 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10</p> <p>RI.2,4,8 W.4,7 SL.1,2,3,4,6 L.1,2,3,4,6</p> <p>Grades 11–12</p> <p>RI.2,4,6 SL. 1,2,3,4,6 L.1,2,3,4,6 W 4,7 RH 9-12 2,4, 5,7,9 WhST4,6,7,9</p>
<p>Session Two: Exploring Solutions</p> <p>Students focus on the second and third steps of the Design Thinking process (Define and Ideate). They summarize the root cause of the issue in a problem statement and then use brainstorming techniques to generate viable ideas as solutions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the Define step in the Design Thinking model. Demonstrate how to write a short, clear problem statement that reflects the problem to be solved. Describe the Ideate step in the Design Thinking model. Apply ideation methods by brainstorming ideas in a fast-paced activity. 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10</p> <p>RI. 2,4,8 W.4 SL. 1,2,3,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12</p> <p>RI. 2,4,8 SL. 1,2,3,4,6 L. 1,2,3,4,6 W 4 RH 9-12 1,2,4,5,6,7,9 WhST 1, 4,6,9</p>

JA Be Entrepreneurial Creative Problem Solving

Session Description	Social Studies Standards	Other Standards	Common Core ELA
<p>Session Three: Prototyping the Solution</p> <p>Students use rapid prototyping techniques to create an inexpensive model of their solution for customer review and feedback. This process teaches the importance of keeping customers involved in the process without large investments of time or money.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the Prototype step in the Design Thinking model. Construct a prototype based on a problem statement and a brainstormed solution to the problem. 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10</p> <p>RI.2,4 W. 4 SL.1,2,3,6 L. 1,2,3,4,6</p> <p>Grades 11–12</p> <p>RI.4,8 SL. .1,2,3,6 L. 1,2,3,4,6 W 4 RH 9-12 1,2,4,5,7 WhST 4,6</p>
<p>Session Four: Testing the Solution</p> <p>Students devise testing plans to validate the design and function of their prototyped ideas with customer participants. User testing emphasizes the importance of ongoing improvement cycles in the Design Thinking model.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define the Test step in the Design Thinking model. Develop a testing plan for a given product and target audience. 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10</p> <p>RI. 2,4 W. 2,4,7 SL.1,2,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12</p> <p>RI.4,8 SL. 1,2,3,4,6 L. 1,2,3,4,6</p> <p>RH 9-12 1,4,5,7 WhST 4,6,7,9</p>
<p>Session Five: Applying Design Thinking (Optional, Self-Guided)</p> <p>Students complete a cumulative Design Thinking project to demonstrate comprehension and execution of the creative problem-solving process.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use the Design Thinking model to create a solution to an identified problem. Produce an artifact for each step of the Design Thinking process to demonstrate their work. 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10</p> <p>RI.2,4 W. 2,4,7 SL.2,3,4,6 L.1,2,3,4,6</p> <p>Grades 11–12</p> <p>RI.2,4 SL. 2,3,4,6 L. .1,2,3,4,6</p> <p>RH 9-12 1-9 WhST 1.4.6.7.9</p>

JA Be Entrepreneurial Think Like an Entrepreneur

Session Description	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: Developing a Mindset</p> <p>Students are introduced to entrepreneurship and the characteristics of a mindset that promote success in their personal and professional lives.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define entrepreneurship and some key qualities of entrepreneurs. Differentiate the important components of a positive, growth mindset from a fixed mindset as a foundation of entrepreneurship. Describe the advantages in life of embracing a growth mindset. Define the entrepreneurial mindset. Describe the key characteristics of a successful entrepreneur’s mindset. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>1.A.1a. Integrate a broad range of interests into one’s personal learning and career goals, and assess the impact of abilities, strengths, skills, and talents on one’s career development.</p> <p>1.A.1b Evaluate how positive personal characteristics affect career development.</p> <p>1.A.2 Explain and assess how one’s self -concept affects and promotes both educational achievement and success at work.</p> <p>1.A.3 Evaluate how the impact of situations, attitudes and the behaviors of others affect one’s self concept and how one’s behaviors and attitudes affect the self-concept of others.</p>	<p>Grades 9–10</p> <p>RI.4 W.4 SL.1,2,3 L.1,2,4,6</p> <p>Grades 11–12</p> <p>RI.4 SL.1,2,3 L.1,2,3,4,6 W 4</p> <p>RH 9-12 2,4,7,9</p>
<p>Session Two: Assessing Entrepreneurial Potential</p> <p>Students demonstrate their understanding of the entrepreneurial characteristics by identifying prevalent skills in scenarios. Then, they complete an introspective personal assessment about their entrepreneurial potential.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze the characteristics of the entrepreneurial mindset. Evaluate personal entrepreneurial strengths and areas for refinement using an entrepreneurial potential self-assessment. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>1.A.1a. Integrate a broad range of interests into one’s personal learning and career goals, and assess the impact of abilities, strengths, skills, and talents on one’s career development.</p> <p>1.A.1b Evaluate how positive personal characteristics affect career development.</p> <p>1.A.2 Explain and assess how one’s self -concept affects and promotes both educational achievement and success at work.</p> <p>1.A.3 Evaluate how the impact of situations, attitudes and the behaviors of others affect one’s self concept and how one’s behaviors and attitudes affect the self-concept of others.</p>	<p>Grades 9–10</p> <p>RI.2,4,8 SL.1,2,3 L.1-6</p> <p>Grades 11–12</p> <p>RI.2,4 SL. 1,2,3 L.1,4,6</p> <p>RH 9-12 1,2,4,5,7</p>

Session Description	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Three: Creating an Entrepreneurial Action Plan (Optional, Self-Guided)</p> <p>Students craft a personal action plan to start thinking like an entrepreneur in their daily life and career aspirations.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate the results of the entrepreneurial mindset self-assessment. Develop a personal action plan that includes goal setting to strengthen aspects of an entrepreneurial mindset. 	<p>Personal Financial Literacy</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>2.C.1 Evaluate and identify relevant career information resources to use in selecting and planning for a career cluster and career pathway. (i.e. economic, labor market, and employer-specific).</p> <p>2.C.2 Demonstrate openness to and consider career cluster and options that one might view as nontraditional (i.e. relative to one’s gender, race, culture, or ability.)</p> <p>2.C.3 Evaluate career assessment results to identify a career cluster and pathway, smaller learning community, and to develop a career plan.</p>	<p>Grades 9–10 RI.2,4 W.2,4,7 SL.1-6 L.1-6</p> <p>Grades 11–12 RI.2,4 SL. 1-6 L.1-6 W. 2,4,7</p> <p>RH 1,2,4,5,7,8,9</p> <p>WhST 1,4,6,7,9</p>

JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Planning with the Customer in Mind</p> <p>Students are introduced to lean business planning and focus on the customer-focused segments of the Lean Canvas. They identify customer segments, the problem to be solved, and the intended solution.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the purpose of a business plan. Describe the key elements of the lean business plan model. State the problem to be solved in the Lean Canvas as a customer-centered problem statement. Identify the customers in the target audience for the proposed product or service. Identify the solution that answers the problem statement. 	<p>Personal Financial Literacy</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p> <p>6.12.C.3 Analyze the characteristics of an informed consumer.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10 RI.2,4,8 W.4 SL.1,2,3,4 L. 1,2,3,4,6</p> <p>Grades 11–12 RI.2,4,8 SL. 1,2,3,4 L. 1,2,3,4,6</p> <p>RH 9-12 1-9 WhST 4,6,9</p>
<p>Summarizing the Customer Elements</p> <p>Students learn about customer communication channels and the most effective practices for reaching their customers. Then, they practice completing the customer elements of the lean business plan using an original or supplied idea.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define channels as they relate to business planning Differentiate uses of each channel based on situations/context Practice the lean business planning process by applying information to the Problem, Customer Segments, Solution, and Channels sections of the Lean Canvas. 	<p>Personal Financial Literacy</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p> <p>6.12.C.3 Analyze the characteristics of an informed consumer.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10 RI. 2,4 W.4 SL. 1,2,3,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12 RI.2,4 SL. 1,2,3,4,6 L. 1,2,3,4,6 W 4</p> <p>RH 9-12 1-9 WhST 4,6,9</p>

JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Formulating the Finances:</p> <p>Students focus on financial elements of the Lean Canvas, including cost structure, pricing, and revenue streams. Then, they identify what metrics are key to gauge the performance and health of the venture.</p> <p>Students will:</p> <p>Identify the cost structure for a product/service by listing associated fixed and variable costs.</p> <p>Determine the appropriate price for a product/service given data about the associated costs, breakeven point, and desired profitability. Recognize the revenue streams that will generate profitability for a product or service.</p> <p>Explain how key metrics help determine the success of a product/service and impact the business decisions made about it. Explain how key metrics help determine the success of a product/service and impact the business decisions made about it</p>	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>1.12.A.3 Apply the decision-making process to an unforeseen situation.</p> <p>1.12.A.4 Explain the concept of financial obligations, such as a promissory note, cell phone contract or college loan.</p> <p>1.12.D Compare different types of markets.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>1.12.D.2 Examine external factors that affect a market such as inflation, and determine the most appropriate time to purchase.</p>	<p>Career Development</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9–10</p> <p>RI.4,8 W. 4 SL.1,2,3,4 L.1,2,3,4,6</p> <p>Grades 11–12</p> <p>RI. 4 SL. 1,2,3,4 L.1,2,3,4,6 W. 4</p> <p>RH 9-12 4,7,9 WhST 4</p>
<p>Conveying the Business’s Value:</p> <p>Students identify the business’s unique value and competitive advantage to convey its “edge.” Then, they practice writing compelling unique value proposition (UVP) statements and identifying the business’s competitive advantage.</p> <p>Students will:</p> <p>Describe the process used to convey the unique value proposition of a business idea.</p> <p>Identify what competitive (or unfair) advantage is as it relates to a lean business plan.</p>	<p>Personal Financial Literacy</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9–10</p> <p>RI. 4,8 W. 4 SL. 1,2,3,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12</p> <p>RI. 4 SL. 1,2,3,4,6 L. 1,2,3,4,6 W 4</p> <p>RH 9-12 2,4,5,7,9 WhST 4,6</p>

JA Be Entrepreneurial Rapid Business Planning

Session Description	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Completing and Testing the Lean Business Plan</p> <p>Students practice completing the marketing and financial elements of the lean business plan using an original or supplied idea. Then, they review the importance of testing the business plan for ongoing refinement.</p> <p>Students will:</p> <ul style="list-style-type: none"> Practice the lean business planning process by applying information to the Cost Structure, Revenue Streams, Key Metrics, Unique Value Proposition, and Competitive (Unfair) Advantage sections of the Lean Canvas Describe the importance of testing and validating the assumptions and ideas that frame a business plan 	<p>Personal Financial Literacy 6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development 5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9–10 RI.4 W. 2,4 SL.1,2,4 L. 1,2,3,4,6</p> <p>Grades 11–12 RI.4 SL.1,2,4,6 L. 1,2,3,4,6 W 2,4</p> <p>RH 9-12 4,5,9</p>
<p>Developing a Lean Business Plan (Optional, Self-Guided)</p> <p>Students construct a lean business plan with an original idea using the Lean Canvas to demonstrate comprehension and execution of business planning.</p> <p>Students will:</p> <ul style="list-style-type: none"> Produce a lean business plan in the Lean Canvas template using the identified problem or a startup business idea 	<p>Personal Financial Literacy 6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development 5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9–10 RI.4 W. 2,4,7 SL.2,4,6 L. 1,2,3,4,6</p> <p>Grades 11–12 RI. 4 SL.1.4 L. 1,2,3,4,6 W 2,4,7</p> <p>RH 9-12 1,2,4,5</p> <p>WhST 1,4,6</p>

JA Career Exploration Fair High School

Session Description	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: Before the Fair</p> <p>In the pre-fair session, students will assess their abilities, interests, work preferences, and values in preparation for the JA Career Exploration Fair.</p> <p>Objectives: Students will be able to:</p> <ul style="list-style-type: none"> Define careers Differentiate among abilities, interests, work preferences, and values Identify their personal characteristics 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p> <p>2.12.A.2 Evaluate how education choices affect income as well as the return on investment.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>2.12.A.4 Analyze the benefits and trade-offs of a variety of careers including personal satisfaction.</p> <p>2.12.A.5 Analyze the relationship of career choice and personal satisfaction.</p>	<p>Career Development</p> <p>2.B.1a Assess past, present, and future informal and formal learning experiences that connect to one’s life goals.</p> <p>2.B.1b Analyze the connections between one’s educational achievement and personal and career goals and adjust behavior in a way that integrates the strong connections.</p> <p>2.B.2a Prioritize educational achievement areas needing improvement and develop a plan to obtain proficiency and one’s personal and career goals.</p>	<p>Reading for Informational Text RI 4 RI 7</p> <p>Speaking and Listening SL 1 SL 2</p> <p>Language L 3 L 4 L 6</p> <p>Social Studies Literacy RH.9-10.3 RH.9-10.4.</p>
<p>Session Two: Day of the Fair</p> <p>During the JA Career Exploration Fair, students engage with volunteers and learn more about different businesses and jobs.</p> <p>Objectives: Students will be able to:</p> <ul style="list-style-type: none"> Relate the impact of personal interests and abilities on career choices Investigate a variety of careers and the skills, educational preparation, training, and personal qualities needed for those careers Examine how school skills apply to career paths Explain the importance of staying in school and graduating high school 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p> <p>2.12.A.2 Evaluate how education choices affect income as well as the return on investment.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>2.12.A.4 Analyze the benefits and trade-offs of a variety of careers including personal satisfaction.</p> <p>2.12.A.5 Analyze the relationship of career choice and personal satisfaction.</p>	<p>Career Development</p> <p>2.B.1a Assess past, present, and future informal and formal learning experiences that connect to one’s life goals.</p> <p>2.B.1b Analyze the connections between one’s educational achievement and personal and career goals and adjust behavior in a way that integrates the strong connections.</p> <p>2.C.1 Evaluate and identify relevant career information resources to use in selecting and planning for a career cluster and career pathway. (i.e. economic, labor market, and employer-specific).</p> <p>2.C.2 Demonstrate openness to and consider career cluster and options that one might view as nontraditional (i.e. relative to one’s gender, race, culture, or ability.)</p>	<p>Reading for Informational Text RI 4 RI 7</p> <p>Speaking and Listening SL 1 SL 2</p> <p>Writing W 4 W 7</p> <p>Language L 3 L 4 L 6</p> <p>Social Studies Literacy RH.6-8.3 RH.6-8.4</p>

<p>Session Three: After the Fair</p> <p>In the post-fair session, students will reflect on their JA Career Exploration Fair experiences.</p> <p>Objectives:</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> Identify a future career goal Create a personal action plan 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p> <p>2.12.A.2 Evaluate how education choices affect income as well as the return on investment.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>2.12.A.4 Analyze the benefits and trade-offs of a variety of careers including personal satisfaction.</p> <p>2.12.A.5 Analyze the relationship of career choice and personal satisfaction.</p>	<p>Career Development</p> <p>2.B.1a Assess past, present, and future informal and formal learning experiences that connect to one’s life goals.</p> <p>2.B.1b Analyze the connections between one’s educational achievement and personal and career goals and adjust behavior in a way that integrates the strong connections.</p> <p>2.B.2a Prioritize educational achievement areas needing improvement and develop a plan to obtain proficiency and one’s personal and career goals.</p> <p>2.C.1 Evaluate and identify relevant career information resources to use in selecting and planning for a career cluster and career pathway. (i.e. economic, labor market, and employer-specific).</p> <p>2.C.2 Demonstrate openness to and consider career cluster and options that one might view as nontraditional (i.e. relative to one’s gender, race, culture, or ability.)</p> <p>2.C.3 Evaluate career assessment results to identify a career cluster and pathway, smaller learning community, and to develop a career plan.</p>	<p>Reading for Informational Text RI 2 RI 4 RI 5 RI 7</p> <p>Speaking and Listening SL 1 SL 2</p> <p>Writing W 4 W 7</p> <p>Social Studies Literacy RH.6-8.3 RH.6-8.4</p>
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JA Career Speaker Series

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: Before the Event</p> <p>Students research the visiting career speaker and his or her company, and prepare questions for the speaker event.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Identify skills and interests. • Recognize Career Clusters • Recall future high-demand occupations 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p> <p>2.12.A.2 Evaluate how education choices affect income as well as the return on investment.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>2.12.A.4 Analyze the benefits and trade-offs of a variety of careers including personal satisfaction.</p> <p>2.12.A.5 Analyze the relationship of career choice and personal satisfaction.</p>	<p>Career Development</p> <p>3.A.2 Demonstrate the knowledge and skills necessary to transfer effectively from one learning level to the next.</p> <p>3.A.4 Apply cluster content standards to specific work-based learning experiences and one’s program sequence (high school plan).</p>	<p>Reading for Informational Text</p> <p>RI 1 RI 4 RI 7</p> <p>Speaking and Listening</p> <p>SL 1 SL 2</p> <p>Writing</p> <p>W 4 W 7</p> <p>Language</p> <p>L 3 L 4 L 6</p>
<p>Session Two: During the Event</p> <p>Students learn about the guest speaker’s job experiences and stories, ask questions, and take notes.</p> <p>Objectives: The students will be able to:</p> <ul style="list-style-type: none"> • Practice active listening skills. • Equate job responsibilities with skills and interests 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p> <p>2.12.A.2 Evaluate how education choices affect income as well as the return on investment.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>2.12.A.4 Analyze the benefits and trade-offs of a variety of careers including personal satisfaction.</p> <p>2.12.A.5 Analyze the relationship of career choice and personal satisfaction</p>	<p>Career Development</p> <p>3.A.2 Demonstrate the knowledge and skills necessary to transfer effectively from one learning level to the next.</p> <p>3.A.3 Design a program sequence for selected career cluster, including postsecondary options.</p>	<p>Speaking and Listening</p> <p>SL 1 SL 2</p> <p>Writing</p> <p>W 4 W 7</p> <p>Language</p> <p>L 3 L 4 L 6</p>

<p>Session Three: After the Event</p> <p>Students reflect on what they learned during their preparation and the speaker event.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Recognize Career Clusters 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p> <p>2.12.A.2 Evaluate how education choices affect income as well as the return on investment.</p> <p>2.12.A.5 Analyze the relationship of career choice and personal satisfaction</p>	<p>Career Development</p> <p>2.A.1 1. Identify, explain, and experience career clusters of interest.</p> <p>2.C.1 1. Evaluate and identify relevant career information resources to use in selecting and planning for a career cluster and career pathway (i.e. economic, labor market, and employer-specific).</p> <p>3.A.4 Apply cluster content standards to specific work-based learning experiences and one’s program sequence (high school plan).</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p>	<p>Speaking and Listening SL 1 SL 2</p> <p>Writing W 2 W 4 W 7</p> <p>Language L 3 L 4 L 6</p>
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JA Career Success

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: Get Hired– Critical Thinking and Creativity</p> <p>Students are introduced to the need to be work ready by developing the 4 C’s skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a problem-solving technique to solve personal and professional problems ▪ Apply critical-thinking skills to work-based problems ▪ Recognize that decisions made in the workplace have consequences 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<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>Session Two: Get Hired– Communication and Conflict-Management Skills</p> <p>Students apply communication skills to resolve conflicts in work-based scenarios. They role-play conflicts and conflict management, and explore behaviors that inflame conflict and behaviors that lead to resolution.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize common responses to conflict ▪ Apply conflict-management skills to resolve work-based issues 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<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>Session Three: Get Hired– Collaboration and Creativity</p> <p>Students practice collaboration, a 4 C’s skill, by using a teambuilding model referred to as the GRPI (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Demonstrate collaboration with team members to accomplish work-based challenges ▪ Recognize the components of a high-performance team 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>1B.1. Assess the degree to which one interacts and uses feedback to adjust behavior in group activities in a way that is honest, fair, helpful, and respectful.</p> <p>1.B.3 3. Evaluate individual and group performance and plan improvements using explicit criteria.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<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>

JA Career Success

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Four: Get Hired– Strong Soft Skills</p> <p>Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify soft skills that are in demand by employers Demonstrate personal soft skills in a mock interview 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment, (write a resume and cover letter, complete a job application, interview for a job, find and pursue employment leads and market oneself in the workplace transferable).</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<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>Session Five: Know Your Work Priorities</p> <p>Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of being focused, proactive, and adaptable when exploring careers Rank work environment priorities as an anchor for making career planning decisions 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment, (write a resume and cover letter, complete a job application, interview for a job, find and pursue employment leads and market oneself in the workplace transferable).</p> <p>6.A. 2. Explain that many skills and behaviors are needed to manage one’s career development.(i.e. resiliency, self-efficacy, ability to scan the environment for trends and changes, having a futures perspective, and flexibility).</p>	<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>Session Six: Know Who’s Hiring</p> <p>In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs Identify the education and training needed to be adaptable and competitive in the job market 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>6.B.1 Explain that our diverse and changing economy requires the updating of existing skills and the acquisition of new skills throughout life.</p> <p>6.B.2 Evaluate selection of specific postsecondary education and training programs as they relate to changing societal and economic conditions and update personal and career goals.</p> <p>6.B.5 Evaluate how technology has changed and determine implications for one’s lifelong learning.</p>	<p>Grades 9–10 W.9-10.1 L.9-10.1</p> <p>Grades 11–12 L.11-12.1</p>

JA Career Success

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Seven: Know Your Personal Brand</p> <p>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explore how to hunt for a job and the tools needed ▪ Determine choices they can make to create a positive personal brand as they build their careers 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development</p> <p>1.A. 2. Explain and assess how one’s self-concept affects and promotes both educational achievement and success at work.</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment, (write a resume and cover letter, complete a job application, interview for a job, find and pursue employment leads and market oneself in the workplace transferable).</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<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>

JA Company Program

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Meeting One: Start a Business</p> <p>Students are introduced to the JA Company Program experience, explore ways to raise capital for their business venture, and analyze their personal strengths to help inform their individual roles in their company project.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the JA Company Program overall objectives by reviewing the major milestones. Describe the importance of setting goals and developing a vision as first steps toward entrepreneurial success. Identify the roles and associated skill sets that are integral in a company structure. Assess personal strengths against the designated company roles to determine a potential business role. Identify different means by which to raise capital for a start-up business. Differentiate between facts and myths about entrepreneurs. Reflect on personal and professional vision and set some immediate goals for becoming an entrepreneur. 	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p> <p>6.12.C.3 Analyze the characteristics of an informed consumer.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10 RI.9-10 2.,4,6,7,10 SL.9-10.1-3 L.9-10.1,2,4,5,6</p> <p>Grades 11–12 RI.11-12. 2.,4,6,7,10 SL.11-12. 1-3 L.11-12.1,2,4,5,6</p>

JA Company Program

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Meeting Two: Solve a Customer’s Problem</p> <p>Students use creative problem solving to brainstorm ideas for a business service/product, with the goal of identifying their top choices to research.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe how brainstorming several ideas and then picking the best option will lead to creative problem solving. • Describe the Design Thinking model and the steps involved in the process. • Describe the advantages of applying the Design Thinking model to new ideas or problem solving. • Describe the Empathize, Define, and Ideate steps in the Design Thinking model. • Apply the Empathize, Define, and Ideate steps of the Design Thinking model to identify a customer need and some plausible solutions. 	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10 RI.9-10 2,4,7,10 W. 9-10 4 SL.9-10.1-5 L.9-10.1,2,4,5,6</p> <p>Grades 11–12 RI.11-12 2,.4,6,7,10 W.11-12 4 SL11-12.1-3 L.11-12.1-2</p>

JA Company Program

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Meeting Three: Evaluate the Options</p> <p>Students apply their personal entrepreneurial skills while exploring good decision making and vetting the viability of a venture, using a SWOT analysis tool to narrow their decision on their company’s final product idea.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain why innovation is an integral factor for a company’s health and growth. • Explain how failure leads to success and how using a growth mindset can provide the appropriate perspective in challenging situations. • Define the entrepreneurial mindset. • Describe the key characteristics that a successful entrepreneur embodies. • Explain the uses and benefits of a SWOT analysis for a start-up venture. • Apply a SWOT analysis to each product/service the company is considering. • Define the terms pivot and persevere related to business venture startups. • Use data to make informed decisions about the direction of the business. • Execute a final decision about whether to proceed with the team’s chosen product/service using data-informed decision making. • Demonstrate that entrepreneurs have accountability by completing a Product Approval application to submit to JA. 	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>1.B.1. Assess the degree to which one interacts and uses feedback to adjust behavior in group activities in a way that is honest, fair, helpful, and respectful.</p> <p>1.B. 4. Demonstrate the ability to support group decisions, respect dissenting positions, and/or use consensus.</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10</p> <p>RI.9-10 2,4,5,6,10 W.9-10 4,6,7,8,9,10 SL.9-10.1-4 L.9-10.1-6</p> <p>Grades 11–12</p> <p>RI.11-12. 2.,4,6,10 W.11-12 4,6,7,8,9,10 SL.11-12. 1-4 L.11-12.1-6</p>

JA Company Program

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Meeting Four: Create a Structure</p> <p>Students initiate the company’s structure by establishing roles, commence planning within business teams, and finalize capitalization decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the five functional roles of the company and the essential responsibilities of each role. • Relate the sections of the Business Snapshot with the business planning information necessary to identify for a start-up company. • Evaluate personal strengths aligned to each role and select team members for business teams. • Evaluate the different means for raising capital and select an option for the company’s start-up venture. • Identify essential tasks for different roles in the startup by drafting Business Team task lists for each functional role. • Discuss collaboration and communication strategies within and between business teams. 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>1.B. 4. Demonstrate the ability to support group decisions, respect dissenting positions, and/or use consensus.</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9–10 RI.9-10 2,4,10 W.9-10 4,6 SL.9-10.1,2,4,5 L.9-10.1-6</p> <p>Grades 11–12 RI.11-12. 2.,4,10 W.11-12 4,6 SL.11-12. 1,2,4,5 L.11-12.1-6</p>

JA Company Program

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Meeting Five: Launch the Business</p> <p>Students explore corporate leadership roles and responsibilities, evaluate personal leadership skills, and elect leaders for the business venture. Then, they organize their business teams, start deep dives into business team roles, and complete work on the Business Snapshot and Company Charter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate different leadership styles and the most positive leadership influence for companies in different situations. Assess personal leadership styles and reflect on what considerations might be important in decision making as a leader of a start-up company. Describe the significance of accountability as an entrepreneur and a student as it relates to a company venture and JA experience. Evaluate the different leader candidates, and elect people for the company leadership positions. Demonstrate basic business planning by completing the Business Snapshot which outlines all of the key elements to launch a business. Express the legal and social need for a company’s guiding principles by developing and agreeing to a company charter. 	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>1.B.1 Assess the degree to which one interacts and uses feedback to adjust behavior in group activities in a way that is honest, fair, helpful, and respectful.</p> <p>1.B.2 Demonstrate and assess the degree to which one accepts responsibility for personal actions, the handling of outside pressure on oneself and contributions to group activities.</p> <p>1.B.3 Evaluate individual and group performance and plan improvements using explicit criteria.</p> <p>1.B.4 Demonstrate the ability to support group decisions, respect dissenting positions, and/or use consensus.</p> <p>1.B.5 Demonstrate, problem-solve and evaluate communication experiences and one’s use of effective strategies such as paraphrasing, reflections, active listening, and assertive communication.</p>	<p>Grades 9-10 RI.9-10.1,2,4,10 W.9-10.2 W.9-10.4-6 SL.9-10.1,3,4,5,6 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>
<p>Meeting Six: (Self-Guided) Finances</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of finance in a company. Explain the primary tasks and responsibilities of the finance team to understand this team’s role in company operations. 	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>1.B. 4. Demonstrate the ability to support group decisions, respect dissenting positions, and/or use consensus.</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p>	<p>Grades 9-10 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 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>

JA Company Program

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Topic: Leadership and Management (Self-Guided)</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of leadership and management in a company. Explain the primary tasks and responsibilities of the Leadership and Management team to understand this team's role in company operations. 	<p>Personal Financial Literacy 6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development 1.A.2 Explain and assess how one's self-concept affects and promotes both educational achievement and success at work.</p> <p>1.A.3 Evaluate how the impact of situations, attitudes and the behaviors of others affect one's self concept and how one's behaviors and attitudes affect the self-concept of others.</p>	<p>Grades 9-10 RI.9-10.1-2 RI.9-10.4,10 SL.9-10.1-2 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.2,4,10 SL.11-12.1-2 L.11-12.1-6</p>
<p>Topic: Marketing (Self-Guided)</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of marketing in a company Explain the primary tasks and responsibilities of the Marketing team to understand this team's role in company operations. 	<p>Personal Financial Literacy 6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p>	<p>Career Development 5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9-10 RI.9-10.2,4,7,10 W.9-10.2,4,5,6,7,8,10 SL.9-10.1-6 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,7,10 W.11-12.2 W.11-12.4-8 SL.11-12.1-6 L.11-12.1-6</p>
<p>Topic: Sales (Self-Guided)</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of sales in a company Explain the primary tasks and responsibilities of the Sales team to understand this team's role in company operations. 	<p>Personal Financial Literacy 6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development 5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9-10 RI.9-10.2,4,5,6,10 SL.9-10.1-6 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,6,10 SL.11-12.1-6 L.11-12.1-6</p>
<p>Topic: Supply Chain Workflow (Self-Guided)</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the function of a supply chain and the purpose of each link in the supply chain as it relates to company operations. 	<p>Personal Financial Literacy 6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development 5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9-10 RI.9-10.1,2,4,7,10 W.9-10.4,7 SL.9-10.1-6 L.9-10.1,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4,7,10 W.11-12.4,7,10 SL.11-12.1-6 L.11-12.1-4 L.11-12.6</p>

JA Company Program

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Business Operations Over the course of several meetings, students launch their business, work in their business teams to run the business, and share weekly progress with Leadership. They have access to self-guided content to support their specific roles.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the five functional roles of the company and the essential responsibilities of each role. • Describe the steps involved in a company status update report. • Present status updates from each business team of the company. • Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. • Establish a functional startup through completing tasks related to the management and running of their company. 	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p> <p>6.12.C.3 Analyze the characteristics of an informed consumer.</p>	<p>Career Development</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p> <p>1.B.2 Demonstrate and assess the degree to which one accepts responsibility for personal actions, the handling of outside pressure on oneself and contributions to group activities.</p> <p>1.B.3 Evaluate individual and group performance and plan improvements using explicit criteria.</p> <p>1.B.4 Demonstrate the ability to support group decisions, respect dissenting positions, and/or use consensus.</p>	<p>Grades 9-10</p> <p>RI.9-10.2,4,6,10 W.9-10.2,4,8-10 SL.9-10.1-6 L.9-10.1-6</p> <p>Grades 11-12</p> <p>RI.11-12.2,4,6,7,10 W.11-12.2,4,8,10 SL.11-12.1-6 L.11-12.1-6</p>

JA Company Program

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Meeting Twelve: Liquidate the Company</p> <p>Students finalize their company’s operations, initiate the steps necessary to liquidate their company’s assets, and complete the steps to close out their company.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the liquidation process for the company and the associated tasks. Demonstrate the liquidation process of a business by executing the tasks to complete the student company. 	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Career Development</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9-10 RI.9-10.2,4,7,10 SL.9-10.1-4 L.9-10.1-4</p> <p>Grades 11-12 RI.11-12.2,4,10 SL.11-12.1-4 L.11-12.1-4</p>
<p>Meeting Thirteen:</p> <p>Create a Personal Plan of Action</p> <p>Students recognize the necessity of networking as an entrepreneur and work on a personal action plan to develop their personal network and to refine their entrepreneurial skills.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of networking related to your business and overall entrepreneurial success. Execute an introductory plan to initiate networking by determining immediate people and organizations you can connect with. Execute a personal action plan to detail the next steps you will take in your entrepreneurial journey. 	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p>	<p>Career Development</p> <p>1.C. 1. Analyze the results of one’s growth and changes throughout life to determine areas of growth for the future.</p> <p>1.D. 1. Plan and follow steps to make effective decisions and achieve goals for learning and performance.</p> <p>1.D. 2. Explain how one’s career decision-making reflects personal priorities.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9-10 RI.9-10. 2,4,6,7,10 W.9-10. 4,6 SL.9-10 .1-2 L.9-10. 1-4,6</p> <p>Grades 11-12 RI.11-12. 2,4,6,7,10 SL.11-12.1-2 L.11-12.1-4,6</p>

JA Company Program

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Meeting Fourteen: Develop an Annual Report (Optional)</p> <p>During this optional meeting, students create an annual report as a summary of their student company experience.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe an annual report and its purpose. Develop a summary annual report project to complete the business venture experience. 	<p>Personal Financial Literacy</p> <p>1.12.A Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.</p> <p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p> <p>6.12.C.3 Analyze the characteristics of an informed consumer.</p>	<p>Career Development</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9-10</p> <p>RI.9-10. 2,4,6,10 W.9-10. 2,4-10 SL.9-10 .1-2, 4-6 L.9-10. 1-6</p> <p>Grades 11-12</p> <p>RI.11-12. 2,4,6,10 W.11-12. 2, 4-10 SL.11-12.1-2,4-6 L.11-12.1-6</p>

JA Excellence Through Ethics

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Day of the Visit</p> <p>A business professional volunteer will speak to the students about ethics and lead self-assessment and ethics scenario activities.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define ethics. • Evaluate personal values in ethical dilemmas. • Articulate and identify the steps necessary to make ethical decisions. • Recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices. 	<p>Personal Financial Literacy 2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development 2.E.1 Examine one’s personal, leisure, community, learner and work roles and responsibilities and illustrate how they are interconnected. 2.E.2 Identify the connections between life roles and lifestyle.</p>	<p>Grades 9-10 W.9-10. 4,7 SL.9-10 .1-2 L.9-10. 3-6</p> <p>Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6</p>
<p>Reflection Activity (Optional)</p> <p>Students will reflect and discuss their learnings after interacting with a local business professional.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Reflect on what they learned during their volunteer visit. • Begin to understand ethical choices beyond the perspective of what they read in books. • Give thoughtful consideration to “right” and “wrong” choices and examination of personal beliefs. • Self-examine to develop a personal awareness of values to begin to see the disconnect between their words and actions. • Strengthen the belief that ethics is an active ethos and start to develop a deeper commitment to living ethically. 	<p>Personal Financial Literacy 2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development 2.E.1 Examine one’s personal, leisure, community, learner and work roles and responsibilities and illustrate how they are interconnected. 2.E.2 Identify the connections between life roles and lifestyle.</p>	<p>Grades 9-10 W.9-10. 4,7 SL.9-10 .1-2 L.9-10. 3-6</p> <p>Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6</p>
<p>Extended Learning Opportunities (Optional)</p> <p>Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma.</p> <ul style="list-style-type: none"> • Learn more about ethics. 	<p>Personal Financial Literacy 2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p>	<p>Career Development 2.E.1 Examine one’s personal, leisure, community, learner and work roles and responsibilities and illustrate how they are interconnected. 2.E.2 Identify the connections between life roles and lifestyle.</p>	<p>Grades 9-10 W.9-10. 4,7 SL.9-10 .1-2 L.9-10. 3-6</p> <p>Grades 11-12 W.11-12. 4,7 SL.11-12.1-2 L.11-12.3-6</p>

JA High School Heroes

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Pennsylvania ELA
<p>Effective Civic Leadership.</p> <p>Students explore the importance of leadership skills and the value of community involvement. They learn the importance of communication and conflict-management skills to achieve group goals.</p> <p>Objectives</p> <p>Students will:</p> <ul style="list-style-type: none"> • Identify qualities of a leader. • Recognize the role of civic leadership in a community. • Develop conflict-resolution skills. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>2.B.1a Assess past, present, and future informal and formal learning experiences that connect to one’s life goals.</p> <p>2.B.1b Analyze the connections between one’s educational achievement and personal and career goals and adjust behavior in a way that integrates the strong connections.</p> <p>2.B.2a Prioritize educational achievement areas needing improvement and develop a plan to obtain proficiency and one’s personal and career goals.</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>Presentation Skills and Classroom Management</p> <p>Students learn effective presentation techniques to get an audience’s attention and keep it. They gain insight into classroom dynamics to assist with managing elementary school students when in that environment.</p> <p>Objectives</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use strong presentation skills to communicate effectively. • Develop classroom management practices. • Recognize and use techniques that further teamwork and achieve group goals. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>1.B. 5. Demonstrate, problem-solve and evaluate communication experiences and one’s use of effective strategies such as paraphrasing, reflections, active listening, and assertive communication.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</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>

JA High School Heroes

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Pennsylvania ELA
<p>Critical Thinking and Problem Solving</p> <p>Students advance their critical thinking skills so that they can adapt quickly to new circumstances and develop successful solutions to problems.</p> <p>Objectives Students will:</p> <ul style="list-style-type: none"> • Use a problem-solving technique to solve personal and professional problems. • Apply critical-thinking skills to work-based problems. • Recognize that decisions have consequences. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>1.B. 5. Demonstrate, problem-solve and evaluate communication experiences and one’s use of effective strategies such as paraphrasing, reflections, active listening, and assertive communication.</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9-10 RI.9-10.1 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>
<p>Reflection</p> <p>Students share their JA High School Heroes experience and learn about its relevance to their futures. They complete a self-assessment designed to reiterate lessons about leadership, presentations, and critical thinking.</p> <p>Objectives Students will:</p> <ul style="list-style-type: none"> • Implement objective criteria to self-evaluate • Recognize the value of constructive feedback and the growth mind-set • Develop a personal action plan. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>1.C. 1. Analyze the results of one’s growth and changes throughout life to determine areas of growth for the future.</p> <p>2.B.2a Prioritize educational achievement areas needing improvement and develop a plan to obtain proficiency and one’s personal and career goals.</p> <p>2.B.2b Use study skills, strategies and learning habits to improve achievement.</p> <p>2.B.2c Use technology to access, store, manage, analyze and communicate information to enhance and improve achievement.</p> <p>3.A.4 4. Apply cluster content standards to specific work-based learning experiences and one’s program sequence (high school plan).</p>	<p>Grades 9-10 RI.9-10.1 W.9-10.2 W.9-10.4-7 SL.9-10.1-6 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 W.11-12.2-7 SL.11-12.1-2 L.11-12.1-2 L.11-12.6</p>

JA It's My Job (Soft Skills)

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Communicating About Yourself</p> <p>Students learn what their dress, speech, and listening skills communicate to others about them.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of manners as an element of professionalism. Identify language and style appropriate for the workplace. Listen actively for content, not to anticipate response. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>1.A. 3. Evaluate how the impact of situations, attitudes and the behaviors of others affect one's self concept and how one's behaviors and attitudes affect the self-concept of others.</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment, (write a resume and cover letter, complete a job application, interview for a job, find and pursue employment leads and market oneself in the workplace transferable).</p>	<p>Grades 9-10 RI.9-10.1,4,11 SL.9-10.1-3 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-3 L.11-12.1-2 L.11-12.6</p>
<p>Applications and Resumes</p> <p>This session covers job applications and resumes, two written methods of applying for a job. Students examine both documents and begin to think about how to adapt their experiences, skills, and achievements to the applicable template to present themselves to a potential employer.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify information necessary for a job application. Recognize key features and formatting of resumes. Use appropriate language for a resume. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>1.A. 2. Explain and assess how one's self-concept affects and promotes both educational achievement and success at work.</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment, (write a resume and cover letter, complete a job application, interview for a job, find and pursue employment leads and market oneself in the workplace transferable).</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9-10 RI.9-10.2 W.9-10.2,4,6 SL.9-10.1-2 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.2 W.11-12.2,4,6 SL.11-12.1-3 L.11-12.1-2 L.11-12.6</p>

JA It's My Job (Soft Skills)

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Interviewing for a Job</p> <p>This session covers communication styles used during the process of job hunting, with an emphasis on interviewing. Students complete an activity and track their accomplishments in a “brag sheet.”</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify appropriate content for a personal brag sheet Adapt personal information to interview situations. Develop answers to common interview questions. Recognize appropriate professional dress and demeanor for a job interview. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>1.A. 2. Explain and assess how one’s self-concept affects and promotes both educational achievement and success at work.</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters.</p>	<p>Grades 9-10 RI.9-10.2 W.9-10.2,4,6 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6</p>
<p>Cell Phones in the Workplace</p> <p>This session covers communication methods to ensure workplace success, focusing on using cell phones in the workplace. A required activity covers cell phone etiquette, plus there are three additional activities from which to choose.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize and identify appropriate and inappropriate uses of cell phones in the workplace. Identify the effects of inappropriate usage of cell phones in the workplace. Adapt cell phone behavior and functions for professional uses. Recognize and apply appropriate texting style for communicating in the workplace. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>1.A. 3. Evaluate how the impact of situations, attitudes and the behaviors of others affect one’s self concept and how one’s behaviors and attitudes affect the self-concept of others.</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters .</p>	<p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6</p>
<p>Workplace Communication</p> <p>This session covers communication methods in the workplace. Activities focus on appropriate tone and topics for the workplace and communication strategies for collaborating effectively.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and use an appropriate professional tone in workplace communication. Identify appropriate and inappropriate subjects for workplace discussion. Enable cooperative and productive group interactions. Communicate to solve problems collaboratively and respectfully. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>1.B. 5. Demonstrate, problem-solve and evaluate communication experiences and one’s use of effective strategies such as paraphrasing, reflections, active listening, and assertive communication.</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p>	<p>Grades 9-10 RI.9-10.2 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 SL.11-12.1-4 L.11-12.1-2 L.11-12.6</p>

JA It's My Job (Soft Skills)

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Workplace Writing</p> <p>This session covers the basics of professional writing. Included are activities that allow students to practice writing concisely, clearly, and correctly, with appropriate workplace style.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use proper spelling, grammar, and punctuation in the workplace. • List best practices for effective business writing. • Use clear language and appropriate style for written communication in the workplace. • Identify important ideas and express them clearly and concisely in writing. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters.</p>	<p>Grades 9-10 RI.9-10.2 W.9-10.2,4,6,10 SL.9-10.1-4 L.9-10.1-2 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1,4,11 W.11-12.2,4,6,10 SL.11-12.1-4 L.11-12.1-2 L.11-12.6</p>

JA Job Shadow

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: Before the Hunt</p> <p>Students are introduced to the <i>JA Job Shadow</i> program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interest, work priorities, and job outlook.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize career clusters that match their skills and interests Demonstrate self-awareness of their soft skills in work scenarios 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment, (write a resume and cover letter, complete a job application, interview for a job, find and pursue employment leads and market oneself in the workplace transferable).</p>	<p>Grades 9–10</p> <p>RI.9-10.1 W.9-10.7 SL.9-0.1 L.9-10.4</p> <p>Grades 11–12</p> <p>RI.11-2.1 SL.11-2.1 L.11-12.4</p>
<p>Session Two: Perfect Match</p> <p>Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review methods of identifying job openings Demonstrate professional interviewing skills Express expectations for the upcoming site visit 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices</p>	<p>Career Development</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9–10</p> <p>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</p> <p>W.11-12.2,7 SL.11-12.1 L.11-12.3 L.11-12.4</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> <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>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Grades 9–10</p> <p>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</p> <p>W.11-12.4-5 W.11-12.7 SL.11-12.1,4 L.11-12.1 L.11-12.3-4</p>

JA Job Shadow Blended Model

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: Finding Your Future</p> <p>In this session, students are introduced to the Design for Delight innovation model and how to use it for career planning. They examine career options and pathways in relation to their skills and interests, to allow them to choose potential occupations to explore.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the three Design for Delight innovation principles ▪ Correlate the Design for Delight innovation principles to the development of a personal career plan ▪ Explain career clusters and their relationship to career pathways, industries, and careers 	<p>Personal Financial Literacy</p> <p>1.A.1b. Evaluate how positive personal characteristics affect career development.</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Reading for Informational Text 9-10 RI.1,2,4,6 11-12 RI.2,4,8</p> <p>Speaking and Listening 9-12 SL.1,2</p> <p>Writing 9-12 W.7</p> <p>Language 9-12 L. 1-4</p>
<p>Session Two: Career Exploration & Informational Interviews</p> <p>In this session, students work with a partner to explore their top three career choices and explain how they made their selections. They learn what an informational interview is and how to conduct one with a professional contact to learn more about a career of interest, and they prepare for a site visit.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Analyze which career options most closely relate to their interests, strengths, and skills ▪ Describe informational interviews and their relevancy to personal career exploration ▪ Develop questions for informational interviews to identify preferable careers ▪ Practice positive interview techniques and etiquette ▪ Research local individuals working in preferable careers (optional) ▪ Craft a personal elevator pitch (optional) 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Reading for Informational Text 9-10 RI. 1,2,4 11-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1-6</p> <p>Writing 9-12 W. 4,6</p> <p>Language 9-12 L. 1-6</p>

JA Job Shadow Blended Model

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Three: Job Site Visit</p> <p>In this session students attend a workplace site visit. They see presentations about the company, conduct informational interviews, and participate in a series of challenges. A detailed itinerary is in the JA Job Shadow Site Coordinator Guide.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Observe and analyze a company’s presentations to discern business mission, values, and functions ▪ Make ethical decisions related to a business scenario ▪ Conduct informational interviews ▪ Relate what was learned from a workplace visit to a personal career path 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Reading for Informational Text 9-10 RI. 1,2,4 11-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1,2,3,6</p> <p>Language 9-12 L. 1-6</p>
<p>Session Four: Site Visit Reflection</p> <p>In this session students reflect on their site visit and write a thank you note to their hosts and any informational interview subjects. They create a resume and an online professional profile.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Evaluate personal career plan ▪ Create a resume ▪ Research local individuals working in preferable careers (optional) ▪ Create an online job search profile ▪ Write thank you notes 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters.</p>	<p>Reading for Informational Text 9-10 RI. 2,4,6 11-12 RI. 2,4,8</p> <p>Speaking and Listening 9-12 SL. 1-4</p> <p>Writing 9-10 W. 3,4,6 11-12 W.2,4,6</p> <p>Language 9-12 L. 1-6</p>
<p>Session Five: Interviewing for a Job</p> <p>In this session students learn how to behave professionally and answer questions on job interviews, and they practice interviewing for a job. They explore how to secure a job shadow placement.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify common interview mistakes ▪ Investigate common job interview formats ▪ Practice job interviews from both the employer’s and applicant’s perspectives ▪ Prepare for job interview ▪ Plan and obtain job shadow commitment 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL. 1-6</p> <p>Language 9-12 L. 1-6</p>

JA Job Shadow Blended Model

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Six: Job Shadow Prep</p> <p>In this session students prepare for their job shadow experience by developing questions to ask of their job shadow subjects, learning about appropriate workplace behavior, and researching the companies where they will spend time.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Research the job shadow subject’s company, employees, and industry ▪ Develop questions for the job shadow experience ▪ Distinguish between appropriate and inappropriate workplace behavior ▪ Assess personal preparedness for the job shadow experience 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL. 1,2,4,6</p> <p>Writing 9-12 W. 4,6,7</p> <p>Language 9-12 L. 1-6</p>
<p>Session Seven: Job Shadow Experience</p> <p>In this session students visit a workplace and participate in an independent job shadow experience with the host(s) they identified.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Complete a job shadow experience ▪ Observe and analyze a workplace to evaluate relevancy to personal career plan ▪ Adapt behavior to a work environment ▪ Develop professional networking contacts 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>5.A.1 Demonstrate proficiency in cluster and pathway content standards, related academic content standards and Skills for Success.</p> <p>5.A.2 Demonstrate skills to: seek employment.</p> <p>5.A.3 Demonstrate proficiency in transferable skills that advance or change career clusters (financial management and accounting, legal services, regulatory compliance, risk management, government relations, marketing).</p>	<p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1,2,3,6</p> <p>Language 9-12 L. 1-6</p>
<p>Session Eight: Job Shadow Reflection & Career Planning</p> <p>In this session students reflect on their job shadow experience and write up their notes. They analyze the relevance of the company and jobs they observed to their own career path plans and consider next steps.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Analyze job shadow experience. ▪ Re-evaluate personal career plan. ▪ Demonstrate appropriate workplace etiquette. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p>	<p>Career Development</p> <p>1.C. 1. Analyze the results of one’s growth and changes throughout life to determine areas of growth for the future.</p> <p>3.A.4 4. Apply cluster content standards to specific work-based learning experiences and one’s program sequence (high school plan).</p>	<p>Reading for Informational Text 9-12 RI. 2,4</p> <p>Speaking and Listening 9-12 SL.1,2,3,6</p> <p>Writing 9-10 W. 3,4,6 11-12 2,4,6</p> <p>Language 9-12 L. 1-6</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances require planning and managing. They begin to analyze the financial implications of their educational and career choices as a basis for understanding the relationship between earnings and personal finance. Students also explore how their decisions can affect other people with whom they have relationships and practice using healthy behaviors to discuss shared financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain how values, priorities, and educational goals can affect career decisions. • Identify employment options that align with your priorities and values. • Recognize how your financial decisions can affect others. • Use healthy relationship behaviors to discuss shared financial decisions. 	<p>Personal Financial Literacy</p> <p>2.12.A Evaluate the relationships among education, skills, career choices, economic conditions, and income.</p> <p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p> <p>2.12.A.2 Evaluate how education choices affect income as well as the return on investment.</p> <p>2.12.A.3 Analyze how personal values may impact financial decisions, including becoming an entrepreneur.</p> <p>2.12.A.4 Analyze the benefits and trade-offs of a variety of careers including personal satisfaction.</p> <p>2.12.A.5 Analyze the relationship of career choice and personal satisfaction.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.2 Explain how one’s career decision-making reflects personal priorities.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9-12</p> <p>9-12.RI.4 9-12.RI.6 9-12.W.3-4 9-12.SL.1-3 9-12.L.1-4</p>
<p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget. They review characteristics of a healthy relationship and explore how shared budgeting creates opportunities to talk about equality, independence, and respect.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize the importance of making and keeping a budget or spending plan. • Identify categories of expenses on a budget. • Explain how to use a budget to clarify shared financial decisions with another person. • Prioritize expense categories on a budget. 	<p>Personal Financial Literacy</p> <p>3.12.A Demonstrate the ability to use money management skills and strategies.</p> <p>3.12.A.1 Determine the feasibility of a spending plan based on multiple sets of criteria.</p> <p>3.12.A.2 Analyze and compare income and spending plans as affected by age, needs, and resources.</p> <p>3.12.A.3 Apply various money management strategies to authentic situations and predict results over time.</p> <p>3.12.A.4 Cite examples of trade-offs resulting from competing financial goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p>	<p>Grades 9-12</p> <p>9-12.RI.1 <u>RI</u> 4 9-12.RI.6 9-12.W.4 9-12.SL.1-3 9-12.L.1-4</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Three: Savings</p> <p>Students analyze the role that saving plays in their personal finances. They explore how having a healthy savings plan is necessary in all phases of life but is especially critical for big-ticket items and emergencies. Students learn how to apply communication strategies when discussing financial issues.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize reasons for saving. Explain how saving can help you earn interest instead of paying interest. Use strategies to achieve a saving goal. Recognize unhealthy relationship behaviors related to saving. 	<p>Personal Financial Literacy</p> <p>1.12.C Evaluate and apply financial knowledge, attitudes, and skills.</p> <p>1.12.C.1 Refine and extend a conceptual understanding of new words regarding financial literacy.</p> <p>1.12.C.2 Justify an informed and responsible action to resolve personal financial literacy questions and issues.</p> <p>3.12.A Demonstrate the ability to use money management skills and strategies.</p> <p>3.12.A.1 Determine the feasibility of a spending plan based on multiple sets of criteria.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p> <p>2.E.2 Identify the connections between life roles and lifestyle.</p>	<p>Grades 9-12</p> <p>9-12.RI.4 9-12.RI.6 9-12.W.3-4 9-12.SL.1-2 9-12.SL.4 9-12.L.1-4</p>
<p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. They examine the potential consequences of sharing credit or cosigning for loans.</p> <p>Students will:</p> <ul style="list-style-type: none"> Differentiate between credit and debt. Recognize the factors that affect an individual’s credit score and credit history. Recognize the consequences of a low credit score. Recognize the impact of sharing credit cards or cosigning for loans. 	<p>Personal Financial Literacy</p> <p>4.12.A Evaluate how to use debt beneficially.</p> <p>4.12.A.1 Explain the advantages and disadvantages of debt.</p> <p>4.12.A.2 Determine a variety of situations in which debt is beneficial.</p> <p>4.12.B Evaluate the advantages and disadvantages of credit products and services.</p> <p>4.12.B.1 Evaluate information about products and services.</p> <p>4.12.B.2 Differentiate and calculate the difference between short- and long-term loans.</p> <p>4.12.B.3 Identify and discuss examples of predatory lending practices, such as payday lenders.</p> <p>4.12.C Analyze sources of credit.</p> <p>4.12.C.1 Explain how to acquire and maintain credit.</p> <p>4.12.C.2 Compare sources of consumer credit, and apply them to consumer decisions.</p> <p>4.12.C.3 Compare strategies of credit and debt management.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p> <p>2.E.2 Identify the connections between life roles and lifestyle.</p>	<p>Grades 9-12</p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6 9-12.SL.1-3 9-12.L.1 9-12.L.3-4</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Five: Consumer Protection</p> <p>Students explore consumer protection basics, including how to avoid scams, manage their money, use credit and loans carefully, and protect their personal information. They learn some of the risks associated with sharing finances with others.</p> <p>Students will:</p> <ul style="list-style-type: none"> List ways to protect online information. Recognize how a credit report can help identify suspicious activity related to your finances. Recognize risks involved with sharing finances. 	<p>Personal Financial Literacy</p> <p>6.12.D Critique sources of consumer protection and assistance including public institutions and private organizations (professionals, publications, and internet).</p> <p>6.12.D.1 Evaluate how fraudulent activities affect consumers and methods for protection against fraudulent activities.</p> <p>6.12.D.2 Assess situations that put consumers in financial risk, such as sharing account information, identify theft, and co-signing on loans.</p> <p>6.12.D.3 Justify why certain types of information should be secure and private.</p> <p>6.12.D.4 Explain the rights and responsibilities of buyers and sellers under consumer protection laws such as the “Credit Card Bill of Rights.”</p>	<p>NA</p>	<p>Grades 9-12</p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6 9-12.W.4 9-12.SL.1 9-12.SL.3-4 9-12.L.1-4</p>
<p>Session Six: Smart Shopping</p> <p>Students learn about comparison shopping and participate in a simulated shopping experience. They explore communicating with other people about consumer behaviors and shared shopping. A volunteer or the teacher can introduce and wrap up the session.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the factors necessary for making an informed purchase. Compare and contrast prices and data when making a purchase decision. Calculate savings gained through smart shopping. 	<p>Personal Financial Literacy</p> <p>1.12.C Evaluate and apply financial knowledge, attitudes, and skills.</p> <p>1.12.C.1 Refine and extend a conceptual understanding of new words regarding financial literacy.</p> <p>1.12.C.2 Justify an informed and responsible action to resolve personal financial literacy questions and issues.</p> <p>1.12.C.3 Apply the decision-making process to achieve a personal financial goal.</p> <p>1.12.C.4 Evaluate outcomes of financially responsible and irresponsible decisions.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p> <p>2.E.2 Identify the connections between life roles and lifestyle.</p>	<p>Grades 9-12</p> <p>9-12.RI.4 9-12.RI.6 9-12.SL.2 9-12.L.3</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Seven: Risk Management</p> <p>Students practice applying appropriate risk management strategies in scenarios and learn how to discuss risk management and manage the risks associated with shared financial choices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the risk of financial loss as an everyday reality for everyone. Recognize risk management strategies and apply them appropriately. Understand the role of personal responsibility in preventing financial loss. 	<p>Personal Financial Literacy</p> <p>6.12.A.1 Explain circumstances that impact income and wealth.</p> <p>6.12.A.2 Analyze forms of financial risk with varying degrees of risk tolerance.</p> <p>6.12.A.3 Strategize methods to minimize financial loss.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p> <p>2.E.2 Identify the connections between life roles and lifestyle.</p>	<p>Grades 9-12</p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6</p>
<p>Session Eight: Investing</p> <p>Students explore the difference between saving and investing, the advantages and potential returns of investing, and common types of investment products. Students also learn about various types of investment risks and self-assess their personal investment risk tolerance and communication with others about shared investments.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate investments with different levels of risk and reward. Describe the role that compound interest plays in wealth over time. Recognize that investment options carry different levels of risk and reward. Analyze the risk tolerances for different investment strategies. Recognize the importance of practicing healthy relationship behaviors in shared investment decisions. 	<p>Personal Financial Literacy</p> <p>5.12.A Critique appropriate financial services and products to specified goals.</p> <p>5.12.A.1 Develop a model comparing investment results.</p> <p>5.12.A.2 Select appropriate financial services and products to achieve personal financial goals.</p> <p>5.12.A.3 Compare, contrast, and compute historical returns and fees of various financial products.</p> <p>5.12.A.4 Differentiate between various investment products.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p> <p>2.D.4 Explain how decision-making may involve compromise and cite examples.</p> <p>2.E.2 Identify the connections between life roles and lifestyle.</p>	<p>Grades 9-12</p> <p>9-12.RI.1 9-12.RI.4 9-12.RI.6 9-12.SL.1 9-12.SL.2 9-12.SL.3 9-12.SL.4 9-12.L.4</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Nine: Credit Cards (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities introduce credit cards as a form of short-term financing that can be used to pay a bill or make a purchase. Other topics covered include credit card types, credit card terms and credit card rights.</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • Define the term “credit card.” • Understand the difference between a credit card and a debit card. • Discuss the reasons to use—and not to use—a credit card. • Describe how using a credit card can impact your credit rating for better or worse. • Discuss some of the pros and cons of sharing a credit card. 	<p>Financial Literacy 3.8.B.2 Describe various financial products or services and an appropriate use of each. 4.8.F Compare credit scores and reports. 4.8.F.1 Link character, capacity, and capital with creditworthiness.</p>	<p>Career Development 1/C. 2a. Identify situations and access resources, including other people, to seek assistance when needed. 2b. Recognize that external events often cause life changes. 2c. Identify motivations and aspirations.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p>
<p>Session Ten: Debt Management (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities include lessons on bankruptcy, loans, managing debt, defaulting on loans, and consumer credit counselling.</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • Recognize the process, purpose, and outcomes of declaring bankruptcy. • Identify the different types of bankruptcy. • Evaluate the pros and cons of declaring bankruptcy in different situations. • Analyze the impact of bankruptcy when debt is shared. 	<p>Financial Literacy 4.8.F.4 Identify ways to prevent or manage credit problems. 4.8.G Explain the consequences of not meeting credit obligations. 4.8.G.1 Identify the consequences of not meeting credit obligations, such as late fees, acquiring loans, paying higher interest rates, and bankruptcy.</p>	<p>Career Development 1/C. 2a. Identify situations and access resources, including other people, to seek assistance when needed. 2b. Recognize that external events often cause life changes. 2c. Identify motivations and aspirations.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session 11: Net Worth (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities explain net worth and the process of determining net worth. Students will explore the different types of net worth, set financial goals, and learn about investing to build wealth.</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • Define net worth. • Explore the process of determining net worth. • Summarize the different types of net worth. • Investigate the significance of shared net worth. • Calculate their own net worth. 	<p>Financial Literacy</p> <p>4.12.F.1 Explain personal responsibility and the factors that affect creditworthiness, such as payment history and total debt vs. total available credit.</p>	<p>Career Development</p> <p>1/C. 2a. Identify situations and access resources, including other people, to seek assistance when needed.</p> <p>2b. Recognize that external events often cause life changes.</p> <p>2c. Identify motivations and aspirations.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p>

JA Take Stock in your Future

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session One: Understanding Stocks</p> <p>Students are introduced to the foundational concepts of stocks and the stock market through the analysis of an authentic, real-time stock market report. Then, they practice selecting stocks from a fictitious market to develop a portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Distinguish between private and public companies. ▪ Explain how and why people invest in corporations when they purchase stocks. ▪ Identify why companies issue stock. ▪ Explain how stocks can increase and decrease in value. ▪ Identify the steps in the process for buying and selling stocks on the stock market. 	<p>Personal Financial Literacy</p> <p>5.12.A Critique appropriate financial services and products to specified goals.</p> <p>5.12.A.1 Develop a model comparing investment results.</p> <p>5.12.A.3 Compare, contrast, and compute historical returns and fees of various financial products.</p> <p>5.12.A.4 Differentiate between various investment products.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 SL.9-10.1,2,3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1,2,4 SL.11-12.1-3 L.11-12.1-6</p>
<p>Session Two: Stock Trading</p> <p>Students explore how stocks are traded, how stock prices are affected by current events, and how investors make investment decisions and diversify their portfolios. Students are introduced to stock indexes/averages and stock tables, and they practice buying, selling, or holding stocks from their fictitious stock portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Discuss the impact that economic events have on stock prices and supply and demand. ▪ Analyze the data in a stock table. ▪ Practice following the process for buying and selling stocks on the stock market. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.2,4,6 SL.9-10.1-3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,6,7 SL.11-12.1-3 L.11-12.1-6</p>

JA Take Stock in your Future

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Three: Exploring Dividends</p> <p>Students analyze today’s stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Analyze how current events are affecting stock prices. ▪ Demonstrate an understanding of how cash dividends are earned and calculated. ▪ Evaluate the success of a fictitious stock portfolio in relation to market events. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<p>Grades 9-10 RI.9-10.2,4 SL.9-10.1-2 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4 SL.11-12.1 L.11-12.1-6</p>
<p>Session Four: Best-in-Class Competition</p> <p>Students put their new stock market knowledge and skills into practice as they compete to win an in-class competition. This session is designed to be flexible based on students’ grade level and experience, plus the online stock market simulation tool selected by local JA Areas.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Implement knowledge of how to buy and sell stocks. ▪ Apply knowledge of how current events can impact stock prices. ▪ Evaluate the possible trade-off for each stock decision, prior to committing to the decision. ▪ Communicate and collaborate effectively within a team to successfully implement game strategies. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<p>Grades 9-10 RI.9-10.2,4,6 SL.9-10.1,2,3 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4,6 SL.11-12.1-3 L.11-12.1-6</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Session Five: Planning for the Future</p> <p>Students reflect on the experience of participating in the in-class competition and/or the JA Stock Market Challenge event and connect the simulations to the real world. They conclude the program by developing their own.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare and contrast real vs. simulated stock markets Identify various asset classes and assess the risks of each Develop a personal financial plan Reflect on your learning and growth throughout the program 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.2,4 W.9-10.2,4,5,6 SL.9-10.1,2,4 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4 SL.11-12.1,2,3,4 L.11-12.1-6</p>
<p>Analyzing Initial Public Offerings (IPOs)</p> <p>Students learn some of the factors that investors consider when selecting an IPO for investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the factors to consider when deciding whether to invest in an IPO 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6,7 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.4,6,7 L.11-12.1-6</p>
<p>Comparing Investment Channels</p> <p>Students learn about several ways in which investors buy and sell stocks, uncovering the upsides and downsides of each method.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare the advantages and disadvantages of buying and selling investments through various channels. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,4 W.9-10.4,6 L.9-10.3-6</p> <p>Grades 11-12 RI.11-12.1,4 W.11-12.4,6 L.11-12.1,2,4,6</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Data Gathering</p> <p>Students learn where investors can find detailed information about companies and how to evaluate each source of information.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify what resources investors use to make informed investment decisions. Express why investors research companies before making investment decisions. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>
<p>Diversification and Risk</p> <p>Students learn that, even though individual investors may have different risk tolerances, smart investors always seek to minimize their risk by diversifying their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify different levels of risk tolerance. Express how and why investors use diversification to minimize risk. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6</p>
<p>Evaluating Your Financial Plan</p> <p>Students learn how to review their financial plans and select investments that meet stated goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review and evaluate their financial plans. Select possible investments that meet the goals of the financial plan. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.2,4,6,7 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.2,4,6 L.11-12.1,2,4,6</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Factors That Influence Stock Prices</p> <p>Students learn the basics of supply and demand in the stock market, explore factors that impact stock price, and read and respond to scenarios related to determining stock price.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain how supply and demand govern the price of a stock when it is traded on a stock market. Describe the factors that can influence stock price. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6</p>
<p>Financial Watchdogs</p> <p>Students learn about several groups who oversee the financial sector, set and enforce the policies and laws regulating it, and protect investors.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the protections provided to investors by market regulatory agencies that oversee financial markets, products, and professionals. 	<p>Personal Financial Literacy</p> <p>6.12.A.1 Explain circumstances that impact income and wealth.</p> <p>6.12.A.2 Analyze forms of financial risk with varying degrees of risk tolerance.</p> <p>6.12.A.3 Strategize methods to minimize financial loss.</p> <p>6.12.D Critique sources of consumer protection and assistance including public institutions and private organizations (professionals, publications, and internet).</p>	NA	<p>Grades 9-10 RI.9-10.1,2,4 SL.9-10.2,4 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6</p>
<p>Investing for the Long Term</p> <p>Students learn why investing over the long-term offers the best path toward success in the market and why day trading can be fraught with risk.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the value of and benefits associated with long-term investments. Express the risks associated with day trading and short-term investments. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>My Stock Portfolio</p> <p>This student self-guided activity enables students to practice what they have learned about investing as they research, select, and track real stocks on the stock market using an initial imaginary investment of \$10,000. This activity has no time limit, and students may track and adjust their portfolios for as long as they'd like. You might want to set time parameters on this project, such as a month, six weeks, or some other period of time that makes sense for students to be able to track their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Apply research-based investment decisions. Practice following the process for buying and selling stocks. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.2,4 W.9-10.6-9 L.9-10.1,2,3,4,6</p> <p>Grades 11-12 RI.11-12.2,4 W.11-12.6-9 L.11-12.1,2,3,4,6</p>
<p>Preparing for the JA Stock Market Challenge</p> <p>Students learn about the JA Stock Market Challenge and review the big ideas about stocks and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review the big ideas about investing, specifically stocks and stock trading. Prepare for the JA Stock Market Challenge. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4,7 SL.9-10.2,4 L.9-10.1,2,3,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6</p>
<p>Private vs. Public Companies</p> <p>Students learn the basics of company ownership models using a pizza business scenario. They explore the advantages and disadvantages for a company of remaining private or becoming publicly owned.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate an understanding of the differences between private and public companies as they relate to company ownership. Explain why a company would remain private or go public. 	<p>Personal Financial Literacy</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>Setting Stock Prices & Trading Stock</p> <p>Students learn why public companies sell stock, what happens during a company’s initial public offering, and how stocks are traded on a stock exchange.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify how a stock’s price is set during a company’s initial public offering. Identify the steps in the process for buying and selling stocks on a stock exchange. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6</p>
<p>Smart Investing</p> <p>Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. List strategies for smart investing. 	<p>Personal Financial Literacy</p> <p>5.12.D Analyze the concepts of supply and demand to stock market price changes.</p> <p>5.12.D.1 Explain how supply and demand works in various situations.</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 SL.9-10.2,3 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 SL.11-12.2,3 L.11-12.1,2,4,6</p>
<p>Taxes and the Stock Market</p> <p>Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income.</p> <p>Students will:</p> <ul style="list-style-type: none"> Examine how short- and long-term capital gains are taxed. 	<p>Personal Financial Literacy</p> <p>5.12.D.2 Determine the impact of various events on stock market prices.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>NA</p>	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>

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Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA
<p>The Animals of the Stock Market</p> <p>Students learn terms and jargon commonly used by investors when talking about investing and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Express terms that describe people, events, and situations linked to investing 	NA	NA	<p>Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6</p>

JA Titan

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA	Common Core Math
<p>Session One: How Much? How Many?</p> <p>Students explore how price and production can affect business performance.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain how product price makes an impact on profits Describe how production can affect price, sales, and profit 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<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>	NA
<p>Session Two: How Much? How Many?–The Simulation</p> <p>Students make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Make informed business price and production decisions 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<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-11-2.2,4 SL.11-12.1,2,3,4,6 L.11-12.1,2,6 L.11-12.6</p>	<p>Statistics and Probability</p> <p>CC.2.4. HS.B. CC.2.4. HS.B.3 CC.2.4. HS.B.5</p>
<p>Session Three: Cutting Edge</p> <p>Students design a marketing plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore why a business conducts research and development Explain how businesses determine their target markets and conduct market research Explain how marketing affects sales Identify key marketing strategies 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<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>	NA

JA Titan

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA	Common Core Math
<p>Session Four: Cutting Edge–The Simulation</p> <p>Students make decisions about price, production, and research and development using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Make informed research and development and marketing decisions 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<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>Statistics & Probability S-IC S-IC.1 S-IC.6</p> <p>Mathematical Practices 1-8</p>
<p>Session Five: Make an Investment</p> <p>Students solicit capital investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discuss reasons that businesses use different capital investment strategies Make recommendations for capital investment based on set parameters Define charitable giving and explain why businesses make decisions to share their resources 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<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>NA</p>

JA Titan

Session Descriptions	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA	Common Core Math
<p>Session Six: Make an Investment–The Simulation</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Make business decisions by applying their knowledge to a business simulation Use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the <i>JA Titan</i> computer simulation 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<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>Statistics and Probability CC.2.4.HS.B. CC.2.4.HS.B.3 CC.2.4.HS.B.5</p>
<p>Session Seven: JA Titan of Industry – The Competition</p> <p>Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how business decisions affect business performance React appropriately to decisions made by other businesses 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<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>Statistics and Probability CC.2.4.HS.B. CC.2.4.HS.B.3 CC.2.4.HS.B.5</p>

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<p>Tutorial: Getting Ready for Business*</p> <p>Students are guided through an interactive tour of the JA Titan simulation. They learn about the program’s goals and key terms used in the simulation, and how to play JA Titan.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize and correctly express the program’s key terms. Predict and identify various business trade-offs based on business decisions. Apply business decisions that indicate an understanding of the importance of profit to the success of a business. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<p>ELA</p> <p>Grades 9-10 RI.9-10.2,4 W.9-10.4,8 SL.9-10.1,2,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 W.11-12.4,8 SL.11-12.1,2,4,6 L.11-12.1,2,4,6</p>
<p>Competition Prep: Freestyle Exploration</p> <p>Students jump straight into playing the JA Titan simulation. There is no teacher or volunteer led guidance or focus on a business concept. Instead, students learn solely by playing, using the Student Quick Start Guide and Student Activity Sheet.</p> <p>Students will:</p> <ul style="list-style-type: none"> Apply the profit equation: profit equals total revenue minus total costs. Apply the concept of pricing based on costs, productivity, and profit. Demonstrate an understanding that companies are constrained by limited resources. Evaluate the possible trade-offs for each business decision before committing to the decision. Use a budget as a strategy to monitor income, expenses, and other financial records. Identify potential customers and their preferred phone features to increase profitability. Identify a new phone feature to be developed to potentially increase profits. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<p>ELA</p> <p>Grades 9-10 RI.9-10.2,4 W.9-10.4,8 SL.9-10.1,2 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.3,7 W.11-12.4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,4,6</p> <p>Mathematical Practices</p> <p>1, 2, 4, 5, 6, 7, 8</p>

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<p>Competition Prep: How to Play JA Titan</p> <p>Students learn key terms and concepts for the simulation: budget, cash-on-hand, CEO, expenses, income statement, price, and production.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express and use the program’s key terms. Use a budget as a strategy to monitor income, expenses, and other financial records. Demonstrate an understanding that businesses are constrained by limited resources. Express the importance of profit to the success of a business. Practice using the features and functionality of the simulation interface. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<p>ELA</p> <p>Grades 9-10 RI.9-10.4 SL.9-10.1-2 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI-11-12.3,4 W.11-12.4,8 SL.11-12.1 L.11-12.1,2,3,4,6</p> <p>Mathematical Practices 1.2.4.5.6.7</p>
<p>Competition Prep: Exploring Production</p> <p>Students focus on the interconnected aspects of profit, price, cost, and production.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the profit equation. Describe how price is determined by cost plus markup. Express the importance of profit to the success of a business. Practice using the features and functionality of the simulation interface. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<p>ELA</p> <p>Grades 9-10 RI.9-10.2,4,8 W.9-10.4,8 SL.9-10.1,2,3,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI-11-12.2,3,4,7 SL.11-12.1,2,3,6 L.11-12.1,2,4,6</p> <p>Statistics & Probability CC.2.4.HS.B. CC.2.4.HS.B.3 CC.2.4.HS.B.5</p> <p>Mathematical Practices 1-8</p>

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Session Details	Social Studies and Financial Literacy Standards	Career Development Standards	Common Core ELA and Math
<p>Competition Prep: Examining R&D and Marketing</p> <p>Students focus on the impact R&D and marketing can have on the product and the profits.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe why R&D and marketing expenses are investments. Express how R&D and marketing decisions support the success of a company. Practice using the features and functionality of the simulation interface. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>ELA</p> <p>Grades 9-10 RI.9-10.2,4,8 W.9-10.4 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI-11-12.2,3,4,7 W.11-12.4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,4,6</p> <p>Mathematical Practices 1-8</p>
<p>Competition Prep: Considering Economic Factors</p> <p>Students explore economic circumstances under which they may implement different strategies in preparation of the alternative scenario games available in the simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express and use the program's key terms. Express the importance of profit to a business's success. Evaluate and select the optimal business-based choices using the resources available. Recognize that shocks to demand or supply affect business management decisions. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>ELA</p> <p>Grades 9-10 RI.9-10.2,4 SL.9-10.2 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI-11-12.2,3,4,7 SL.11-12.1,2,3,4,6 L.11-12.1-3</p> <p>Mathematical Practices 1-8</p>

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<p>Competition Prep: Presenting the JA Titan of Business Competition</p> <p>In this game-based session, students compete as businesses to see which will be crowned the JA Titan of Industry.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of profit to the success of a business. Apply the profit equation: profit equals total revenue minus total costs. Demonstrate an understanding that companies are constrained by limited resources. Evaluate the possible trade-offs for each business decision before committing to the decision. Use a budget as a strategy to monitor income, expenses, and other financial records. Identify potential customers and their preferred phone features to increase profitability. Identify a new phone feature to be developed to potentially increase profits. Additionally, depending on the simulation settings selected, students may: Apply debt financing for profitability. Express the benefits to a business of making intentional, positive CSR decisions for the business, its employees, and the community. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>ELA</p> <p>Grades 9-10 RI.9-10.2,4 SL.9-10.2 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI-11-12.2,3,4,7 SL.11-12.1,2,3,4,6 L.11-12.1-3</p> <p>Mathematical Practices 1-8</p>

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<p>Deep Dive: Research & Development*</p> <p>This session provides a deeper exploration and study of R&D concepts.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of R&D to the continued profitability of a business. Identify a new feature to be developed for a smartphone that would potentially increase profits and practice working through the product design phase. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>ELA</p> <p>Grades 9-10 RI.9-10.2,4,8 W.9-10.2,4,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 W.11-12.2,4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,6</p> <p>Mathematical Practices 1-8</p>
<p>Deep Dive: Marketing*</p> <p>This session provides a deeper exploration and study of marketing concepts.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of marketing as an investment in the continued profitability of a business. Apply the Four Ps of Marketing (product, place, price, and promotion) to a marketing plan to potentially increase a company's profits. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>5.12.E.1 Develop and justify investment and/or savings strategies to achieve specified goals.</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one's decisions.</p>	<p>ELA</p> <p>Grades 9-10 RI.9-10.2,4,8 W.9-10.2,4,8 SL.9-10.1,2,3,4,6 L.9-10.1,2,4,6</p> <p>Grades 11-12 RI.11-12.2,3,4,7 W.11-12.2,4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,6</p> <p>Mathematical Practices 1-8</p>

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<p>Deep Dive: Corporate Social Responsibility*</p> <p>In this session, students analyze how a company can be a good community partner and socially responsible, culminating in a case study to explore how investing in CSR and being a good corporate citizen can impact a business and its many stakeholders.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express how a business, its employees, and the community all benefit when the business makes intentional, positive CSR decisions. Resolve an ethical business dilemma between a business’s responsibilities of profit versus its responsibilities to various stakeholders, including employees, customers, and the community. 	<p>Personal Financial Literacy</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>6.12.C.1 Analyze the influence of advertising and the media on decision making and spending.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>2.D.1 Explore and evaluate information relevant to making a decision.</p> <p>2.D.3 Examine the implications of decisions, consider new alternatives, and analyze the need to compromise and its effect on one’s decisions.</p>	<p>ELA</p> <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.11-12.2,3,4,7 W.11-12.2,4,8 SL.11-12.1,2,3,4,6 L.11-12.1,2,3,6</p>
<p>Deep Dive: Daily Business Operations Speaker Session*</p> <p>In this volunteer-led session, a volunteer presents how his/her own business knowledge applies and relates to the business concepts in the simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize real-world applications of the terms and concepts from the game through a volunteer guest speaker presentation. 	<p>Personal Financial Literacy</p> <p>1.12.D.1 Determine different types of retail markets, and analyze the goods and services they offer.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p> <p>6.12.C.2 Explain the consequences of business practices to individuals, families, and society.</p>	<p>Career Development</p> <p>1.C.1 Analyze the results of one’s growth and changes throughout life to determine areas of growth for the future.</p> <p>1C.3.Demonstrate and analyze how effectively one responds to change and/or initiates change.</p> <p>1.C.4.Explain how one’s motivations and aspirations have changed with time and circumstance.</p>	<p>ELA</p> <p>Grades 9-10 SL.9-10.1-3 L.9-10.1,2,4,6</p> <p>Grades 11-12 SL.11-12.1-3 L.11-12.1,2,3,6</p>