



**A Correlation between
Oklahoma Academic Standards
and Junior Achievement Programs**

Updated February 2017
Oklahoma Core Curriculum Content Standards

Junior Achievement
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Overview

Junior Achievement Programs reinforce the value of workforce readiness, entrepreneurship, and financial literacy while providing opportunities to develop cross-disciplinary knowledge and skills. This multidisciplinary approach helps students connect information across social studies disciplines, such as economics, geography, history, government, and civics, while incorporating mathematical concepts, reasoning, and language arts skills.

In this document, Junior Achievement High School programs are correlated to the Oklahoma Academic Standards 2016-2017 for English Language Arts, Personal Financial Literacy, Math and Social Studies for grades 9-12. When a standard is specifically addressed by an Extended Learning Opportunity, On Your Own, or other additional material, it will be indicated by a superscripted ELO next to the standard number.

This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

High School Programs

- [JA Be Entrepreneurial](#)[®] introduces students to the essential components of a practical business plan, and challenges them to start an entrepreneurial venture while still in high school.....Page 3
- [JA Career Success](#)[®] equips students with the tools and skills required to earn and keep a job in high-growth career industries.Page 6
- [JA Company Program](#)[®] - *Blended* unlocks the innate ability in students to fill a need or solve a problem in their community by launching a business venture—unleashing their entrepreneurial spirit. Each of the program’s 13 meetings is divided into a Company Ops and Deeper Dive activity.....Page 8
- [JA Economics](#)[®] examines the fundamental concepts of micro-, macro-, and international economics.Page 12
- [JA Exploring Economics](#)[®] fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics.....Page 17
- [JA Finance Park](#)[®] is a month-long program that introduces students to personal financial planning and career exploration. At the culmination of this teacher-led program, students visit JA Finance Park, a realistic on-site or virtual community, to put into practice what they’ve learned by developing and committing to a personal budget.....Page 20
- [JA Job Shadow](#)[®] prepares students to be entrepreneurial thinkers in their approach to work. Students will acquire and apply the skills needed in demanding and ever-changing workplaces.Page 23
- [JA Personal Finance](#)[®] - *Blended* demonstrates the relationship between financial decisions made now and future financial freedom and quality of life. Students learn that a positive financial future requires making smart choices about education, a career, and saving and investing.....Page 24
- [JA Titan](#)[®] introduces critical economics and management decisions through an interactive simulation.....Page 28

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Session One: Introduction to Entrepreneurship</p> <p>Students test their knowledge about entrepreneurship, and they begin the process to select a product or service for a business venture.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the elements of a successful business start-up ▪ Evaluate myths and facts about entrepreneurship ▪ Consider product-development options <p>Concepts: entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, working in groups</p>	<p>Economics</p> <p>CS.8 The student will analyze the role of entrepreneurs in a market economy.</p> <p>Personal Financial Literacy</p> <p>1. Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.3.W.2-3 9-12.4.R.1,5</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:</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>Concepts: entrepreneur, franchise, non-profit business, product development</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, reading for understanding, working in pairs</p>	<p>Economics</p> <p>CS 1. The students will develop and apply economic reasoning and decision making skills.</p> <p>CS.2 The student will evaluate how societies answer the three basic economic questions...</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.1</p>
<p>Session Three: Who's My Customer?</p> <p>Students analyze potential markets.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of analyzing markets ▪ Apply a needs assessment to the market available to a specific product <p>Concepts: advertisement, entrepreneur, customer, demographic, market needs, marketing</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting</p>	<p>Economics</p> <p>CS.2.2 Describe the role of factors of production, land, labor, capital, entrepreneurship and technology in economic systems</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.1</p>

JA Be Entrepreneurial

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<p>Session Four: What's My Advantage? Students determine how to set a product apart from competition.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define competitive advantages and recognize them in other businesses ▪ Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market <p>Concepts: competitive advantages, customer, entrepreneur, profit, product</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	<p>Economics</p> <p>CS.1.2. Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p> <p>CS.4 The student will evaluate how changes in the level of competition in different markets affect prices.</p>	<p>9-12.2.R.1 9-12.4.R.1,5</p>
<p>Session Five: Competitive Advantages Students decide how to set a product or service apart from the competition.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate competitive advantages ▪ Select competitive advantages that will drive a developing business venture <p>Concepts: competitive advantages, profit</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups</p>	<p>Economics</p> <p>CS.4.2. Explain how people's own self-interest, incentives and disincentives influence market decisions.</p>	<p>9-12 1.R.1-3 9-12.1.W.1-2 9-12.2.R.1 9-12.3.W.2-3 9-12.4.R.1,5</p>

JA Be Entrepreneurial

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<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:</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>Concepts: consequences, entrepreneur, ethical dilemma, ethics, social responsibility, stakeholder</p> <p>Skills: analyzing information, categorizing data, decision-making, expressing multiple viewpoints, evaluating alternatives, oral and written communication, reading for understanding, weighing consequences, working in pairs</p>	<p>Economics</p> <p>PLS.A.2 2. Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1 9-12.3.W.2-3 9-12.4.R.1,5</p>
<p>Session Seven: The Business Plan</p> <p>Students compile a sample business plan.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan 	<p>Economics</p> <p>CS.6.3 3. Explain how the value of money is determined by the goods and services it can buy.</p> <p>PLS C.7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.1</p>

JA Career Success

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS 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>Objectives: The 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>CTE Employability and Career Development ESS03.01 Employ critical thinking skills independently and in teams to solve problems and make decisions.</p> <p>ESS03.01.03 Describe the value of using problem-solving and critical thinking skills to improve a situation or process.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.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. Students will role-play conflicts and conflict management. They will explore behaviors that inflame conflict and behaviors that lead to a resolution.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize common responses to conflict. Apply conflict-management skills to resolve work-based issues. 	<p>CTE Employability and Career Development ESS03.02.01 Analyze situations and behaviors that affect conflict management.</p> <p>ESS03.02.02 Determine best options/outcomes for conflict resolution using critical thinking skills.</p>	<p>9-12.4.R.1,5 9-12.1.R.1-3 9-12.1.W.1-2 9-12.4.R.1,5</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 model (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.</p>	<p>Objectives: The 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>CTE Employability and Career Development ESS03.01.06 Use structured problem-solving methods when developing proposals and solutions.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.4.R.1,5</p>
<p>Session Four: Get Hired: Strong Soft Skills</p> <p>Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job interview workshop to communicate these skills to a potential employer.</p>	<p>Objectives: The 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>CTE Employability and Career Development ESS02.10 Listen to and speak with diverse individuals to enhance communication skills.</p> <p>ESS02.10.02 Demonstrate ability to communicate and resolve conflicts within a diverse workforce.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.4.R.1,5</p>

JA Career Success

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Session Five: Know Your Work Priorities</p> <p>Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.</p>	<p>Objectives: The 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 further career planning decisions. 	<p>CTE Employability and Career Development ESS09.01.02 Demonstrate flexibility and willingness to learn new knowledge and skills.</p> <p>ESS09.05.01 Compare employment opportunities to individual needs and career plan objectives.</p>	<p>9-12.2.R.1 9-12.4.R.1,5 9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.3</p>
<p>Session Six: Know Who’s Hiring</p> <p>In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.</p>	<p>Objectives: The 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>CTE Employability and Career Development ESS09.01.03 Exhibit commitment to the organization.</p> <p>ESS09.01.05 Apply communication strategies when adapting to a culturally diverse environment.</p> <p>ESS09.03.01 Use multiple resources to locate job opportunities.</p>	<p>9-12.2.R.1 9-12.4.R.1,5 9-12.1.R.1-3 9-12.2.R.3</p>
<p>Session Seven: Know Your Personal Brand</p> <p>Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.</p>	<p>Objectives: The 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>CTE Employability and Career Development ESS09.01.01 Demonstrate self-discipline, self-worth, positive attitude, and integrity in a work situation.</p> <p>ESS09.02.01 Develop career goals and objectives as part of a plan for future career direction.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1 9-12.2.R.3 9-12.3.W.2-3 9-12.4.R.1,5</p>

JA Company Program – Blended

Session Details	OK Academic Standards	OK ELA
<p>Meeting One: Start a Business</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify what they will be doing in JA Company Program. ▪ Share important information about prior knowledge, beliefs, and attitudes. ▪ Build relationships with others in their group. ▪ Determine entrepreneurial traits and choose a business team. ▪ Explore potential ways to fund their venture. 	<p>Personal Financial Literacy</p> <p>1:1. Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living</p>	<p>Grades 9-10 1.R.2 4.R.1 6.R.1 7.R.1</p> <p>Grades 11-12 1.R.2 4.R.1 6.R.1 7.R.1</p>
<p>Meeting Two: Fill a Need</p> <p>Objectives:</p> <ul style="list-style-type: none"> ▪ The students will: ▪ Collaborate as a group to decide on the product or service that the Company will sell. ▪ Narrow the list of potential business ideas by answering critical questions about each one. ▪ 	<p>CTE Business Management and Administration</p> <p>BAC05.01.01 Employ entrepreneurial discovery strategies to generate feasible ideas for business ventures.</p>	<p>Grades 9-10 1.R.1-3 1.R.3 1.W.1-2 2.R.1-3 4.R.1 4.W.1 6.R.1 7.R.1</p> <p>Grades 11-12 1.R.1-3 1.R.3 1.W.1-2 2.R.1-3 4.R.1 4.W.1 6.R.1 7.R.1</p>
<p>Meeting Three: Vet the Venture</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Conduct research on top business ideas. ▪ Decide which product or service idea to move forward with. ▪ Submit the product idea for approval. 	<p>CTE Business Management and Administration</p> <p>BAC05.01.02 Develop a concept for a new business venture.</p> <p>BAC05.01.03 Evaluate a new business venture concept's potential for success.</p> <p>BAC08.01.01 Obtain and provide information in a business setting.</p>	<p>Grades 9-10 1.R.1-3 1.W.1-2 2.R.1 4.R.1 4.W.1 6.R.1 7.W.2</p> <p>Grades 11-12 1.R.1-3 1.W.1-2 2.R.1 4.R.1 4.W.1 6.R.1 7.W.2</p>

JA Company Program – Blended

Session Details	OK Academic Standards	OK ELA
<p>Meeting Four: Create a Structure</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Form and select Business Teams. ▪ Collaborate in Business Teams to determine leadership, conduct research, and assign tasks in order to launch the business. ▪ Work individually or with other Company members to conduct research and complete tasks in order to launch the business. 	<p>CTE Business Management and Administration</p> <p>BAC08.01.03 Manage internal and external business relationships to foster positive interactions.</p> <p>BAC08.01.08 Select business structure for immediate and long-term operations.</p> <p>BAC10.01.03 Maintain business records to facilitate business operations.</p>	<p>Grades 9-10 1.R.1-3 1.W.1-2 4.R.1 4.W.1</p> <p>Grades 11-12 1.R.1-3 1.W.1-2 4.R.1 4.W.1</p>
<p>Meeting Five: Launch the Business</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Engage in business communication and implementation. ▪ Research business processes, and integrate information across all teams. ▪ Apply the concept of accountability to practices in the Company. ▪ Complete a business plan. 	<p>CTE Business Management and Administration</p> <p>BAC05.01.04 Determine the resources needed for start-up viability of a business venture.</p> <p>BAC05.01.05 Actualize a new business venture to generate profit and/or meet objectives.</p>	<p>Grades 9-10 1.R.1-3 1.W.1-2 2.W.1-2 4.W.1</p> <p>Grades 11-12 1.R.1-3 1.W.1-2 2.W.1-2 4.W.1</p>
<p>Meeting Six through Eleven: Run the Business</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Practice business communication and implementation. ▪ Practice task prioritization. ▪ Practice follow-through. ▪ Submit important information. ▪ Practice problem solving 	<p>CTE Business Management and Administration</p> <p>BAC10.01.01 Use information literacy skills to increase workplace efficiency and effectiveness.</p> <p>BAC10.01.04 Acquire information to guide business decision-making.</p>	<p>Grades 9-10 1.R.1-3 1.W.1-2 4.R.1 7.R.1</p> <p>Grades 11-12 1.R.1-3 1.W.1-2 4.R.1 7.R.1</p>
<p>Topic: Capitalization</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explore sources of capital. ▪ Consider which sources of capital might be used for the Company. ▪ Learn pitch ideas for building capital or obtaining funding. ▪ Present a pitch. 	<p>Personal Financial Literacy</p> <p>3:1 Identify and compare the basic types of financial institutions</p> <p>7:1 Identify and analyze sources of credit (e.g., financial institutions, private lenders, and retail businesses) and credit products (e.g., student loans, credit cards, and car loans).</p> <p>CTE Business Management and Administration</p> <p>BAC10.02.01 Describe the fundamental principles of money needed to make financial exchanges.</p> <p>BAC10.02.02 Analyze financial needs and goals to determine financial requirements</p>	<p>Grades 9-10 2.R.1-3 2.W.2 4.W.1 6.R.1</p> <p>Grades 11-12 2.R.1-3 2.W.2 4.W.1 6.R.1</p>

JA Company Program – Blended

Session Details	OK Academic Standards	OK ELA
<p>Topic: Finance</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Examine the most important financial elements of a startup. ▪ Practicing using the Business Finance Tool. 	<p>Personal Financial Literacy 3:2 Describe and compare the most common financial products and services 4:1 Explain the reasons for balancing a checkbook and reconciling an account statement. 4:2 Develop and apply banking account management skills</p> <p>CTE Business Management and Administration BAC05.02.01 Develop a foundational knowledge of accounting to understand its nature and scope. BAC05.02.02 Demonstrate accounting procedures used to track money flow and to determine financial status</p>	<p>Grades 9-10 2.R.1-3 2.W.2 4.W.1 6.R.1</p> <p>Grades 11-12 2.R.1-3 2.W.2 4.W.1 6.R.1</p>
<p>Topic: Management and Leadership</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Research how leaders make decisions. ▪ Investigate how leaders influence a company, beyond giving direction. ▪ Provide evidence of a leader’s specific leadership style. ▪ Develop a TED-style talk on leadership. 	<p>CTE Business Management and Administration BAC07 Use leadership and teamwork skills in collaborating with others to accomplish organizational goals and objectives.</p>	<p>Grades 9-10 2.R.1-3 2.W.2 4.W.1</p> <p>Grades 11-12 2.R.1-3 2.W.2 4.W.1</p>
<p>Topic: Marketing</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Learn about the 4 P’s of marketing— Product, Place, Price, and Promotion—and how they are related. ▪ Explore marketing through a virtual job shadow and answer key questions that relate to the 4 P’s. 	<p>CTE Business Management and Administration BAC01.02.05 Analyze cost/profit relationships to guide business decision-making.</p>	<p>Grades 9-10 2.R.1-3 6.R.1</p> <p>Grades 11-12 2.R.1-3 6.R.1</p>
<p>Topic: Sales</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Understand tips for sales success. ▪ Create a video blog entry about a product or service to practice these tips. 	<p>CTE Business Management and Administration BAC10.05.01 Perform customer service activities to support customer relationships and encourage repeat business. BAC10.05.02 Utilize technology to facilitate customer relationship management</p>	<p>Grades 9-10 2.R.1 4.R.1</p> <p>Grades 11-12 2.R.1 4.R.1</p>
<p>Topic: Supply Chain</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explore the interconnected links in a supply chain. ▪ Define standards for communicating about production. ▪ Apply the concept of quality control to practices in the Company. 	<p>CTE Business Management and Administration BAC10.04.01 Implement expense-control strategies to enhance a business’s financial well-being. BAC10.04.02 Maintain property and equipment necessary for ongoing business activities</p>	<p>Grades 9-10 2.R.1 4.R.1</p> <p>Grades 11-12 2.R.1 4.R.1</p>

JA Company Program – Blended

Session Details	OK Academic Standards	OK ELA
<p>Meeting Twelve: Liquidate the Company</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain and follow the liquidation process. ▪ Complete business closing and liquidation tasks, including recordkeeping. ▪ Create an annual report. 	<p>CTE Business Management and Administration BAC05.01.06 Select a harvesting strategy that matches the entrepreneur's desired goals regarding the business venture.</p>	<p>Grades 9-10 2.R.1-3 2.W.1-4 4.W.1-2 7.W.2</p> <p>Grades 11-12 2.R.1-3 2.W.1-4 4.W.1-2 7.W.2</p>
<p>Meeting Thirteen: Create a Personal Action Plan</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Understand the importance of networking. ▪ Complete a personal action plan. ▪ Explore potential career options. 	<p>CTE Business Management and Administration BAC09.01.01 Develop self-understanding to recognize the impact of personal actions on others</p> <p>BAC09.01.03 Participate in career-planning to enhance job-success potential.</p>	<p>Grades 9-10 2.R.1-3 6.R.1</p> <p>Grades 11-12 2.R.1-3 6.R.1</p>

JA Economics

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Topic One: Introduction to Economics</p> <p>Chapters 1 and 2 introduce the basic economic problems facing all societies and focus on the structure and values underlying the U.S. economic system.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the nature of human wants and how they are satisfied ▪ Identify and define the four factors of production ▪ Define the meanings of scarcity and opportunity cost ▪ Explain the key ideas in the economic way of thinking ▪ Explain what it means to think at the margin ▪ Describe the choices businesses face and a major goal of business ▪ Identify the basic economic decisions facing all societies ▪ Describe the two branches of economics ▪ Explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise ▪ Describe the nature of command, traditional, and mixed economic systems ▪ Explain the three kinds of models economists use ▪ Describe how the circular flow of money, resources, and products explains the function of a free market economy ▪ Define money and explain its three functions ▪ Identify the goals of the U.S. economic system 	<p>Economics</p> <p>CS.1.1 Define and apply basic economic concepts of scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>CS.2 The student will evaluate how societies answer the three basic economic questions: what goods and services to produce, how to produce them, and for whom are they produced.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.1</p>

JA Economics

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer</p> <p>Chapters 3 through 5 describe the price system and the operation of the laws of supply and demand in a market economy, and supply students with analytical tools they can use throughout the course. Chapter 6 focuses on the role of consumers in a market economy and various consumer issues.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the role prices play in a market economy ▪ Define demand and describe how it illustrates the price effect ▪ Explain why people buy more of something at lower prices and less at higher prices ▪ Describe the relationship between individuals’ demands and market demand ▪ Define the price elasticity of demand and explain what determines it ▪ Describe the difference between the price effect and a change in demand ▪ Describe how supply is related to opportunity cost ▪ Define supply and explain the price effect related to supply ▪ Explain why producers want to sell more of something at higher prices and less at lower prices ▪ Describe the relationship between market supply and the supplies of individual sellers ▪ Explain the price elasticity of supply and what determines it ▪ Describe the difference between the price effect and a change in supply ▪ Describe how competitive markets “clear” the amount buyers want to purchase with the amount sellers want to sell ▪ Explain the nature of shortages and surpluses and how market competition eliminates them ▪ Describe how market-clearing prices motivate people to produce goods and services ▪ Describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices ▪ Identify the two main sources of household income ▪ Describe the factors that influence wealth accumulation ▪ Explain how personal budgets help people make good choices as consumers and savers ▪ Identify options to consider when making saving and investment decisions ▪ Describe advantages and disadvantages of using credit ▪ Explain how consumer interests are protected in our economy 	<p>Economics</p> <p>CS.3 The student will explain how prices are set in a market economy using supply and demand graphs and will determine how price provides incentives to buyers and sellers.</p> <p>CS.4 The student will evaluate how changes in the level of competition in different markets affect prices.</p> <p>Personal Financial Literacy</p> <p>1. The student will describe the importance of earning an income and explain how to manage personal income through the use of a budget.</p> <p>3. The student will describe the functions and uses of banks and other financial service providers.</p> <p>4.2 Develop and apply banking account management skills.</p> <p>5. The student will analyze the costs and benefits of saving and investing.</p> <p>8. The student will describe and explain interest, credit cards, and online commerce.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1,3 9-12.3.W.2-3 9-12.4.R.1,5</p>

JA Economics

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Topic Three: Businesses and Their Resources</p> <p>Chapters 7 through 11 discuss the business and economic principles that guide decision-making in business firms. The roles of profit, business organization, business finance, productivity, market structure, and other related topics are addressed.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of entrepreneurs ▪ Explain the role of small business in the U.S. economy ▪ Identify information that can be helpful in starting a small business ▪ Explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations ▪ Describe how large corporations are organized ▪ Describe how financial markets help businesses obtain capital resources ▪ Define equity and explain how it is used to finance business growth ▪ Identify the ways businesses save ▪ Define what a stock market is and describe why it is important ▪ Distinguish between a balance and an income statement ▪ Define Gross Domestic Product (GDP) and how it is measured ▪ Explain how Real GDP is calculated and how changes in Real GDP affect living standards ▪ Define Real Per Capita GDP ▪ Define the meaning of productivity ▪ Identify ways in which businesses have improved productivity ▪ Explain why production costs change as output changes ▪ Define the law of diminishing marginal returns ▪ Explain economies of scale ▪ Describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products ▪ Describe major changes in the U.S. labor force over the past 100 years ▪ Identify what accounts for differences in wages and salaries ▪ Identify non-market forces that affect the labor force ▪ Describe how unions arose in the U.S. and how their growth was influenced by legislation ▪ Identify aspects of current labor-management relations ▪ Explain how firms in the four types of market structure make production and pricing decisions ▪ Describe the types of business mergers ▪ Explain how marketing helps businesses compete ▪ Identify the 4 P's of marketing 	<p>Economics</p> <p>CS 5.2-3. 2. Describe how banks match savers with borrowers and allow people to pool their incomes and provide future income through investing in stocks.</p> <p>CS 3. Identify how labor unions, corporations, and not-for profits influence a market economy.</p> <p>CS 8. The student will analyze the role of entrepreneurs in a market economy</p> <p>CS 11.1. Explain GDP and GNP and how they are used to describe economic output over time and compare the GDP of various countries representing free-market, command, and mixed economies.</p> <p>CS 12. Describe the impact on the economy when GDP and GNP are growing or declining.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1,3 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.1</p>

JA Economics

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Topic Four: Government, Banking, and Economic Stability</p> <p>In chapters 12 through 14, the focus shifts to the larger economy and the roles of government and financial institutions, as well as monetary and fiscal policies used to moderate the economy's ups and downs.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the four referee roles the federal government fulfills in the economy ▪ Explain how the federal government manages the economy ▪ Describe how the federal government spends and raises its money ▪ Identify and define the two principles of taxation ▪ Explain how proportional, progressive, and regressive taxes differ ▪ Describe the justifications for and the criticisms of federal deficits and the national debt ▪ Define money and describe its functions ▪ Describe the kind of money in use in the United States ▪ Explain the services banks and other financial institutions offer ▪ Describe how banks create money ▪ Explain what the Federal Reserve System is and what it does ▪ Explain why the value of money changes ▪ Identify the nature of inflation and describe how people are affected by it ▪ Identify and describe the major indicators economists use to measure the health of the economy ▪ Explain the components of the Gross Domestic Product ▪ Define unemployment and describe the types of unemployment ▪ Explain the tools of fiscal policy ▪ Explain the tools of monetary policy ▪ Describe the advantages and disadvantages of fiscal and monetary policies 	<p>Economics</p> <p>CS 5.1. Evaluate the impact of government ensuring the protection of private property rights and the rule of law in a market economy.</p> <p>CS 5.2. Describe how banks match savers with borrowers and allow people to pool their incomes and provide future income through investing in stocks.</p> <p>CS 6 The student will analyze how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services</p> <p>CS 9 The student will evaluate the economic role of government in a market economy.</p> <p>CS 10 The student will examine current economic conditions in the United States.</p> <p>CS 11.1. Explain GDP and GNP and how they are used to describe economic output over time and compare the GDP of various countries representing free-market, command, and mixed economies</p> <p>CS 13.1. Compare and contrast fiscal and monetary policy and their impact on the economy.</p>	<p>9-12.1.R.1-3 9-12.2.R.1,3 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.1</p>

JA Economics

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Topic Five: The Global Economy</p> <p>Chapters 15 and 16 discuss the costs and benefits of international trade, describe the structure and values of other economic systems, and address economic growth and development in industrialized and developing nations.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain why international trade is considered a two-way street ▪ Describe how imports and exports depend on each other ▪ Explain how absolute and comparative advantage differ ▪ Explain why productivity is important in international trade ▪ Identify the arguments for and against trade barriers ▪ Describe the purpose of international trade organizations ▪ Explain the nature of exchange rates and why they change ▪ Explain why a nation’s balance of payments always balances ▪ Define and describe globalization ▪ Identify the worldwide changes that have occurred as a result of globalization ▪ Explain the relationship between economic development and population growth ▪ Describe how china has changed its economy to achieve greater prosperity ▪ Identify the concerns about income growth in less- developed countries ▪ Explain the role property rights and markets can play in the protection of environmental resources ▪ Describe how governments can use market incentives to protect the environment 	<p>Economics</p> <p>CS 13 The student will identify the potential economic impact of policy changes by the Federal Reserve and the federal government.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1,3 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.1</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Session One: Economic Systems—Who Makes the Big Decisions?</p> <p>Examine how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Analyze the impact of a society’s economic system on the decisions it makes about the production, distribution, and consumption of goods and services. ▪ Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship <p>Concepts: Command economy, Distribution, Economic systems, Economics, Market economy, Production</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Economics</p> <p>CS 2. The student will evaluate how societies answer the three basic economic questions: what goods and services to produce, how to produce them, and for whom are they produced.</p> <p>CS 2.2. Describe the role of the factors of production, land, labor, capital, entrepreneurship, and technology in economic systems.</p>	<p>9-12.2.R.1,3 9-12.4.R.1,5 9-12.3.W.2-3 9-12.1.R.1-3 9-12.1.W.1-2 9-12.6.R.1</p>
<p>Session Two: Supply and Demand—What’s It Worth to You?</p> <p>Illustrate the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Review the concepts of supply and demand. ▪ Define the term market-clearing price. ▪ Demonstrate the interaction between supply and demand in a free-market economy. ▪ Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price. <p>Concepts: Demand, Economics, Market-clearing Price, Supply, Supply and demand</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Evaluating alternatives, Listening for understanding, Oral and written communication, Working in groups</p>	<p>Economics</p> <p>CS 3.1. Analyze how price and non-price factors affect the demand and supply of goods and services available in the marketplace.</p> <p>CS 3.2. Explain what causes shortages and surpluses including government imposed price floors, price ceilings, and other government regulations and the impact they have on prices and people’s decisions to buy or sell.</p> <p>CS 4 The student will evaluate how changes in the level of competition in different markets affect prices.</p>	<p>9-12.3.W.2-3 9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.1,3</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Session Three: Supply and Demand—The JA Market Game</p> <p>Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the interaction between supply and demand in a free- market economy, with the market’s drive toward the market-clearing price. ▪ Apply real-life examples of market forces that influence supply and demand <p>Concepts: Demand, Economics, Market-clearing Price, Supply</p> <p>Skills: Analyzing information, Categorizing data, Charting, Decision-making, Graphing, Negotiating, Oral and written communication, Working in groups</p>	<p>Economics</p> <p>CS 3 The student will explain how prices are set in a market economy using supply and demand graphs and will determine how price provides incentives to buyers and sellers.</p> <p>CS 4 The student will evaluate how changes in the level of competition in different markets affect prices.</p>	<p>9-12.2.R.1,3 9-12.4.R.1,5 9-12.3.W.2-3 9-12.1.R.1-3 9-12.1.W.1-2 9-12.6.R.1</p>
<p>Session Four: Saving, Spending, and Investing</p> <p>Explore concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compare the characteristics, risks, and rewards of several options.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize ways to earn and increase wealth through saving and investing. ▪ Analyze examples of wealth acquired through saving and investing. ▪ Evaluate different methods of saving and investing, including varied risk and rewards. <p>Concepts: Banks as borrower and lender, Economics, Investing options, Risk versus reward, Saving options, Simple interest</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Reading for understanding, Working in groups</p>	<p>Economics</p> <p>CS 5.2. Describe how banks match savers with borrowers and allow people to pool their incomes and provide future income through investing in stocks.</p> <p>CS 6 The student will analyze how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.</p> <p>CS 7 The student will evaluate how interest rates impact decisions in the market economy.</p>	<p>9-12.2.R.1,3 9-12.4.R.1,5 9-12.1.R.1-3 9-12.1.W.1-2</p>
<p>Session Five: Government’s Role in the Market</p> <p>Analyze the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods. ▪ Express why individuals and businesses pay taxes. ▪ Analyze the impact of the government’s role in protecting private property. <p>Concepts: Economics, Free-rider problem, Non-rivalry, Private property, Public vs. private goods, Public vs. private sector, Taxes</p> <p>Skills: Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Working in groups</p>	<p>Economics</p> <p>CS 5. 1. Evaluate the impact of government ensuring the protection of private property rights and the rule of law in a market economy.</p> <p>CS 9 The student will evaluate the economic role of government in a market economy.</p>	<p>9-12.2.R.1,3 9-12.4.R.1,5 9-12.3.W.2-3 9-12.1.R.1-3</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Session Six: Money, Inflation, and the CPI</p> <p>Learn about inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power. ▪ Explain and calculate how the Consumer Price Index (CPI) measures consumer prices. ▪ Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment. <p>Concepts: Consumer Price Index (CPI), Consumer purchasing power, Economics, Federal Reserve System, Inflation, Inflation rate, Percentage change, United States Bureau of Labor Statistics (BLS)</p> <p>Skills: Analyzing information Categorizing data, Oral and written communication, Public speaking, Reading for understanding, Solving algebraic equations, Working in pairs</p>	<p>Economics</p> <p>CS 10.1 Determine how interest rates, unemployment, Consumer Price Index (CPI), individual savings and debt, government debt, labor supply, and inflation impact current economic conditions in the United States.</p> <p>CS 12.1 Define inflation and determine how it is measured and the impact it has on different sectors of the United States economy.</p>	<p>9-12.2.R.1,3 9-12.4.R.1,5 9-12.3.W.2-3 9-12.1.R.1-3</p>
<p>Session Seven: International Trade</p> <p>Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade. ▪ Analyze the impact of trade on national and international utility. <p>Concepts: Economic isolationism, Economics, International trade, Regional trade, Trade restrictions, Tariff, Utility, World trade</p> <p>Skills: Categorizing data, Evaluating information, Negotiating, Oral and written communication, Public speaking, Working in groups</p>	<p>Economics</p> <p>CS 13 The student will identify the potential economic impact of policy changes by the Federal Reserve and the federal government.</p>	<p>9-12.2.R.1,3 9-12.4.R.1,5 9-12.3.W.2-3 9-12.1.R.1-3 9-12.1.W.1-2</p>

JA Finance Park

Unit Description	OK Academic Standards	OAS ELA	OAS Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices. ▪ Define taxes and explain their purpose and impact on income. ▪ Figure net monthly income. 	<p>Personal Financial Literacy</p> <p>PASS 1.1 Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living.</p> <p>PASS 1.3 Explain how taxes, employee benefits, and payroll deductions affect income.</p> <p>PASS 2.1 Identify and explain types of taxes (e.g., personal income, sales, and property taxes) and explain the reasons for taxation at the local, state, and federal levels.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.3 9-12.2.W.1 9-12.4.R.1,5 9-12.3.R.7 6.3.W.2-4</p>	<p>Develop accurate and appropriate procedural fluency</p> <p>Develop mathematical reasoning</p> <p>Develop the ability to make conjectures, model and generalize</p> <p>Develop the ability to communicate mathematically</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use. ▪ Explain short- and long-term saving options. ▪ Explain some of the advantages and disadvantages of various saving and investing options. ▪ Assess personal risk and risk management 	<p>Personal Financial Literacy</p> <p>PASS 5.1 Explain reasons for saving and investing to meet goals and build wealth (e.g., opportunity cost, return on investment, emergencies, major purchases, down payments, and education).</p> <p>PASS 5.2 Identify and compare the costs and benefits of various investment strategies (e.g., compound interest, tax implications, account liquidity, and investment diversification) and how inflation affects investment growth.</p> <p>PASS 6.1 Describe the necessity of accumulating financial resources needed for specific retirement goals, activities, and lifestyles, based on life expectancy.</p> <p>PASS 6.2 Explain the roles of Social Security, employer retirement plans, and personal investments (e.g., annuities, IRAs, real estate, stocks, and bonds) as sources of retirement income.</p> <p>PASS 11.1 Identify common risks to life and property.</p> <p>PASS 11.2 Explain the purpose and importance of insurance protection as a risk management strategy.</p> <p>PASS 11.3 Examine appropriate amounts of insurance and how insurance deductibles work.</p>	<p>9-12.1.R.1-3 9-12.1.W.1-2 9-12.2.R.3 9-12.2.W.1 9-12.4.R.1,5</p>	<p>Develop accurate and appropriate procedural fluency</p> <p>Develop strategies for problem solving</p> <p>Develop mathematical reasoning</p> <p>Develop the ability to communicate mathematically</p>

JA Finance Park

Unit Description	OK Academic Standards	OAS ELA	OAS Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide. ▪ Examine debit and credit cards and their use. ▪ Explain the benefits and common pitfalls of credit cards. ▪ Explain the benefits of debit cards. ▪ Define credit score and describe how it influences the ability to get credit and borrow money. 	<p>Personal Financial Literacy</p> <p>PASS 3.1 Identify and compare the basic types of financial institutions.</p> <p>PASS 3.2 Describe and compare the most common financial products and services.</p> <p>PASS 4.1 Explain the reasons for balancing a checkbook and reconciling an account statement.</p> <p>PASS 4.2 Develop and apply banking account management skills</p> <p>PASS 7.1 Identify and analyze sources of credit and credit products.</p> <p>PASS 7.3 Explain the importance of establishing a positive credit history describe information contained in a credit report, and explain the factors that affect a credit score.</p> <p>PASS 8.1 Compare costs and benefits of using credit cards and making online purchases.</p> <p>PASS 8.2 Evaluate options for payments on credit cards.</p> <p>PASS 9.1 Describe ways to recognize and avoid identity theft. ^{ELO}</p> <p>PASS 10.1 Compare the costs and benefits of renting versus buying a home. ^{ELO}</p> <p>PASS 4.1 Explain the reasons for balancing a checkbook and reconciling an account statement. ^{ELO}</p> <p>PASS 4.2 Develop and apply banking account management skills ^{ELO}</p>	<p>9-12 1.R.1-3</p> <p>9-12.1.W.1-2</p> <p>9-12.2.R.3</p> <p>9-12.2.W.1</p> <p>9-12.4.R.1,5</p>	<p>Develop strategies for problem solving</p> <p>Develop mathematical reasoning</p> <p>Develop the ability to communicate mathematically</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants. ▪ Compare teen and adult spending patterns. ▪ Determine which categories belong in a budget. ▪ Relate the need to save money to meet goals. ▪ Prepare a budget using goals and income. 	<p>Personal Financial Literacy</p> <p>PASS 1.2 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on short, medium, and long term goals.</p>	<p>9-12 1.R.1-3</p> <p>9-12.2.R.3</p> <p>9-12.4.R.1,5</p>	<p>Develop strategies for problem solving</p> <p>Develop mathematical reasoning</p> <p>Develop the ability to make conjectures, model and generalize</p>

JA Finance Park

Unit Description	OK Academic Standards	OAS ELA	OAS Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations. ▪ Make saving and investment decisions. ▪ Reflect on their simulation experience. 	<p>Personal Financial Literacy</p> <p>PASS 7.3 Explain the importance of establishing a positive credit history describe information contained in a credit report, and explain the factors that affect a credit score.</p> <p>PASS 9.1 Describe ways to recognize and avoid identity theft.</p>	<p>9-12.1.R.1-3 9-12.4.R.1,5 9-12.2.W.1 9-12.3.R.7</p>	<p>Develop accurate and appropriate procedural fluency</p> <p>Develop strategies for problem solving</p> <p>Develop mathematical reasoning</p> <p>Develop the ability to make conjectures, model and generalize</p> <p>Develop the ability to communicate mathematically</p>

JA Job Shadow

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS 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>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize career clusters that match their skills and interest. ▪ Demonstrate self-awareness of their soft skills in work scenarios. 	<p>Personal Financial Literacy 1.1 Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living</p>	<p>9-12.2.R.1,3 9-12.4.R.1,5 9-12.6.R.1</p>
<p>Session Two: Perfect Match</p> <p>Students review the Seven Steps to Get Hired and Succeed and analyze job hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.</p>	<p>Objectives: The 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 1.1 Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living</p>	<p>9-12.1.R.1-3 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.1</p>
<p>Session Three: Get Hired: Collaboration and Creativity</p> <p>Students reflect on what they learned before and during the site visit, and they practice business communication by composing a thank-you note. They then create one of four career preparation tools: a career assessment, elevator pitch, resume, or infographic profile.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Evaluate personal priorities based on their site visit experience. ▪ Showcase identified skills. ▪ Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile. 	<p>Personal Financial Literacy 1.1 Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living.</p>	<p>9-12.1.W.1-2 9-12.1.R.1-3 9-12.3.W.2-3 9-12.4.R.1,5 9-12.6.R.1</p>

JA Personal Finance

Session Descriptions	OK Academic Standards	OK ELA	OAS Math
<p>Session One: Earning and Income</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define personal finance and why it matters. ▪ Contrast being rich with using financial planning to be financially secure. ▪ Express the relationship between career, education choices, and lifetime earnings. <p>Concepts: Earnings, Education, Lifetime earnings, Personal finances</p> <p>Skills: Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p>Personal Financial Literacy</p> <p>1.1 Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living</p> <p>Process and Literacy Skills</p> <p>A.1. Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.</p>	<p>9-12.1.W.2 9-12 1.R.1-3 9-12.2.R.1,3 9-12.2.W.1 9-12.3.W.2-3 9-12.4.R.1 9-12.6.R.1</p>	<p>Develop mathematical reasoning</p> <p>Develop the ability to make conjectures, model and generalize</p> <p>Develop the ability to communicate mathematically</p>
<p>Session Two: Why Budget?</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Plan, prioritize, and adjust expenses to meet a scenario-based budget. ▪ Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step. <p>Concepts: Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal , Saving money, Savings</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p>Personal Financial Literacy</p> <p>1.2 Identify the components of a personal/family budget based on short, medium, and long term goals.</p> <p>Process and Literacy Skills</p> <p>2: C.8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.</p>	<p>9-12.1.W.2 9-12 1.R.1-3 9-12.2.R.1,3 9-12.2.W.1 9-12.3.W.2 9-12.4.R.1 9-12.6.R.1</p>	<p>Develop accurate and appropriate procedural fluency</p> <p>Develop mathematical reasoning</p> <p>Develop strategies for problem solving</p> <p>Develop the ability to make conjectures, model and generalize</p> <p>Develop the ability to communicate mathematically</p>

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Session Details	OK Academic Standards	OAS ELA	OAS Math
<p>Session Three: Anatomy of a Budget</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget. Demonstrate basic budget competencies <p>Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost, Variable Expenses</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p>Personal Financial Literacy</p> <p>1.2 Identify the components of a personal/family budget based on short, medium, and long term goals.</p> <p>2.1 Identify and explain types of taxes and explain the reason for taxation at the state, local and federal levels.</p> <p>3.1 Describe and compare the most common financial products and services.</p> <p>Process and Literacy Skills</p> <p>2.B.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p>	<p>9-12.1.W.1-2 9-12.1.R.1-3 9-12.3.W.2 9-12.4.R.1</p>	<p>Develop strategies for problem solving</p> <p>Develop mathematical reasoning</p> <p>Develop the ability to make conjectures, model and generalize</p> <p>Develop the ability to communicate mathematically</p>
<p>Session Four: Breaking Even Isn't Enough</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize the key reasons for saving. Apply the steps in developing a savings plan, including the concept of paying yourself first. <p>Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p>Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Personal Financial Literacy</p> <p>5.1 Explain reasons for saving and investing to meet goals and build wealth.</p> <p>Process and Literacy Skills</p> <p>B. 4. Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.</p>	<p>9-12.1.W.1-2 9-12.1.R.1-3 9-12.2.R.1,3 9-12.2.W.1 9-12.3.W.2-3 9-12.4.R.1 9-12.6.R.1</p>	<p>Develop strategies for problem solving</p> <p>Develop mathematical reasoning</p> <p>Develop the ability to communicate mathematically</p>

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Session Details	OK Academic Standards	OAS ELA	OAS Math
<p>Session Five: The Benefits and Costs of Credit</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize and prevent negative effects of a poor credit score and credit history. Analyze the costs and benefits of various forms of credit. <p>Concepts: Credit, Credit cards, credit reports and scores, Risk</p> <p>Skills: Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Personal Financial Literacy</p> <p>7.1 Identify and analyze sources of credit and credit products.</p> <p>7.3 Explain the importance of establishing a positive credit history describe information contained in a credit report, and explain the factors that affect a credit score.</p> <p>8.1 Compare costs and benefits of using credit cards and making online purchases.</p> <p>Process and Literacy Skills</p> <p>2.C.9 Draw evidence from informational texts to support analysis, reflection, and research.</p>	<p>9-12.1.W.1-2 9-12.1.R.1-3 9-12.2.R.1,3 9-12.2.W.1 9-12.3.W.2-3 9-12.4.R.1 9-12.6.R.1</p>	<p>Develop mathematical reasoning</p> <p>Develop the ability to make conjectures, model and generalize</p> <p>Develop the ability to communicate mathematically</p>
<p>Session Six: Maximize your Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize and apply various techniques to maximize buying power. Evaluate various selling techniques and situations to determine the best values. <p>Concepts: Expense, Opportunity cost, Savvy shopping, Value</p> <p>Skills: Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Economics</p> <p>6: The student will analyze how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.</p> <p>Process and Literacy Skills</p> <p>1.C.7 Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.</p>	<p>9-12.1.W.1-2 9-12.1.R.1-3 9-12.2.R.1,3 9-12.4.R.1,5 9-12.6.R.1</p>	<p>Develop accurate and appropriate procedural fluency</p> <p>Develop mathematical reasoning</p> <p>Develop strategies for problem solving</p> <p>Develop the ability to make conjectures, model and generalize</p> <p>Develop the ability to communicate mathematically</p>

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Session Details	OK Academic Standards	OAS ELA	OAS Math
<p>Session Seven: On Guard</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Assess and prepare for diverse threats to personal information and finances online and offline. Identify the signs of identity theft and how to take action against fraud by using a credit report. <p>Concepts: Credit report, Consumer protection, Fraud, Identity theft</p> <p>Skills: Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Personal Financial Literacy</p> <p>9.1 Describe unfair, deceptive or fraudulent business practices.</p> <p>9.2 Describe ways to recognize and avoid identity theft.</p> <p>9.3 Describe methods to correct problems arising from identity theft and fraudulent business practices.</p> <p>Process and Literacy Skills</p> <p>1.A.3 Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.</p>	<p>9-12.1.W.2 9-12.1.R.1-3 9-12.2.R.1,3 9-12.2.W.1 9-12.3.W.2 9-12.4.R.1</p>	<p>NA</p>
<p>Session Eight: Growing Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize the many options for growing money through investing—each with different terms, risks, and rewards. Express the correlation between risk and reward when investing. <p>Concepts: Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p>Skills: Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Personal Financial Literacy</p> <p>5.2 Identify and compare the costs and benefits of various investment strategies.</p> <p>6.1 Describe the necessity of accumulating financial resources needed for specific retirement goals, activities, and lifestyles, based on life expectancy.</p> <p>Process and Literacy Skills</p> <p>2.B.6 Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology’s capacity to link to other information and to display information flexibly and dynamically.</p>	<p>9-12.1.W.1-2 9-12.1.R.1-3 9-12.2.R.1,3 9-12.4.R.1</p>	<p>Develop accurate and appropriate procedural fluency</p> <p>Develop mathematical reasoning</p> <p>Develop strategies for problem solving</p> <p>Develop the ability to make conjectures, model and generalize</p> <p>Develop the ability to communicate mathematically</p>

JA Titan

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Session One: How Much? How Many? Students explore how price and production can affect business performance.</p>	<p>Objectives: The 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>Concepts: assembly line, break- even point, business management, fixed costs, law of diminishing returns, loss, price, product, production, profit, resources, variable costs</p> <p>Skills: data analysis, decision- making, mathematical skills, oral communication, working in groups</p>	<p>Economics CS 1: The student will develop and apply economic reasoning and decision making skills.</p>	<p>9-12.1.W.1-2 9-12.1.R.1-3 9-12.2.R.1,3 9-12.4.R.1 9-12.6.R.1</p>
<p>Session Two: How Much? How Many? –Simulation Students make decisions about price and production levels using the JA Titan computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Make informed business price and production decisions <p>Concepts: business management, fixed costs, law of diminishing returns, price, production, variable costs</p> <p>Skills: data analysis, decision- making, mathematical skills, oral communication, working in groups</p>	<p>Economics CS 2: The student will evaluate how societies answer the three basic economic questions: what goods and services to produce, how to produce them, and for whom are they produced.</p>	<p>9-12.1.R.1-3</p>
<p>Session Three: Cutting Edge Students design a marketing plan.</p>	<p>Objectives: The 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>Concepts: demographics, four P’s of marketing, market research, marketing, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, decision- making, mathematical skills, oral communication, planning, working in groups</p>	<p>Economics CS 4: The student will evaluate how changes in the level of competition in different markets affect prices.</p>	<p>9-12.1.W.1-2 9-12.1.R.1-3 9-12.2.W.1 9-12.3.W.2-3 9-12.4.R.1</p>

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Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<p>Session Four: Cutting Edge – The Simulation Students make decisions about price, production, and research and development using the JA Titan computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Make informed research and development and marketing decisions <p>Concepts: demographics, four P's of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, decision- making, mathematical skills, oral communication, planning, working in groups</p>	<p>Economics CS 4: The student will evaluate how changes in the level of competition in different markets affect prices.</p>	<p>9-12 1.R.1-3</p>
<p>Session Five: Make an Investment Students solicit capital investment.</p>	<p>Objectives: The 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>Concepts: business management, capital investment, cash flow, charitable giving, investors</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, working in groups</p>	<p>Economics CS 3.1. Analyze how price and non-price factors affect the demand and supply of goods and services available in the marketplace.</p>	<p>9-12.1.W.1-2 9-12 1.R.1-3 9-12.2.R.1,3 9-12.2.W.1 9-12.3.W.2-3 9-12.4.R.1 9-12.6.R.1</p>
<p>Session Six: Make an Investment – The Simulation Students make decisions about capital investment, price, production, research and development, and charitable giving using the JA Titan computer simulation.</p>	<p>Objectives: The 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 JA Titan computer simulation <p>Concepts: business management, capital investment, cash flow, charitable giving, demographics, four P's of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>Economics CS 6: The student will analyze how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.</p>	<p>9-12.1.W.1-2 9-12 1.R.1-3</p>

JA Titan

Session Descriptions	Key Learning Objectives	OK Academic Standards	OAS ELA
<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 JA Titan computer simulation.</p>	<p>Objectives:</p> <p>The 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>Concepts: business management, capital investment, cash flow, charitable giving, demographics, four P’s of marketing, market research, marketing, price, production, product life cycle, research and development, target market</p> <p>Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>Economics</p> <p>CS 1: The student will develop and apply economic reasoning and decision making skills.</p> <p>CS 8: The student will analyze the role of entrepreneurs in a market economy.</p>	<p>9-12.1.W.1-2 9-12.1.R.1-3 9-12.2.R.1,3 9-12.2.W.1 9-12.3.W.2-3 9-12.4.R.1 9-12.6.R.1</p>