

**A Correlation between the Common Core State Standards,
New Jersey Core Curriculum Content Standards
and Junior Achievement Programs**

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New Jersey Core Curriculum Content Standards
Common Core State Standards Included

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
www.ja.org

Overview

In this document, Junior Achievement programs are correlated to the New Jersey Core Curriculum social studies and 21st-Century Life and Careers Content Standards for grades K-12 as well as the Common Core State Standards in English/ Language Arts and mathematics.

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

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.

JA Elementary School Programs

JA Ourselves[®] uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving.

JA Our Families[®] introduces students to the intersection of entrepreneurship and first-grade social studies learning objectives, including how family members' jobs and businesses contribute to the well-being of the family.

JA Our Community[®] explores the interdependent roles of workers in a community, the work they perform, and how communities work.

JA Our City[®] introduces students to the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how people and businesses in cities manage their money.

JA Our Region[®] introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.

JA Our Nation[®] provides practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs. Further, it introduces the concept of globalization of business as it relates to production materials and the need for students to be entrepreneurial in their thinking to meet the requirements of high-growth, high-demand careers worldwide.

JA More than Money[®] teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.

JA Middle Grades Programs

JA America Works[®] provides students with examples of how business and entrepreneurship affected the economic development of the United States during the 19th century.

JA Economics for Success[®] provides practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values.

JA Global Marketplace[®] provides practical information about the global economy and its effect on the students' lives.

JA It's My Business![®] encompasses entrepreneurship curriculum for students in grades six, seven, and eight. Students are encouraged to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.

JA It's My Future[™] provides practical information about preparing for the working world while still in middle school.

High School Programs

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

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

JA Company Program[®] analyzes and explores personal opportunities and responsibilities within a student-led company. Twelve required, volunteer-led meetings.

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

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

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

JA Personal Finance[®] focuses on: earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one's personal finances.

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

JA Ourselves

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st Century Life and Careers
<p>Session One: Robbie’s Trip to the Farm Students make choices.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ recognize the role of self ▪ appreciate individual differences <p>Concepts: barter, goods, individual, trade, voluntary exchange, volunteer, work</p> <p>Skills: abstract thinking, decision making, drawing, following directions, interpreting information, listening responsively, sequencing</p>	RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6	NA	6.1.P.B.1 6.1.P.B.2 6.1.P.D.1 6.1.P.D.2 6.1.4.C.10 6.1.4.C.11	NA
<p>Session Two: Angie and the Carnival Students recognize coin values.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define money ▪ identify one form of money (coins) ▪ differentiate coins <p>Concepts: buying, choices, consumer, earning, entrepreneurs, incentives, money, saving, spending, work</p> <p>Skills: coin recognition, coin valuation, following directions, interpreting information, listening responsively, matching</p>	RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6	K.CC.4-6 K.MD.1-3	6.1.4.C.10	NA
<p>Session Three: Charlie Plants a Garden Students work together to complete a task.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ recognize the importance of working together ▪ discover rewards other than money <p>Concepts: benefit, choices, resources, rewards, work</p> <p>Skills: abstract thinking, decision making, following directions, listening responsively, teamwork</p>	RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6	NA	6.1.P.B.1 6.1.P.B.2 6.1.P.D.1 6.1.P.D.2 6.1.4.C.1 6.1.4.C.2	9.1.4.C
<p>Session Four: Meagan Buys a Present Students match coin values to the costs of items.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ discuss the importance of saving money ▪ identify a place where people save money ▪ demonstrate how to save money ▪ name something they would like to save for <p>Concepts: buying, choice, costs, earning, money, saving, scarcity, wants, work</p> <p>Skills: coin recognition, coin valuation, following directions, listening responsively, matching</p>	RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6	K.CC.4-6 K.MD.1-3	6.1.4.C.1 6.1.4.C.2 6.1.4.C.10 6.1.4.C.11	9.2.4.D
<p>Session Five: Dylan and the New Playground Students recall a sequence of events.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify ways money can be used to benefit others ▪ recognize the value of work ▪ appreciate the importance of giving <p>Concepts: benefit, giving, saving, scarcity, work</p> <p>Skills: abstract thinking, following directions, listening responsively, matching, sequencing, teamwork</p>	RL.K.1-4 RL.K.7 RL.K.9-10 RI.K.1-4 RI.K.7-10 SL.K.1-6 L.K.4-6	NA	6.1.4.C.1 6.1.4.C.2	9.3.4.A

JA Our Families

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ* Social Studies
Session One Our Families The students discover how families are alike and different and how they can work together to make where they live a better place.	Objectives Students will be able to: <ul style="list-style-type: none"> • Understand the similarities and differences between families. • Recognize the importance of individuals and families as part of neighborhoods. 	RI.1.7 RI.1.10 RF.1.4 W.1.2 SL.1.1 SL.1.2 SL.1.4 SL.1.5 L.1.1 L.1.4		
Session Two Our Families' Needs and Wants The students become aware that all families need food, clothing, and shelter to live. They begin to understand and distinguish needs from wants.	Objectives The students will be able to: <ul style="list-style-type: none"> • Categorize needs and wants. • Describe the difference between a need and a want. 	RI.1.7 RI.1.10 RF.1.2 RF.1.4 W.1.2 SL.1.1 SL.1.2 L.1.1 L.1.4	1.MD.C.4	6.1.P.A.1 6.1.4.C.1 6.1.4.C.2
Session Three Great Job! The students examine the jobs family members have, including operating their own businesses, and the ways people earn money to provide for a family's needs and wants.	Objectives Students will be able to: <ul style="list-style-type: none"> • Define the terms job, business, and entrepreneur. • Identify the jobs people do. • Analyze their own skills to determine ways they can support family members. 	SL.1.1 SL.1.4 SL.1.5 L.1.1 L.1.4		6.1.P.A.1 6.1.P.B.2
Session Four Businesses in Our Neighborhood The students use the Floor Map to locate businesses throughout the neighborhood. They also identify locations for new entrepreneurial businesses, along with the goods or services these businesses will provide.	Objectives Students will be able to: <ul style="list-style-type: none"> • Interpret map symbols. • Identify the goods or services businesses provide. 	RI.1.7 SL.1.1 SL.1.4 SL.1.5 L.1.1 L.1.4		6.1.P.A.1 6.1.4.C.1
Session Five Our New Business Students become entrepreneurs and start their own businesses.	Objectives Students will be able to: <ul style="list-style-type: none"> • Describe one of the entrepreneurial characteristics—Satisfy a Need or Want. 	SL.1.1 SL.1.4 SL.1.5 L.1.1 L.1.4	1.OA.A.1 1.NBT.C.4	6.1.P.A.3

* Includes standards for the end of preschool and Grade 4

JA Our Community

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session One: How Does a Community Work? Students identify typical jobs in a community.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • identify a variety of jobs in the community • recognize how people live and work together in a community • become aware of a wide range of job opportunities <p>Concepts: business, community, interdependence, job, skill, volunteer, wants and needs</p> <p>Skills: decision making, following directions, making observations, matching</p>	RL.2.1-3 RL.2.5-7 RI.2.1-9 SL.2.1-3 SL.2.5-6 L.2.4-6	NA	6.1.4.C.1 6.1.4.C.2 6.1.4.C.3 6.1.4.C.4 6.1.4.C.5 6.1.4.C.6 6.1.4.C.7 6.1.4.C.8 6.1.4.C.9 6.1.4.C.10 6.1.4.C.11	9.3.4.A
<p>Session Two: Sweet “O” Donuts Students compare two production strategies.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • define production • compare unit and assembly line production methods • explain that different strategies are used to produce different types of products <p>Concepts: assembly-line production, defect, productivity, quality, specialization and division of labor, unit production</p> <p>Skills: following directions, interpreting data, making observations, making predictions, role playing, teamwork</p>	RL.2.1-3 RL.2.5-7 RI.2.1-9 SL.2.1-3 SL.2.5-6 L.2.4-6	NA	6.1.4.C.5	9.1.4.C
<p>Session Three: The Role of Government Students recognize that the government must collect taxes from everyone to pay for public services.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • recognize government jobs in the community • understand why taxation is necessary <p>Concepts: benefits, goods, government, services, taxes</p> <p>Skills: critical thinking, following directions, making observations, matching, role playing</p>	RL.2.1-3 RL.2.5-7 RI.2.1-9 SL.2.1-3 SL.2.5-6 L.2.4-6	2.OA.1-2 2.NBT.5 2.MD.8	6.3.4.A.1 6.3.4.A.2 6.3.4.A.3 6.3.4.A.4 6.3.4.C.1 6.1.4.C.6 6.1.4.C.7 6.1.4.C.8 6.1.4.C.9 6.1.4.C.10 6.1.4.C.11	NA

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Four: A New Business Students use the decision-making process to make a group decision</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • define choices • use a decision-making model • recognize the need to make informed decisions • take personal responsibility for decisions <p>Concepts: ballot, business, choices, decision tree, majority, trade-offs, vote</p> <p>Skills: decisions making, identifying choices, developing ideas, listening responsively, problem solving, teamwork</p>	<p>RL.2.1-3 RL.2.5-7 RI.2.1-9 SL.2.1-3 SL.2.5-6 L.2.4-6</p>	<p>NA</p>	<p>6.3.4.C.1 6.1.4.C.1 6.1.4.C.2 6.1.4.C.3 6.1.4.C.4 6.1.4.C.5 6.1.4.C.6 6.1.4.C.7 6.1.4.C.10 6.1.4.C.11</p>	<p>9.1.4.C</p>
<p>Session Five: Money Moves Students illustrate the circular flow of money.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • identify circumstances of money being exchanged for goods or services • recognize how money flows through a community's economy <p>Concepts: bank, circular flow of money, goods, money, services</p> <p>Skills: listening responsively, role playing, making observations, following directions</p>	<p>RL.2.1-3 RL.2.5-7 RI.2.1-9 SL.2.1-3 SL.2.5-6 L.2.4-6</p>	<p>NA</p>	<p>6.1.4.C.1 6.1.4.C.2 6.1.4.C.3 6.1.4.C.4 6.1.4.C.5 6.1.4.C.6 6.1.4.C.7 6.1.4.C.8 6.1.4.C.9 6.1.4.C.10 6.1.4.C.11</p>	

JA Our City

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies
<p>Session One: Our City A Place Where People Live, Work, and Play Students identify the different zones used in city planning and apply the information to organize businesses.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Identify the zones found within a city. Describe the goods and services provided by businesses. Match local businesses to specific city zones. 	RI.3.1 RI.3.5 RF.3.3 RF.3.4 W.3.7 W.3.8 L.3.1 L.3.3 L.3.4	3.NBT.A.2 3.MD.B.4 3.MD.C.5	
<p>Session Two: Our City A Place Where People Spend Money Students examine the importance of money to a city and how people use different methods to pay for goods and services.</p>	<p>Objectives The students will be able to:</p> <ul style="list-style-type: none"> Explain the importance of money in a city, including the role of taxes. Understand the differences between needs and wants. Examine the different ways that people pay for goods and services. 	RI.3.1 RI.3.5 RF.3.3 RF.3.4 W.3.7 W.3.8 L.3.1 L.3.3 L.3.4	3.OA.D.8	9.2.4.B.1 9.2.4.B.6
<p>Session Three: Our City A Place Where People Bank Students see the contributions of financial institutions to a city and how those institutions help businesses and people achieve their economic goals.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Summarize the contribution of financial institutions to a city. Manage a personal bank account. 	W.3.7 SL.3.1 SL.3.3 SL.3.6 L.3.1 L.3.3 L.3.4	3.OA.D.8	9.2.4.B.7
<p>Session Four: Our City A Place Where People Dine Students learn the role of an entrepreneur by exploring the process involved in starting one type of business: a restaurant. They learn how businesses promote a healthy economy within a city.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Define consumer, producer, and entrepreneur. Explore the role of a business owner by operating a business. Apply money management strategies to a business account. 	RI.3.5 W.3.2 W.3.7 SL.3.1 SL.3.3 SL.3.6 L.3.1 L.3.3 L.3.4	3.NBT.A.2	9.1.8.B.1
<p>Session Five: Our City A Place Where People Communicate The students learn the importance of news media to the financial well-being of a city.</p>	<p>Objectives</p> <ul style="list-style-type: none"> Explain the role of the news media in a city. Describe how news is delivered in various formats, including print, electronic, and human sources. Recognize the importance of the news media and technology in a community. 	RF.3.1 RF.3.3 RF.3.4 W.3.2 SL.3.1 SL.3.3 SL.3.6 L.3.1 L.3.3 L.3.4		

JA Our Region

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	21 st -Century Life and Careers
<p>Session One: Am I an Entrepreneur? Students explore well-known businesses, their origins, and the traits common to the entrepreneurs who started them.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Recognize the impact entrepreneurs have on a community or a region. Apply traits common to successful entrepreneurs to their own skills and abilities. <p>Concepts: Entrepreneur, characteristics, Inventory Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Working in pairs</p>	<p>W.4.2 W.4.8 SL.4.1 L.4.1 L.4.3 L.4.4</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>
<p>Session Two: Regional Resources: Tools for Entrepreneurs Students are introduced to resources and how entrepreneurs use resources to offer products and services in a region.</p>	<p>Objectives The students will be able to:</p> <ul style="list-style-type: none"> Recognize natural, human, and capital resources. Analyze products and services that can be offered by using resources. <p>Concepts: Capital resources, Entrepreneur, Human resources, Natural resources Products, Region, Services, Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Presenting information, Working in groups</p>	<p>W.4.8 SL.4.1 L.4.1 L.4.3 L.4.4</p>	<p>NA</p>	<p>6.8.3</p>	<p>NA</p>
<p>Session Three: The Hot Dog Stand Game Students learn about the fundamental tasks performed by a business owner and play a game that allows them to see money coming in and going out of a business.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Explain the importance of keeping an accurate account of a business' financial information. Track the revenue and expenses of a business. Recognize the fundamental tasks required to run a business. <p>Concepts: Business fundamentals, Expense, Finance tracking, Loss, Profit, Revenue Skills: Analyzing information, Categorizing data, Following directions, Mathematics, Reading for understanding, Working in groups</p>	<p>RI.4.1 RF.4.4 SL.4.1 L.4.1 L.4.3 L.4.4</p>	<p>4.NBT.4 4.NBT.5</p>	<p>NA</p>	<p>9.2.4.B</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	21 st -Century Life and Careers
<p>Session Four: Entrepreneurs are Problem Solvers! Students journey through the complex world of business problem solving by weighing potential risks and rewards and tracking the outcome of their choices.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Apply the business problem-solving process. • Recognize that there are potential risks and rewards to business decisions. <p>Concepts: Advertising, Price, Reward, Risk, Supply Skills: Analyzing information, Decision making, Evaluating alternatives, Oral and written communication, Problem solving, Working in pairs</p>	<p>RF.4.4 W.4.8 SL.4.1 SL.4.4 L.4.1 L.4.3 L.4.4</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>
<p>Session Five: My Region in the World Students demonstrate the supply chain through a hands-on manufacturing and trade experience.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize the interdependence of resource providers, businesses, and consumers. • Apply the supply chain to a manufacturing example. <p>Concepts: Manufacturing, Resources, Supply chain, Trade, Transportation Skills: Analyzing a diagram, Assembling parts, Cooperative trading, Decision making, Working in groups</p>	<p>SL.4.1 L.4.1 L.4.3 L.4.4</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>

JA Our Nation

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
Session One: What's Your Big Idea? Students practice being entrepreneurs by turning ideas into businesses	Objectives: The students will: <ul style="list-style-type: none"> ▪ Experience free enterprise and entrepreneurship ▪ Identify the key steps in the innovation process that are necessary to establish an entrepreneurial business ▪ Create an advertisement Concepts: entrepreneur, free enterprise, goods, profit, services Skills: creative thinking, estimating, teamwork, working in groups	RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4	NA	6.1.8.C.4	9.1.4.C
Session Two: What is a Resource? Students become familiar with resources and how they apply to technology, workers, and the needs of businesses and industries	Objectives: The students will: <ul style="list-style-type: none"> ▪ Describe resources, particularly human and capital resources ▪ Define scarcity and opportunity cost ▪ Discuss technology as a capital resource in demand by most businesses Concepts: capital resources, human resources, natural resources, opportunity cost, resources, scarcity, technology, technophile, technophobe Skills: addition and subtraction, decision-making, reading and writing, reasoning, teamwork, working in groups	RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4	5.OA.2 5.NBT.4-5 5.NBT.7	6.1.8.C.4 6.3.8.C.1	9.1.4.C
Session Three: Job to Job Students examine the skills needed by jobs that are in demand by businesses in a free enterprise system	Objectives: The students will: <ul style="list-style-type: none"> ▪ Identify the skills that support high-growth, high-demand needs in the workplace ▪ Analyze their own skills to see how they fit in the workplace Concepts: communication, demand, engineering skills, supply Skills: graph interpretation, problem-solving, reading and writing, teamwork, verbal communication, working in groups	RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4	NA	6.1.8.C.4 6.3.8.C.1	9.1.4.C 9.3.4.A
Session Four: Cluster of Skills Students become familiar with job clusters and the background necessary for each job	Objectives: The students will: <ul style="list-style-type: none"> ▪ Identify clusters of jobs and the background required by those jobs ▪ Create a simple resume Concepts: employer, employee, resume Skills: creative thinking, evaluation, oral and written communication, teamwork, working in groups	RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4	5.OA.2 5.NBT.4-5 5.NBT.7	NA	9.1.4.C

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Five: Worldwide Connections Students examine how specialization and technology have contributed to free enterprise and their effect on the global business world</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe specialization and competition in business ▪ Experience the global needs of many businesses <p>Concepts: competition, globally competitive, specialization</p> <p>Skills: communication, decision-making, graph interpretation, map reading, problem-solving, teamwork</p>	<p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>NA</p>	<p>6.1.8.C.4 6.3.8.C.1</p>	<p>9.1.4.C</p>
<p>Supplemental Session: Business Organization Students explore entrepreneurship and free enterprise</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the three types of businesses organizations <p>Concepts: corporation, partnership, sole proprietorship, stock, stockholders</p> <p>Skills: brainstorming, role-playing</p>	<p>SL.5.1-4,6</p>	<p>NA</p>	<p>6.1.8.C.4 6.3.8.C.1</p>	<p>NA</p>

JA More than Money

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
Session One: Money in the Bank Students manage a bank account.	Objectives: The students will: <ul style="list-style-type: none"> ▪ identify the role of money in everyday life ▪ explain the benefits of a personal bank account Concepts: bank account, deposit, earn, income, interest, money, register, savings, withdrawal Skills: active listening, completing forms, math computation, following directions, working in groups	RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6 RI.4.1-8 W.4.1,4 SL.4.1,3 L.4.1,4 RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4	3.OA.1,7-8 3.NBT.1-3 3.NF.1 4.NBT.1,3-5 4.NF.4,6 4.MD.2 5.OA.2 5.NBT.4-5,7	NA	9.1.4.C
Session Two: A Sense of Worth Students identify characteristics of a positive work ethic and manage a bank account.	Objectives: The students will: <ul style="list-style-type: none"> ▪ identify several characteristics of a positive work ethic ▪ distinguish between working for someone and self-employment ▪ identify ways to earn income through jobs or a small business ▪ practice personal money-management skills through business and ethical decision making Concepts: business, employee, entrepreneur, income, job skills, mentor, money management, role model, self-employed, work ethic Skills: active listening, comparing and contrasting, completing forms, math computation, drawing, following directions, matching and classifying, working in groups	RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6 RI.4.1-8 W.4.1,4 SL.4.1,3 L.4.1,4 RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4	3.OA.1,7-8 3.NBT.1-3 3.NF.1 4.NBT.1,3-5 4.NF.4,6 4.MD.2 5.OA.2 5.NBT.4-5,7	NA	9.1.4.C 9.1.4.F 9.3.4.A
Session Three: Balancing Act Students connect personal interests to possible business opportunities and manage a bank account	Objectives: The students will: <ul style="list-style-type: none"> ▪ match personal skills with jobs and self-employment ▪ understand market research ▪ identify ways to share, save, and spend personal income ▪ practice personal money management skills ▪ practice making sound, personal financial choices ▪ discuss ways to evenly share, save, and spend money Concepts: interests, market research, money management, skills Skills: basic math, charting data, comparing and contrasting, deductive reasoning, following written and verbal instructions, working in groups, self-assessment, taking turns, vocabulary building	RI.3.1-9 SL.3.1-3 L.3.1-2,4,6 RI.4.1-8 SL.4.1,3 L.4.1,4 RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4	3.OA.1,7-8 3.NBT.1-3 3.NF.1 4.NBT.1,3-5 4.NF.4,6 4.MD.2 5.OA.2 5.NBT.4-5,7	6.1.8.C.4	9.1.4.C 9.2.4.A 9.2.4.B 9.2.4.D

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Four: Building a Business Students develop a business plan and calculate business costs.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define the basic steps in planning and starting a business ▪ calculate operating expenses and income for a small business ▪ develop a basic business plan based on their job skills and interests <p>Concepts: business plan, competition, estimate, expense, profit, start-up cost</p> <p>Skills: basic math, comparing and contrasting, deductive reasoning, problem-solving, reading and following directions, taking turns, vocabulary building</p>	<p>RI.3.1-9 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-8 SL.4.1,3 L.4.1,4</p> <p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	NA	<p>9.1.4.A 9.1.4.C</p>
<p>Session Five: Get SMART Students apply the SMART decision-making process and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ practice using the SMART system to make consumer decisions ▪ identify the difference between personal and business spending ▪ manage money by making SMART business and consumer decisions ▪ apply the problem-solving steps needed to own and operate a business <p>Concepts: business consumer, money management, personal consumer</p> <p>Skills: basic math, comparing and contrasting, deductive reasoning, evaluating data, problem-solving, reading and following directions, role-playing</p>	<p>RI.3.1-9 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-8 SL.4.1,3 L.4.1,4</p> <p>RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	NA	9.1.4.A
<p>Session Six: What's the Catch? During recognize deceptive advertising practices and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ recognize deceptive advertising ▪ apply money management skills in a simulated business ▪ record and track financial gains and losses in a simulated business ▪ promote business through advertising ▪ practice sound financial choices and cooperative decision-making skills ▪ apply the steps necessary to own and operate a small business <p>Concepts: advertisement, deceptive, money management</p> <p>Skills: basic math, comparing and contrasting, critical thinking, evaluating data, mind-mapping, problem-solving, reading and following directions, teamwork</p>	<p>RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6</p> <p>RI.4.1-8 W.4.1,4 SL.4.1,3 L.4.1,4</p> <p>RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4</p>	<p>3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>5.OA.2 5.NBT.4-5,7</p>	<p>6.1.8.C.4 6.3.8.C.1</p>	<p>9.1.4.C 9.2.4.E</p>

JA America Works

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session One: Who Am I? Students distinguish how major immigrant groups contributed to the U.S. economic during the 19th century.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ provide examples of immigrants’ contributions to the U.S. economy during the 19th century ▪ identify key information and characteristics related to select immigrant groups <p>Concepts: competition, emigration, entrepreneur, immigration, pull factor, push factor, vignette</p> <p>Skills: reading and interpreting data, working in groups</p>	RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6 RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6 RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5	NA	6.1.8.A.4 6.1.8.B.4 6.1.8.C.4 6.1.8.D.4	9.1.8.C
<p>Session Two: Roughing It Students evaluate costs and benefits when decision-making.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ give examples of how pioneers or settlers used their knowledge, skills, and experience to acquire a homestead and produce food for themselves and others ▪ recognize the significant role agriculture played in the economic development of the United States during the 1800s ▪ identify the risk factors as well as the costs and benefits involved in making a decision <p>Concepts: agriculture, benefit, cost, cost-benefit analysis, entrepreneurship, Homestead Act, opportunity cost, risk</p> <p>Skills: decision-making; gathering, interpreting, and organizing information; oral and written communication; working in groups</p>	RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6 RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6 RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5	6.NS.3 7.NS.1-3	6.1.8.A.4 6.1.8.B.4 6.1.8.C.4 6.1.8.D.4 6.1.12.B.6	9.1.8.C
<p>Session Three: Strike-It-Rich Students explore how natural resources played a significant role in the development of the U. S. economy during the 19th century.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify examples of natural resources ▪ describe the boomtown businesses that were needed to support the miners and mining industry <p>Concepts: assay office, boomtown, demand, entrepreneurship, Forty-niners, ghost town, ledger, livery stable, migration, mill, natural resources, opportunity cost, precious minerals, prospector, supply</p> <p>Skills: gathering information, math calculations, working in groups</p>	RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6 RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6 RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5	6.NS.3 7.NS.1-3	6.1.8.A.4 6.1.8.B.4 6.1.8.C.4 6.1.8.D.4 6.1.12.B.6	9.1.8.C

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Four: In Pursuit of Progress Students examine how productive resources impacted the expansion of transportation in the 19th century.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ list several basic modes of transportation used in 19th-century America ▪ identify the productive resources—natural, human, and capital—that influenced the development of transportation during the 19th century <p>Concepts: canal, capital resources, human resources, modes of transportation, natural resources, productive resources, railroad, trade routes</p> <p>Skills: analyzing information, gathering and organizing information, oral communication, working in groups</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>6.1.8.A.4 6.1.8.B.4 6.1.8.C.4 6.1.8.D.4</p>	<p>9.1.8.C</p>
<p>Session Five: Communication Transformation Students examine how different means of communication developed in America during the 19th century.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain how methods of communication developed in the 1800s helped expand commerce in the United States ▪ explain how the invention of the telegraph expanded business opportunities across America <p>Concepts: communication, decode, encode, innovation, Morse Code, newspaper, Pony Express, runners, technology, transcontinental telegraph, U.S. Postal Service</p> <p>Skills: decision-making, decoding messages, encoding messages, working in groups</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>6.1.8.A.4 6.1.8.B.4 6.1.8.C.4 6.1.8.D.4</p>	<p>9.1.8.C</p>
<p>Session Six: Now What? Students develop ideas for an innovative product.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how industrialization led to increased productivity during the 19th century ▪ describe the role of entrepreneurs in bringing new products to market ▪ create a plan for a new innovation <p>Concepts: entrepreneurship, industrialization, innovation, invention, productivity, scarcity</p> <p>Skills: analyzing information, critical thinking skills, oral communication, planning, working in groups</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.NS.3 7.NS.1-3</p>	<p>6.1.12.C.12</p>	<p>9.1.8.C</p>

JA Economics for Success

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	21 st Century Life and Career Skills
<p>Session One Mirror, Mirror Students make choices to better understand the concept of self-knowledge—the awareness of their skills, interests, and values—as they consider education, careers, and other life choices.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Use personal reflection to explain self-knowledge. • Apply their skills, interests, and values to help determine a potential career path. 	RI.6.2 RI.6.4 RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4 RI.7.2 RI.7.4 SL.7.1 SL.7.2 L.7.1 L.7.3 L.7.4 RI.8.2 RI.8.4 SL.8.1 L.8.1 L.8.3 L.8.4			9.3.8.B.2 9.3.8.B.3
<p>Session Two Be a Success Students learn how to set goals for their financial future. They play the Be a Success Game to see the connection between personal finance, education, and careers.</p>	<p>Objectives The students will be able to:</p> <ul style="list-style-type: none"> • Identify the connection between goal-setting, personal finance, education, and career choices. • Apply decision making to education and career choices. 	RI.6.4 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4 RI.7.4 SL.7.1 SL.7.2 L.7.1 L.7.3 L.7.4 RI.8.4 SL.8.1 L.8.1 L.8.3 L.8.4			9.2.8.A.1 9.2.8.B.3 9.2.8.B.16
<p>Session Three Keeping Your Balance Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on those monthly salaries, students evaluate the opportunity cost when making budget decisions.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize that a balanced budget is important for all workers. • Define the term income and differentiate between gross and net income. • Name ways to balance a budget. 	RI.6.4 RI.6.7 SL.6.1 L.6.1 L.6.3 L.6.4 RI.7.4 SL.7.1 L.7.1 L.7.3 L.7.4 RI.8.4 SL.8.1 L.8.1 L.8.3 L.8.4	6.NS.B.3 6.SP.B.4 7.RP.A.3		9.2.8.A.1 9.2.8.B.1

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	21 st Century Life and Career Skills
<p>Session Four Savvy Shopper Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using debit and credit cards.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Identify the differences between debit and credit cards. Explain the advantages and disadvantages of both cards. Recognize the importance of taking personal responsibility for financial decisions. 	RI.6.4 RI.6.7 SL.6.1 L.6.1 L.6.3 L.6.4 RI.7.4 SL.7.1 L.7.1 L.7.3 L.7.4 RI.8.4 SL.8.1 L.8.1 L.8.3 L.8.4	6.NS.B.3 7.RP.A.3		9.2.8.C.3 9.2.8.E.3
<p>Session Five Keeping Score Students examine how a credit score is determined and learn about the consequences of a positive and negative credit report.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Describe the favorable or unfavorable consequences of a high or low personal credit score. Explain actions that cause a credit score to go up or down. 	RI.6.4 RI.6.7 SL.6.1 L.6.1 L.6.3 L.6.4 RI.7.4 SL.7.1 L.7.1 L.7.3 L.7.4 RI.8.4 SL.8.1 L.8.1 L.8.3 L.8.4	6.NS.B.3 6.NS.C.5		9.2.8.C.8
<p>Session Six What's the Risk? Students learn that life involves risk and that insurance and personal responsibility help to reduce the financial consequences of loss or injury.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> Explore the cost and consequence of risk. Explain how insurance provides a method to minimize financial risk. Identify the opportunity cost of having insurance. Assess how personal responsibility plays a part in minimizing risk. 	SL.6.1 L.6.1 L.6.3 L.6.4 SL.7.1 L.7.1 L.7.3 L.7.4 SL.8.1 L.8.1 L.8.3 L.8.4			9.2.8.G.1 9.2.8.G.3 9.2.8.G.5

JA Global Marketplace

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session One: "X" Marks the Spot Working in groups to identify import items found throughout the classroom, students begin to recognize that trade with other countries affects their daily lives. Students understand that international trade occurs when nations want or need resources or services from other countries because they themselves cannot satisfy those needs and wants at reasonable costs.</p>	<p>Objectives: The students will: -define trade -explain why countries trade with one another -list at least five products or items imported from other countries and locate those on a world wall map Concepts: trade, market, domestic trade, international trade, imports, exports Skills: interpreting maps and globes, oral and written communication, working in groups, gathering and organizing information</p>	RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6 RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6 RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5	NA	6.1.8.C.4 6.3.8.C.1	9.1.8.C
<p>Session Two: You Be the Judge Students will learn that nations use several methods to increase their trade benefits. Agreements with one or more countries often are made to facilitate trade and avoid conflict.</p>	<p>Objectives: The students will: -identify quotas, tariffs, subsidies, embargoes, and standards as trade barriers governments use to control trade and increase benefits for their countries -describe how multilateral agreements can facilitate trade -describe how the World Trade Organization (WTO) functions as a court to help nations settle trade disputes Concepts: trade barrier, quota, subsidy, embargo, tariff, standard Skills: interpreting information; critical reading; persuasion, compromise, and bargaining; analyzing points of view</p>	RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6 RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6 RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5	6.RP.1-3 6.NS.1-3 6.SP.1-5 7.RP.1-3 7.NS.1-3 7.SP.1, 5-6 8.SP.1,2,4	6.1.8.C.4 6.3.8.C.1	NA

Description	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Three: Let's Make a Deal Students work in groups to identify and understand the business practices used in other countries. Students discover that business practices vary from country to country and that understanding these practices can have a positive impact on trade.</p>	<p>Objectives: The students will: -explain how cultural practices vary from country to country -develop group plans to create a food franchise by learning about the business practices of select countries Concepts: business practices, culture, trade, franchise Skills: gathering and organizing information; interpreting maps, graphs, and charts; working in groups; oral and written communication</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6 RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6 RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.RP.1-3 6.NS.1-3 6.SP.1-5 7.RP.1-3 7.NS.1-3 7.SP.1, 5-6 8.SP.1,2,4</p>	<p>6.1.8.C.4 6.3.8.C.1</p>	<p>9.1.8.C 9.1.8.D</p>
<p>Session Four: People Power Students discover how the movement of people facilitates international trade. They discuss examples of immigration and, through creative activities, gain insight into the lives of immigrants. They learn that economic opportunity often is the driving force behind immigration and global trade.</p>	<p>Objectives: The students will: -describe reasons why people move from one country to another, particularly those seeking economic opportunity -give examples of contributions immigrants bring to the new countries and the hardships they often endure -identify global trade and immigration as a means of international exchange of human resources Concepts: global trade, immigrate, emigrate, entrepreneur, human resources Skills: brainstorming, critical thinking, making observations, working in groups, oral and written communication</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6 RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6 RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>6.1.8.C.4 6.3.8.C.1</p>	<p>9.1.8.C</p>

Description	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Five: World of Words Students discover how advances in communication and transportation have improved productivity and facilitated world trade. From moveable type to the Internet, students trace the international flow of information and its impact on world economies.</p>	<p>Objectives: The students will: -describe how improvements in technology and transportation and the sharing of ideas have impacted the flow of information and increased productivity -calculate productivity -list examples of technological developments throughout history Concepts: productivity, technology, input, output Skills: brainstorming, critical reading, making observations, oral and written communication, working in groups, math calculations</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6 RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6 RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.NS.1-3 7.NS.1-3</p>	<p>6.1.8.C.4 6.3.8.C.1</p>	<p>9.1.8.C 9.1.8.E</p>
<p>Session Six: World of Money To participate in international trade, businesses and individuals must be able to purchase goods and services from each other. Students will learn that countries have different currencies with different values. To purchase goods from another country, it usually is necessary to use that country's currency. Some European countries have facilitated the currency exchange process by adopting the euro as a common currency.</p>	<p>Objectives: The students will: -explain why international trade requires an exchange of currency -convert U.S. dollars into another currency using an exchange rate -give possible reasons that countries might support or oppose a common currency Concepts: exchange rates, currency Skills: interpreting graphs and charts, gathering and organizing information, math calculations, working in groups</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6 RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6 RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.RP.1-3 6.NS.1-3 7.RP.1-3 7.NS.1-3</p>	<p>NA</p>	<p>9.1.8.C</p>

JA It's My Business!

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session One: I Am an Entrepreneur Students identify entrepreneurial businesses and common entrepreneur characteristics.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define entrepreneurship ▪ identify four key entrepreneurial characteristics ▪ recognize personal entrepreneurial characteristics <p>Concepts: business, customer, entrepreneur, innovative, product, profit, service, Think Tank</p> <p>Skills: active listening, deductive reasoning, following directions, group work, self-assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>NA</p>	<p>9.1.8.C</p>
<p>Session Two: I Can Change the World Students consider customer needs to brainstorm a product design.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how entrepreneurs fill a market need ▪ discuss the role of market research in determining market need and competitive advantage <p>Concepts: apprentice, creative, fill a need, innovative, market, market research, self-taught</p> <p>Skills: active listening, brainstorming, estimating, group work, measuring, problem-solving</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.NS.1-3 7.NS.1-3</p>	<p>NA</p>	<p>9.1.8.A 9.1.8.C</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Three: I Know My Customer Students create advertising ideas for products.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ create effective advertisements for a variety of businesses <p>Concepts: advertising, customer, market, marketing, product</p> <p>Skills: creative thinking, critical thinking, decision-making, group work, self-assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>6.RP.1-3 6.NS.1-3 6.SP.1-5</p> <p>7.RP.1-3 7.NS.1-3 7.SP.1, 5-6 8.SP.1,2,4</p>	NA	<p>9.1.8.B 9.1.8.C</p>
<p>Session Four: I Have an Idea Students participate in an auction.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ recognize how being creative and innovative are necessary entrepreneurial skills for starting a business ▪ verbally defend their decisions <p>Concepts: auction, auctioneer, bid, creative, innovative, profit</p> <p>Skills: active listening, critical thinking, money management, self-assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5</p>	<p>6.RP.1-3 6.NS.1-3 6.SP.1-5</p> <p>7.RP.1-3 7.NS.1-3 7.SP.1, 5-6</p> <p>8.SP.1,2,4</p>	NA	9.1.8.B
<p>Session Five: I See a Need Students develop a business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ analyze how entrepreneurs use their knowledge and abilities to create businesses ▪ develop business plans based on set criteria <p>Concepts: business plan, fill a need, know your customer and product, be creative and innovative, social entrepreneur, society</p> <p>Skills: analyzing information, critical thinking, group work, problem-solving, self-assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 SL.8.1-5 L.8.1-5</p>	NA	NA	<p>9.1.8.A 9.1.8.C</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Six: Celebrate Entrepreneurs! Students identify their entrepreneurial characteristics.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify characteristics they share with entrepreneurs ▪ create a Personal Entrepreneur Profile <p>Concepts: fill a need, know your customer and product, be creative and innovative, believe in yourself, entrepreneur profile</p> <p>Skills: analyzing, creative thinking, critical thinking, decision-making, interpreting information, point of view, self-assessment</p>	<p>RI.6.1-2 RI.6.4 RI.6.7-8 W.6.1-2 W.6.7-8 SL.6.1-5 L.6.1-6</p> <p>RI.7.1-4 RI.7.7-10 W.7.1-2 W.7.6-8 SL.7.1-5 L.7.1-6</p> <p>RI.8.1-4 RI.8.7-8 W.8.1-2 W.8.7-9 SL.8.1-5 L.8.1-5</p>	<p>NA</p>	<p>NA</p>	<p>9.1.8.B</p>

JA It's My Future

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	NJ Social Studies (no correlations)	21 st Century Life and Career Skills
<p>Session One: My Brand Through interviews, self-reflection, and creation of a personal logo, students explore the importance of building a positive personal brand for the future, starting in middle school.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize that the choices they make in middle school can have a direct impact now and in the future. • Identify corporate and personal brands that represent positive reputations. • Design a logo as part of expressing a personal brand. 	L. 6.1 L.6.4 SL. 6.1 SL. 6.2 L. 7.1 L.7.4 SL. 7.1 SL. 7.2 L. 8.1 L.8.4 SL. 8.1 SL. 8.2		
<p>Session Two: Career Clusters Students explore career clusters and identify jobs for additional research. They also recognize the value of and need for all jobs.</p>	<p>Objectives The students will be able to:</p> <ul style="list-style-type: none"> • Examine career clusters and the jobs in each cluster that they would like to further explore. • Understand the interconnectivity and value of all types of jobs. 	L.6.4 SL. 6.1 L.7.4 SL. 7.1 L.8.4 SL. 8.1		9.3.8.B.2 9.3.8.B.3
<p>Session Three: High-Growth Careers Students learn the four factors to consider in choosing a job, and they take a close look at some high-growth career fields.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize the four factors to consider in choosing a job. • Describe industries that are forecasted to have high growth. 	RI. 6.1 L. 6.1 L. 6.3 L.6.4 SL. 6.1 SL. 6.5 RI. 7.1 L. 7.1 L. 7.3 L.7.4 SL. 7.1 SL. 7.5 RI. 8.1 L. 8.1 L. 8.3 L.8.4 SL. 8.1 SL. 8.5		9.3.8.B.10
<p>Session Four: Career Mapping Students explore how to use life experiences to develop work skills and how to map a path to employment goals.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Identify work skills already developed from experiences and activities. • Plan significant markers they need to reach to earn a particular job. 	RI. 6.1 SL. 6.1 RI. 7.1 SL. 7.1 RI. 8.1 SL. 8.1		9.3.8.B.1 9.3.8.B.2 9.3.8.B.16

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	NJ Social Studies (no correlations)	21 st Century Life and Career Skills
<p>Session Five: On the Hunt Students are introduced to the basic aspects of job hunting through a scavenger hunt. They are given an organizing tool to keep all their vital job-hunting information in one place.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize basic job-hunting tools, including applications, resumes, recommendations, and interviewing. • Analyze where to look for a job. • Understand the importance of keeping a record of vital information. 	<p>RI. 6.1 L.6.4 SL. 6.1 RI. 7.1 L.7.4 SL. 7.1 RI. 8.1 L.8.4 SL. 8.1</p>		
<p>Session Six: How to Keep (or Lose) a Job Students learn the difference between technical and soft skills, and they recognize the impact that their personal behavior has on their ability to succeed in a job.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Differentiate between technical skills and soft skills. • Describe specific soft skills they already possess and those they need to practice. 	<p>L.6.4 SL. 6.1 RI. 6.1 W.6.2 W.6.4 L.7.4 SL. 7.1 RI. 7.1 W.7.2 W.7.4 L.8.4 SL. 8.1 RI. 8.1 W.8.2 W.8.4</p>		<p>9.3.8.B.12</p>

JA Be Entrepreneurial

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session One: Introduction to Entrepreneurship Students test their knowledge about entrepreneurship, and they begin the process to select a product or service for a business venture.</p>	<p>Objectives: 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>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 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	6.1.12.C.9	9.1.12.A 9.1.12.C 9.1.12.F.
<p>Session Two: What's My Business? Students select a product or service for a business venture.</p>	<p>Objectives: 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 pairs</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 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		9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Three: Who's My Customer? Students analyze potential markets.</p>	<p>Objectives: 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 information, reading for understanding, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 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	6.1.12.C.9	<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>
<p>Session Four: What's My Advantage? Students determine how to set a product apart from competition.</p>	<p>Objectives: 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>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 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>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Five: Competitive Advantages Students decide how to set a product or service apart from the competition.</p>	<p>Objectives: 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, entrepreneur, profit</p> <p>Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 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>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>
<p>Session Six: Ethics Are Good for Business Students consider consequences in making ethical business decisions.</p>	<p>Objectives: 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>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 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>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Seven: The Business Plan Students compile a sample business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Compile entrepreneurial elements into a sample business plan <p>Concepts: business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development</p> <p>Skills: analyzing information, business planning, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in pairs</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>		<p>9.1.12.A 9.1.12.B 9.1.12.F</p>

JA Career Success

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	NJ Social Studies (no correlation)	21 st Century Life and Career Skills
<p>Session One: Get Hired: Critical Thinking and Creativity Students are introduced to the need to be work ready by developing the 4Cs 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 Students will be able to:</p> <ul style="list-style-type: none"> • Use a problem-solving technique to solve personal and professional problems. • Apply critical-thinking skills to work-based problems. • Recognize that decisions made in the workplace have consequences. 	RI.9-10.4 RI.11-12.4 SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1		9.1.12.A.1
<p>Session Two: Get Hired: Communication and Conflict-Management Skills 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 Students will be able to:</p> <ul style="list-style-type: none"> • Recognize common responses to conflict. • Apply conflict-management skills to resolve work-based issues. 	RI.9-10.4 RI.11-12.4 SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1		
<p>Session Three: Get Hired: Collaboration and Creativity Students practice collaboration—a 4Cs 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 Students will be able to:</p> <ul style="list-style-type: none"> • Demonstrate collaboration with team members to accomplish work-based challenges. • Recognize the components of a high-performance team. 	RI.9-10.4 RI.11-12.4 SL.9-10.1 SL.9-10.6 SL.11-12.1 L.9-10.1 L.11-12.1		9.1.12.B.3
<p>Session Four: Get Hired: Strong Soft Skills 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 Students will be able to:</p> <ul style="list-style-type: none"> • Identify soft skills that are in demand by employers. • Demonstrate personal soft skills in a mock interview. 	RI.9-10.4 RI.11-12.4 W.9-10.2 SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1		9.4.12.H.51 9.3.12.C.6
<p>Session Five: Know Your Work Priorities 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 Students will be able to:</p> <ul style="list-style-type: none"> • Recognize the importance of being focused, proactive, and adaptable when exploring careers. • Rank work environment priorities as an anchor for further career planning decisions. 	RI.9-10.4 RI.11-12.4 SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1		

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	NJ Social Studies (no correlation)	21 st Century Life and Career Skills
<p>Session Six: Know Who’s Hiring 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 Students will be able to:</p> <ul style="list-style-type: none"> • Analyze requirements needed for high-growth industries, such as those offering STEM-related jobs. • Identify the education and training needed to be adaptable and competitive in the job market. 	W.9-10.1 L.9-10.1 L.11-12.1		9.2.12.A.1 9.4.12.H.55
<p>Session Seven: Know Your Personal Brand 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 Students will be able to:</p> <ul style="list-style-type: none"> • Explore how to hunt for a job and the tools needed. • Determine choices they can make to create a positive personal brand as they build their careers. 	RI.9-10.4 RI.9-10.5 RI.11-12.4 RI.11-12.5 W.9-10.2 W.11-12.1 W.11-12.3 W.11-12.9 SL.9-10.1 SL.9-10.2 SL.11-12.1 SL.11-12.2 L.9-10.1 L.11-12.1		9.3.12.C.6

JA Company Program

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Meeting One: Students determine company values.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ determine how fundamental leadership principles create an effective company environment ▪ identify the company's departmental structure and associated leadership roles ▪ discuss the company's values ▪ consider a company name ▪ discuss the company's Capitalization Plan <p>Concepts: board of directors, book value, capital, corporation, dividend, leadership, liquidation, shareholders, stock, stock certificate, values, vision, mission</p> <p>Skills: gathering and organizing information, reading for understanding, oral and written communication, working in groups</p>	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	NA	6.1.12.C.9 6.3.12.C.1	9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F
<p>Meeting Two: Students form a company and determine department responsibilities.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ classify the components of a Business Opportunity ▪ identify department responsibilities ▪ approve the company Charter Application and Bylaws ▪ initiate a Company Capitalization plan <p>Concepts: bylaws, board of directors, bookkeeping, business plan, capital, charter, dividend, human resources, liquidation, marketing, parliamentary procedure, production, profit, public relations</p> <p>Skills: analyzing and interpreting information, critical reading, working in groups</p>	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	NA		9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Meeting Three: Students conduct market research and develop a business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ conduct market research to isolate a target market ▪ develop a market survey ▪ analyze product options ▪ generate questions regarding each department’s Business Plan <p>Concepts: market research, market survey</p> <p>Skills: product analysis, interpretation of information, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>		<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>
<p>Meeting Four: Students select a product and establish sales goals.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ complete the Product Evaluation Form ▪ create sales goals for the company and individuals ▪ finalize and submit department Business Plans ▪ select a JA company product <p>Concepts: break-even point, cost-benefit analysis, fixed costs, gross profit, material cost per unit, net price, product evaluation, sales commission, variable costs</p> <p>Skills: gathering and organizing information, synthesizing and evaluating data, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>	<p>6.1.12.C.9</p>	<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Meeting Five: Students participate in a business meeting and approve a business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ initiate the organization and/or production of the product ▪ maintain accurate, organized department records of all transactions <p>Concepts: business plan, meeting agenda, parliamentary procedure Skills: working in groups, oral and written communication, public speaking, synthesizing and evaluating information</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>		<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>
<p>Meeting Six: Students initiate company operations.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ initiate purchasing materials for production ▪ prepare records needed for company operations ▪ identify the Sales Order Forms and the product sales process <p>Concepts: business plan, production, sales Skills: listening, making observations, oral and written communication, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>	<p>6.1.12.C.9</p>	<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Meeting Seven: Students implement the business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ refine and implement all aspects of the company Business Plan ▪ prepare to sell the product to the defined target market ▪ continue production ▪ maintain accurate, organized records of all transactions <p>Concepts: business plan, production, sales Skills: oral and written communication, making observations, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>		<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>
<p>Meeting Eight: Students implement sales strategies.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify effective sales techniques and strategies ▪ recognize ineffective production strategies and adjust accordingly <p>Concepts: close, production, sales call, sales strategies Skills: oral and written communication, brainstorming, public speaking, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>		<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Meeting Nine: Students evaluate business actions and propose changes to company operations.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ continue sales and production of product ▪ refine departmental strategies <p>Concepts: best practices, group assessment, production</p> <p>Skills: synthesizing and evaluating information, making observations, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 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>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>
<p>Meeting Ten: Students prepare an annual report.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify and evaluate production and inventory needs for the final product sales ▪ begin to prepare all liquidation forms and records needed for the Annual Report <p>Concepts: annual report, liquidation, production</p> <p>Skills: evaluating and synthesizing information, interpreting production inventory, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 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>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>
<p>Meeting Eleven: Students reflect on the JA experience and consider personal entrepreneurial opportunities.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explore the JA Student Center and JA Career Assessment tools ▪ create a Personal Action Plan ▪ complete all Liquidation Reports ▪ compile the Annual Report <p>Concepts: action plan, business opportunities, entrepreneur</p> <p>Skills: individual and company reflection and evaluation, interpreting information, self-assessment</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 L.11-12.1-4 L.11-12.6</p>	NA		<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F 9.2.12.A 9.3.12.C</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Meeting Twelve: Students liquidate company assets and present the Annual Report.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ distribute stockholder dividends ▪ celebrate their company's success <p>Concepts: liquidation, parliamentary procedure</p> <p>Skills: individual and company reflection, group and self-assessment, synthesizing and evaluating information, working in groups</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>		<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>

JA Economics

Topic Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Topic One: Introduction to Economics 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: 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 	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	NA	6.1.12.C.9 6.3.12.C.1	9.1.12.A 9.1.12.F 9.2.12.E

Topic Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Topic Two: Supply, Demand, Market Prices, and the Consumer 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: 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>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.F 9.2.12.A 9.2.12.B 9.2.12.C 9.1.12.D 9.1.12.E 9.1.12.G</p>

Topic Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Topic Three: Businesses and Their Resources 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: The students will: -identify the characteristics of entrepreneurs -explain the role of small business in the U.S. economy -identify information that can be helpful in starting a small business -explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations -describe how large corporations are organized -describe how financial markets help businesses obtain capital resources -define equity and explain how it is used to finance business growth -identify the ways businesses save -define what a stock market is and describe why it is important -distinguish between a balance and an income statement -define Gross Domestic Product (GDP) and how it is measured -explain how Real GDP is calculated and how changes in Real GDP affect living standards -define Real Per Capita GDP -define the meaning of productivity -identify ways in which businesses have improved productivity -explain why production costs change as output changes -define the law of diminishing marginal returns and how this law affects production costs -explain economies of scale -describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products -describe major changes in the U.S. labor force over the past 100 years -identify what accounts for differences in wages and salaries -identify non-market forces that affect the labor force -describe how unions arose in the U.S. and how their growth was influenced by legislation -identify aspects of current labor-management relations -explain how firms in the four types of market structure make production and pricing decisions -describe the types of business mergers -explain how marketing helps businesses compete -identify the four P's of marketing</p>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.F 9.2.12.A 9.3.12.C</p>

Topic Description	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Topic Four: Government, Banking, and Economic Stability 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: The students will: -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>	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	NA	6.1.12.C.9 6.3.12.C.1	9.1.12.A 9.1.12.F 9.2.12.A 9.2.12.D 9.2.12.E 9.2.12.F

Description	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Topic Five: The Global Economy 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: The students will: -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>	<p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.F 9.2.12.A 9.2.12.F</p>

JA Exploring Economics

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st Century Life and Careers
<p>Session One: Economic Systems—Who Makes the Big Decisions? 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: 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>	RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	S-IC .1 S-IC .3 S-IC .6	6.1.12.C.9 6.3.12.C.1	9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F
<p>Session Two: Supply and Demand—What’s It Worth to You? Illustrate the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives: 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>	RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	S-IC .1 S-IC .3 S-IC .6	6.1.12.C.9 6.3.12.C.1	9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Three: Supply and Demand—The JA Market Game Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives: 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 Skills: Analyzing information, Categorizing data, Charting, Decision-making, Graphing, Negotiating, Oral and written communication, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>
<p>Session Four: Saving, Spending, and Investing 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: 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 Skills: Analyzing information, Categorizing data, Decision-making, Oral and written communication, Public speaking, Reading for understanding, Working in groups</p>	<p>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F 9.2.12.E</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Five: Government’s Role in the Market 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: 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>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F 9.2.12.F</p>
<p>Session Six: Money, Inflation, and the CPI 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: 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>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>A-SSE.1 A-SSE.3 A-REI.1-3 S-IC .1 S-IC .3 S-IC .6</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.B 9.1.12.F</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Seven: International Trade Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.</p>	<p>Objectives: 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>RI.9-10.2 RI. 9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>S-IC .1 S-IC .3 S-IC .6</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F 9.2.12.F</p>

JA Job Shadow

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	NJ Social Studies (no correlation)	21 st Century Life and Career Skills
<p>Session One: Before the Hunt 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 Students will be able to:</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. 	RI.9-10.1 SL.9-10.1 L.9-10.4 RI.11-12.1 SL.11-12.1 L.11-12.4		9.3.12.C.3
<p>Session Two: Perfect Match 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 be able to:</p> <ul style="list-style-type: none"> • Review methods of identifying job openings. • Demonstrate professional interviewing skills. • Express expectations for the upcoming site visit. 	SL.9-10.1 L.9-10.3 L.9-10.4 W.9-10.7 SL.11-12.1 L.11-12.3 L.11-12.4 W.11-12.7		9.3.12.C.6 9.3.12.C.24
<p>Session Three: Get Hired: Collaboration and Creativity 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 Students will be able to:</p> <ul style="list-style-type: none"> • Evaluate personal priorities based on their site visit experience. • Showcase identified skills. • Apply program knowledge to at least one of four career preparation tools— career assessment, elevator pitch, resume, or infographic profile. 	SL.9-10.1 L.9-10.1 L.9-10.3 L.9-10.4 W.9-10.4 W.9-10.5 W.9-10.7 SL.11-12.1 L.11-12.1 L.11-12.3 L.11-12.4 W.11-12.4 W.11-12.5 W.11-12.7		9.3.12.C.6

JA Personal Finance

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	NJ Social Studies	21 st -Century Life and Careers
<p>Session One: Plan to Earn Students learn that healthy personal finances take planning and managing. They begin to analyze major life events and issues that have financial implications.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize the role income plays in personal finances. • Evaluate the effect their educational choices have on lifetime earnings. • Describe the importance of planning in making financial decisions. <p>Concepts: Earnings, Education, Lifetime earnings, Personal finances Skills: Analyzing information, Decision making, Evaluating alternatives ,Oral and written communication Prioritizing information, Using a timeline, Working in pairs</p>	<p>SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.4 L.11-12.4</p>		<p>9.1.12.A 9.1.12.F 9.2.12.A 9.2.12.B 9.2.12.E</p>
<p>Session Two: Saving for Life Students analyze the role saving plays in their personal finances and how having a healthy savings plan is necessary in all phases of life.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize high-dollar items and unexpected costs that require savings. • Review key concepts related to successfully saving money. <p>Concepts: Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal , Saving money, Savings Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p>SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.4 L.11-12.4</p>		<p>9.1.12.A 9.1.12.F 9.2.12.B 9.2.12.D 9.2.12.E</p>
<p>Session Three: The Budget Game Students investigate budgeting and why many people have difficulty staying within a budget.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize the importance of making and keeping a spending plan. • Consider the wide range of expenditures that might make up a monthly budget. <p>Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p>SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.4 L.11-12.4</p>		<p>9.1.12.A 9.1.12.C 9.1.12.F 9.2.12.B 9.2.12.D 9.2.12.E</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	NJ Social Studies	21 st -Century Life and Careers
<p>Session Four: Credit Choices Students analyze the importance of credit and the outcomes of wise and poor use of credit.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize the importance of credit as part of personal finances. • Express the need to make good credit decisions to avoid costly consequences. <p>Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>W.9-10.2 W.11-12.2 W.9-10.3 W.11-12.3 SL.9-10.4 SL.11-12.4 L.9-10.4 L.11-12.4</p>		<p>9.1.12.A 9.1.12.C 9.1.12.F 9.2.12.B 9.2.12.C 9.2.12.E 9.2.12.G</p>
<p>Session Five: Savvy Consumer Groups work together to create public service announcements (PSAs) to inform each other of risks they could face in their finances and identify ways to protect themselves from potential loss.</p>	<p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize potential risks to their personal finances. • Describe appropriate preventive methods to limit potential losses. <p>Concepts: Consumer protection, Fraud, Identity theft, Insurance, Risk, Risk management Skills: Analyzing information, Creativity, Decision making, Visual and written communication, Reading for understanding, Working in groups</p>	<p>SL.9-10.1 SL.11-12.1 L.9-10.1 L.11-12.1 L.9-10.3 L.11-12.3 L.9-10.4 L.11-12.4</p>		<p>9.1.12.A 9.1.12.C 9.1.12.F 9.2.12.B 9.2.12.E 9.2.12.G</p>

JA Titan

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<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>	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	NA	6.1.12.C.9	9.1.12.A 9.1.12.C 9.1.12.F
<p>Session Two: How Much? How Many? – The 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>	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	NA	6.1.12.C.9	9.1.12.A 9.1.12.C 9.1.12.F

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<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>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>		<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F</p>
<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>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>	<p>6.1.12.C.9</p>	<p>9.1.12.A 9.1.12.C 9.1.12.F</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<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>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.B 9.1.12.C 9.1.12.F 9.2.12.F</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>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6</p> <p>RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6</p>	<p>NA</p>	<p>6.1.12.C.9 6.3.12.C.1</p>	<p>9.1.12.A 9.1.12.C 9.1.12.F</p>

Session Descriptions	Key Learning Objectives	Common Core English/Language Arts	Common Core Mathematics	NJ Social Studies	NJ 21 st -Century Life and Careers
<p>Session Seven: JA Titan of Industry – The Competition 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"> ▪ 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>	RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.2 W.9-10.4 W.9-10.7-8 SL.9-10.1-4 SL.9-10.6 L.9-10.1-2 L.9-10.4 L.9-10.6 RI-11-12.2 RI-11-12.4 W.11-12.2 W.11-12.4 W.11-12.7-8 SL.11-12.1-4 SL.11-12.6 L.11-12.1-4 L.11-12.6	NA	6.1.12.C.9 6.3.12.C.1	9.1.12.A 9.1.12.C 9.1.12.F

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