A Correlation: Rhode Island Academic Standards and Junior Achievement Elementary School Programs

Junior Achievement

Updated June 2021
Rhode Island Academic Standards
National Standards for Financial Literacy

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

Overview

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

In this document, Junior Achievement programs are correlated to the Rhode Island Academic Standards for Social Studies and Financial Literacy for grades K-5. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

Alternate delivery methods, such as JA in a Day or Remote Classroom, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

Often Extended Learning Opportunities within the curriculum directly support an academic standard. When indicated, the letters ELO will appear superscripted next to the standard.

JA Elementary School Programs

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

<u>JA Our Families</u>[®] 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.

<u>JA Our Community</u>[®] uses posters and games to offer practical information about businesses and the many jobs those businesses offer in a community. Students explore production methods through a simulation game, and they learn about taxes, decision making, and how money flows in an economy.

<u>JA Our City</u>[®] 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.

<u>JA Our Region</u>[®] 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.

<u>JA Our Nation</u>® provides practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs locally and globally.

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

<u>JA Career Exploration Fair</u>TM is an event where students learn about a range of career options across multiple career clusters. (Grades K-5)

<u>JA Career Speakers Series</u>TM In JA Career Speakers Series, a volunteer guest speaker visits the classroom and shares information about his or her career, work, and education experience. (Grades K-5)



JA Ourselves

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session One: This or That? Make a Choice Students practice economics by making personal choices. Objectives: The students will: Identify personal interests Consider the factors that determine their choices Define money	Social Studies E 1 (K-2) –1c. Students demonstrate an understanding of basic economic concepts-by identifying positive and negative economic incentives that affect behavior and choice that best satisfies an economic want. Financial Literacy 2. People make choices about what goods or services they buy because they can't have everything they want. This causes individuals to prioritize their wants.	Reading Foundations RF.K.1-3 Writing W.K.1-2,8 Literature RL.K.7 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.2
Session Two: Do I Need What I Want? Students recognize that people have basic needs and wants and that moneysmart people know the difference between them. Objectives: The students will: Explain the difference between needs and wants Create a simple chart	Social Studies E 1 (K-2) –1c. Students demonstrate an understanding of basic economic concepts-by identifying positive and negative economic incentives that affect behavior and choice that best satisfies an economic want. Financial Literacy 1. Economic wants are desires that can be satisfied by consuming a good, a service, or a leisure activity.	Reading Foundations RF.K.1-3 Literature RL.K.1,4 RL.K.7 Speaking and Listening SL.K.1-3 SL.K.6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.3 Measurement and Data CC.2.4.K.A.4
Session Three: A Penny Earned Students are introduced to storybook characters and examine ways they can earn money. Objectives: The students will: Describe the role of money in society Identify jobs they can do to earn money	Social Studies E 2 (K-2) – 1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by identifying the ways in which people exchange goods and services (e.g., barter, money, commodity money). Financial Literacy 2.People earn an income when they are hired by an employer to work at a job. 3.Workers are paid for their labor in different ways such as wages, salaries, or commissions.	Reading Foundations RF.K.1-4 Writing W.K.2,8 Literature RL.K.1-4 RL.K.7 RL.K.9-10 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.1-3



JA Ourselves

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session Four: A Penny Saved Students are introduced to the concept of saving. Objectives: The students will: Explain the importance of saving money Identify a savings goal Identify a place where people save money	E 3 (K-2) – 1b. Students demonstrate an understanding of the interdependence created by economic decisions by recognizing the purposes of money and how it can be used (e.g., personal savings, personal spending). Financial Literacy 2. When people save money, they give up the opportunity to spend that money to buy things now in order to buy things later. 3. People can choose to save money in many places—for example, at home in a piggy bank or at a commercial bank, credit union, or savings and loan. 4. People set savings goals as incentives to save. One savings goal might be to buy goods and services in the future.	Reading Foundations RF.K.1-4 Literature RL.K.1-4 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.1 Measurement and Data CC.2.4.K.A.4
Session Five: A Penny Shared Students are introduced to storybook characters and their plans to earn money for a worthy cause. Objectives: The students will: Explain the importance of giving Organize a chronological sequence of events	Social Studies E 3 (K-2) – 1b. Students demonstrate an understanding of the interdependence created by economic decisions by recognizing the purposes of money and how it can be used (e.g., personal savings, personal spending).	Reading Foundations RF.K.1-4 Writing W.K.1,8 Literature RL.K.1-4 RL.K.7 RL.K.9-10 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.1-3



JA Our Families

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session One: All Kinds of Families The students discover how families are alike and different and how they can work together to create a strong economy for the neighborhood. Objectives: The students will: Begin to understand the similarities and differences between families Recognize the importance of businesses in neighborhoods	E 1 (K-2) –3a. Students demonstrate an understanding that societies develop different ways to deal with scarcity and abundance by identifying how goods and services are shared as a family (e.g., taking turns washing dishes, setting the table, sharing clothes, etc.)	Reading Literature RI.1.1 RI.1.3-4 RI.1.7,9,10 Reading Foundations RF.1.1-4 Writing W.1.2,5,8 Speaking & Listening SL.1.1-2 SL.1.4-5 Language L.1.1-2 L.1.4	Mathematical Practices 8
Session Two: Money for Needs and Wants Students become aware that all families need food, clothing, and shelter to live and must earn money to pay for these needs. Objectives: The students will: Describe the difference between needs and wants Explain that families must earn money for the things they need and want	Social Studies E 1 (K-2) –1c. Students demonstrate an understanding of basic economic concepts-by identifying positive and negative economic incentives that affect behavior and choice that best satisfies an economic want. E 1 (K-2) –2a. Students demonstrate an understanding that scarcity and abundance causes individuals to make economic choices by recognizing and discussing the differences between basic wants and needs. Financial Literacy 1. Economic wants are desires that can be satisfied by consuming a good, a service, or a leisure activity. 2. People make choices about what goods and services they buy because they can't have everything they want. This requires individuals to prioritize their wants.	Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Reading Foundations RF.1.1-4 Speaking & Listening SL.1.1-2 SL.1.4 Language L.1.1 L.1.4	Measurement and Data 1.MD.C.4 Mathematical Practices 1-2 4-5 7-8
Session Three: Businesses All Around the Neighborhood Students learn how the needs and wants of people in a neighborhood create an opportunity for entrepreneurs to start businesses. Objectives: The students will: Define entrepreneur, goods, and services Interpret map symbols Identify the goods or services businesses provide	Social Studies E 2 (K-2) – 1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by describing how people can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries. Financial Literacy 7.Entrepreneurs are people who start new businesses. Starting a business is risky for entrepreneurs because they do not know if their new businesses will be successful and earn a profit.	Reading Foundations RF.1.1-4 Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Writing W.1.2,5,8 Speaking & Listening SL.1.1-2 SL.1.4	Measurement and Data 1.MD.C.4 Mathematical Practices 1-2 5-8



JA Our Families

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session Four: Jobs All Around the Neighborhood Students learn that entrepreneurs create businesses, which provide jobs for families. Objectives: The students will: Identify the jobs people do Analyze their own skills to determine ways they can support family members	Social Studies E 2 (K-2) – 1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by describing how people can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries. Financial Literacy 1.People have many different types of jobs from which to choose. Different jobs require people to have different skills. 2.People earn an income when they are hired by an employer to work at a job.	Reading Foundations RF.1.1-4 Reading for Information RI.1.6-7 Writing W.1.5 Speaking & Listening SL.1.1-2 SL.1.4-5 Language L.1.1-2 L.1.4	Mathematical Practices 1-2 4-5 7-8
Session Five: A New Business Students think like entrepreneurs and help advertise a new business needed in the neighborhood. Objectives: The students will: Describe one of the entrepreneurial characteristics— Satisfy a Need or Want	Social Studies E 1 (K-2) –2a. Students demonstrate an understanding that scarcity and abundance causes individuals to make economic choices by recognizing and discussing the differences between basic wants and needs. Financial Literacy 1. Economic wants are desires that can be satisfied by consuming a good, a service, or a leisure activity. 2. People make choices about what goods and services they buy because they can't have everything they want. This requires individuals to prioritize their wants.	Reading Foundations RF.1.1-4 Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Writing W.1.2,5,8 Speaking & Listening SL.1.1-2 SL.1.4 Language L.1.1-2 L.1.4	Operations in Algebra OA. 1 ELO OA 6-7 Measurement and Data 1.MD.C.4 Mathematical Practices 2-4 7-8



JA Our Community

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Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
Session One: People in a Community Working Together Students learn what a community is and the variety of jobs that people have in a community. Objectives: The students will: Describe a community. State how people contribute to and benefit from a community. Identify the variety of jobs in a community and how each requires specific skills.	E 3 (K-2) – 1a. Students demonstrate an understanding of the interdependence created by economic decisions by identifying how the classroom community members exchange and consume resources.	Reading Literature RL.2.1 RL.2.7 Reading for Information RI.2.1 RI.2.4 - 5 RI.7 Reading Foundations RF.2.3-4 Speaking and Listening SL.2.1-4 Language L.2.1-6	Geometry G.2.2 Mathematical Practices 4
Session Two: Sweet "O" Donuts Students learn that workers who produce goods and services earn money for their work. Objectives: The students will: Define the terms produce, product, production, goods, and services. Apply innovation to the production process. Explain that people in a community earn money by performing work.	Social Studies E 2 (K-2) – 1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by describing how people can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries. Financial Literacy 1. People have many different types of jobs from which to choose. Different jobs require people to have different skills. 2. People earn an income when they are hired by an employer to work at a job.	Reading Foundations RF.2.3-4 Writing W.2.2 Speaking and Listening SL.2.1-6 Language L.2.1-6	Operations and Algebraic Thinking OA.2.1 Numbers Base Ten NBT.2.1-2 NBT.2.5 Measurement and Data MD.2.7
Session Three: Business and Government Jobs Students explore how the money earned for work moves through a community and the impact that money has on people, businesses, and government. Objectives: The students will: Locate businesses and identify government careers. Explain how taxation supports government services.	Social Studies C&G 1 (K-2) –1c. Students demonstrate an understanding of origins, forms, and purposes of government by exploring examples of services (e.g., post office, police, fire, garbage collection) provided in their own community. Financial Literacy 9.Income earned from working and most other sources of income are taxed. The revenue from these taxes is used to pay for government-provided goods and services.	Reading for Information RI.2.1 RI.2.4 -5 RI.7 Reading Foundations RF.2.3-4 Speaking and Listening SL.2.1-4 Language L.2.1-6	Operations and Algebraic Thinking OA.2.1 Mathematical Practices 1-2 4-5 8



JA Our Community

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Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
The Session Four: Let's Vote! Students participate in a decision that benefits their community. They vote to express their choice and to determine the will of the majority. Objectives: The students will: Apply a decision-making process. Recognize voting as a way responsible citizens act and contribute to meet a community's needs.	C&G 4 (K-2) –1a Students demonstrate an understanding of political systems and political processes by identifying forms of civic participation (e.g., voting, conducting a survey). C&G 4 (K-2) – 2a Students demonstrate their participation in political processes by experiencing a variety of forms of participation.	Reading Foundations RF.2.3 Writing W.2.2 W.2.7-8 Speaking and Listening SL.2.1-6 Language L.2.1	Measurement and Data MD.2.7 MD.2.9 Mathematical Practices 2
Session Five: Money Moves in a Community Students learn about money and how it moves through a community. Objectives: The students will: Identify coins and money terms. Describe how money flows through a community's economy.	Social Studies E 2 (K-2) – 1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by identifying the ways in which people exchange goods and services (e.g., barter, money, commodity money). E 3 (K-2) – 1b. Students demonstrate an understanding of the interdependence created by economic decisions by recognizing the purposes of money and how it can be used (e.g., personal savings, personal spending). Financial Literacy 1.Income is saved, spent on goods and services, or used to pay taxes. 2.When people save money, they give up the opportunity to spend that money to buy things now in order to buy things later. 3.People can choose to save money in many places—for example, at home in a piggy bank or at a commercial bank, credit union, or savings and loan.	Reading Literature RL.2.1 RL.2.4 RL.2.7 Reading for Information RI.2.1 RI.2.3 -5 RI.7 Reading Foundations RF.2.3 Speaking and Listening SL.2.1-4 Language L.2.1-6	Operations and Algebraic Thinking OA.2.1 Numbers Base Ten NBT.2.1-2 NBT.2.5 Measurement and Data MD.2.7 MD.2.9 Mathematical Practices 1-2 5-7



JA Our City

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session One: Earn, Save, Spend, and Donate Knowing we have four choices with money helps people reach personal goals and dreams and helps keep cities alive and healthy. Objectives: The students will: Describe the four choices we have with money. Define deposits and withdrawals. Session Two: Invisible Money Students learn about the different forms of money and how people use them to pay for goods and services. Objectives: The students will: Define goods and services. Explain how people spend money. Recognize methods of payment and whether they are readily visible or invisible.	Social Studies E 3 (3-4) –1a. Students demonstrate an understanding of the interdependence created by economic decisions by comparing how individuals, institutions, and governments interact within an economy (e.g. entrepreneurs start new businesses; individuals save money in banks, government redistributes money through taxing and spending). E 3 (3-4) –1b. Students demonstrate an understanding of the interdependence created by economic decisions by describing how money makes it easier to trade, borrow, or save, and compare the value of goods and services. Financial Literacy 1. Income is saved, spent on goods and services, or used to pay taxes. 2. When people save money, they give up the opportunity to spend that money to buy things now in order to buy things later. Social Studies E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). Financial Literacy 1. Income is saved, spent on goods and services, or used to pay taxes. 2. When people save money, they give up the opportunity to spend that money to buy things now in order to buy things later. 3. People can choose to save money in many places—for example, at home in a piggy bank or at a commercial bank, credit union, or savings and loan.	Reading for Information RI.3.4-5 Reading Foundations RF.3.3-4 Writing W.3.2 ELO W.3.7 -8ELO Speaking and Listening SL.3.1 SL.3.3 SL.3.6 Language L.3.1 L.3.3 L.3.4 Reading for Information RI.3.1-5 Reading Foundations RF.3.3-4 Writing W.3.7 -8ELO Speaking and Listening SL.3.1-4 SL.3.6 Language L.3.1-4 SL.3.6 Language L.3.1-4 SL.3.6 Language L.3.1 L.3.3-4	Measurement and Data MD.3.4 MD.3.5 MD.3.6 Mathematical Practices 1-8 Operations and Algebraic Thinking OA.3.8 OA.3.9 Mathematical Practices 1-8
Session Three: How Do I Become an Entrepreneur? When entrepreneurs create businesses, they help keep cities alive and healthy. Objectives: The students will: Define entrepreneur, producer, and consumer. Explain the need for a business plan. Discuss the ways in which entrepreneurs help a city.	Social Studies E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). Financial Literacy 7. Entrepreneurs are people who start new businesses. Starting a business is risky for entrepreneurs because they do not know if their new businesses will be successful and earn a profit.	Reading for Information RI.3.1-5 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3-4	Operations and Algebraic Thinking OA.3.8 Numbers Base Ten NBT.3.2 Mathematical Practices 1-2 4-8

^{*}ELO- Indicates a skill best supported by an Extended Learning Opportunity



JA Our City

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session Four: Money Choices Make the City Go Round Money choices encourage economic exchange within a city. This happens when money travels back and forth among consumers, businesses, and the city government. Economic exchange is important for keeping a city functioning and vital. Objectives: The students will: Demonstrate the importance of money in everyday life. Describe how money flows through a city's economy. Explain taxes and how the city government uses the money to pay for the goods and services it provides.	Social Studies E 3 (3-4) –1a. Students demonstrate an understanding of the interdependence created by economic decisions by comparing how individuals, institutions, and governments interact within an economy. E 3 (3-4) –1b. Students demonstrate an understanding of the interdependence created by economic decisions by describing how money makes it easier to trade, borrow, or save, and compare the value of goods and services. Financial Literacy 1 Income is saved, spent on goods and services, or used to pay taxes. 9. Income earned from working and most other sources of income are taxed. The revenue from these taxes is used to pay for government-provided goods and services.	Reading for Information RI.3.1 RI.3.3-6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3 L.3.4	Operations in Algebra OA.3.8 OA.3.9 Numbers Base Ten NBT.3.2 Mathematical Practices 1-8
Session Five: Let's Build a City A healthy city is built on the money choices of consumers, businesses, and the government. A city thrives when these sectors of the economy earn, save, spend, and donate. Objectives: The students will: Describe how personal choices make a city a good place to live, work, play, and go to school.	E 1 (3-4) –1c. Students demonstrate an understanding of basic economic concepts-by explaining how positive and negative incentives influence behavior and choices (e.g., costs vs. benefits received).	Reading for Information RI.3.1 RI.3.3-6 Reading Foundations RF.3.3-4 Writing W.3.2 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1,3,4	Operations in Algebra OA.3.8 Numbers Base Ten NBT.3.2 Mathematical Practices 1-7



JA Our Region

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session One: Be an Entrepreneur Students explore well-known businesses by matching entrepreneurs to their businesses and identifying their own entrepreneurial traits. Objectives: The students will: Recognize the impact entrepreneurs have on a region Apply traits that are common to successful entrepreneurs to their own skills and abilities	Social Studies E 3 (3-4) –1a. Students demonstrate an understanding of the interdependence created by economic decisions by comparing how individuals, institutions, and governments interact within an economy (e.g. entrepreneurs start new businesses; individuals save money in banks, government redistributes money through taxing and spending). Financial Literacy 7. Entrepreneurs are people who start new businesses. Starting a business is risky for entrepreneurs because they do not know if their new businesses will be successful and earn a profit.	Reading for Information RI.4.1-2 RI.4.4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1 SL.4.3 Language L.4.3-4 L.4.6	Mathematical Practices 1-2 4-7
Session Two: Resources—Tools for Entrepreneurs Students are introduced to resources and, working in teams, use this information to create new businesses. Objectives: The students will: Define natural, human, and capital resources Describe how products and services use resources	Social Studies E 1 (3-4) –1a. Students demonstrate an understanding of basic economic concepts-by differentiating between human, natural, and capital resources. E 3 (3-4) –1a. Students demonstrate an understanding of the interdependence created by economic decisions by comparing how individuals, institutions, and governments interact within an economy (e.g. entrepreneurs start new businesses; individuals save money in banks, government redistributes money through taxing and spending).	Reading for Information RI.4.4 RI.4.7 Reading Foundations RF.4.3-4 Writing W.4.2 W.4.8 Speaking and Listening SL.4.1-5 Language L.4.3-4 L.4.1-6	Mathematical Practices 1-2 4-8
Session Three: Hot Dog Stand Game Students learn the fundamental tasks performed by a business owner by playing the Hot Dog Stand game and tracking their revenue and expenses. Objectives: The students will: Track the revenue and expenses of a business Identify the fundamental tasks required to run a business Explain the importance of keeping an accurate account of a business's financial information	Social Studies E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). E 2 (3-4) –1b. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by identifying factors that affect price (e.g., scarcity/abundance, incentives, competition).	Reading for Information RI.4.2-4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1 SL.4.3 Language L.4.1 L.4.3-6	NBT 4.4 NF.4.7 Mathematical Practices 1-7



JA Our Region

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session Four: Entrepreneurs Solve Problems Students journey through the complex world of business problem solving by brainstorming ideas and by determining the price, advertising, and supply for a new business using the Problem-Solver Catcher. Objectives: The students will: Demonstrate the problem-solving process Identify the potential risks and rewards in making business decisions	Social Studies E 1 (3-4) –1c. Students demonstrate an understanding of basic economic concepts-by explaining how positive and negative incentives influence behavior and choices (e.g., costs vs. benefits received). E 3 (3-4) –1a. Students demonstrate an understanding of the interdependence created by economic decisions by comparing how individuals, institutions, and governments interact within an economy (e.g. entrepreneurs start new businesses; individuals save money in banks, government redistributes money through taxing and spending).	Reading for Information RI.4.1 RI.4.3-4 RI.4.7 Reading Foundations RF.4.3-4 Writing W.4.2 W.4.8 Speaking and Listening SL.4.1-2 SL.4.4 Language L.4.1 L.4.3-4 L.4.6	Mathematical Practices 1-2 4 6-7
Session Five: Entrepreneurs Go Global Students demonstrate the supply chain by working in teams to build a sticker-sheet computer. Objectives: The students will: Apply the supply chain to a manufacturing example Explain how resource providers, businesses, and consumers are interdependent	Social Studies E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). E 2 (3-4) –1b. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by identifying factors that affect price (e.g., scarcity/abundance, incentives, competition). Financial Literacy 7. Entrepreneurs are people who start new businesses. Starting a business is risky for entrepreneurs because they do not know if their new businesses will be successful and earn a profit.	Reading for Information RI.4.3-4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1-4 Language L.4.1 L.4.3-4 L.4.6	NA



JA Our Nation

Session Details Academic Standards Common Core				
Session Details	Academic Standards	ELA	Math	
Session One: Free to Choose Your Work or Business Students are introduced to the nation's free market system and how it supports businesses and careers. Objectives: The students will: Identify the characteristics of a free market economy Explain how pricing guides economic decisions	Social Studies E 1 (5-6) –1c. Students demonstrate an understanding of basic economic concepts-by identifying and differentiating between surplus, subsistence, and scarcity. E 1 (5-6) –2a. Students demonstrate an understanding that scarcity and abundance causes individuals to make economic choices by comparing the cost and benefits of consumer and producer choices to determine the value. E 3 (5-6) – 1a. Students demonstrate an understanding of the interdependence created by economic decisions by depicting the cyclical relationship of the participants within an economy (e.g., barter, feudal system, global economy).	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	Operations and Algebraic Thinking OA.5.2 Numbers Base Ten NBT.5.6-7	
Session Two: Innovation Nation Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income. Objectives: The students will: Define entrepreneur and entrepreneurship Describe resources and how entrepreneurs use them Explore STEM skills and the process of innovation	Social Studies E 2 (5-6) – 2a. Students analyze how Innovations and technology affects the exchange of goods and services by identifying how inventions, innovations, and technology stimulate economic growth. E 2 (5-6) – 2b. Students analyze how Innovations and technology affects the exchange of goods and services by providing examples of how innovations and technology positively or negatively impact industries, economies, cultures, and individuals. Financial Literacy 8. Entrepreneurs take the risk of starting a business because they expect to earn profits as their reward, despite the fact that many new businesses can and do fail. Some entrepreneurs gain satisfaction from working for themselves.	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Writing WS.5.2 WS.5.4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	Operations and Algebraic Thinking CC.2.2.5.A.1 Numbers Base Ten CC.2.1.5.B.2	
Session Three: Career Quest Students learn about career clusters. Objectives: The students will: Examine career groupings and the skills necessary for a variety of careers.	Social Studies E 2 (5-6) – 1b. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by identifying and explaining how supply, demand, and incentives affect consumer and producer decision making (e.g., division of labor/specialization). Financial Literacy 1. Careers are based on working at jobs in the same occupation or profession for many years. Different careers require different education and training. 2. People make many decisions over a lifetime about their education, jobs, and careers that affect their incomes and job opportunities.	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	Numbers Base Ten CC.2.1.5.B.2	



JA Our Nation

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session Four: Get and Keep the Job! Students examine important work-readiness and behavioral skills needed for career success. Objectives: The students will: Identify the soft skills wanted by today's employers	Social Studies E 2 (5-6) – 1b. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by identifying and explaining how supply, demand, and incentives affect consumer and producer decision making (e.g., division of labor/specialization). Financial Literacy 3.Getting more education and learning new job skills can increase a person's human capital and productivity.	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Writing WS.5.2 WS.5.4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	Operations and Algebraic Thinking CC.2.2.5.A.1 Numbers Base Ten CC.2.1.5.B.2
Session Five: Global Connections Students explore how the United States is connected to the global economy. Objectives: The students will: Discuss why businesses specialize and trade Define opportunity cost	Social Studies E 3 (5-6) – 2a. Students demonstrate an understanding of the role of government in a global economy by identifying how governments provide goods and services in a market economy by taxing and borrowing. E 3 (5-6) – 2b. Students demonstrate an understanding of the role of government in a global economy by citing examples of how government policies can positively or negatively impact an economy.	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	NA
Optional Supplement: Business Organization Students examine entrepreneurship, free enterprise, and business organization. Objectives: The students will: Identify three basic ways businesses are organized.	Social Studies E 3 (5-6) – 1a. Students demonstrate an understanding of the interdependence created by economic decisions by depicting the cyclical relationship of the participants within an economy (e.g., barter, feudal system, global economy).	Speaking and Listening SL.5.1-4 Language L.5.1,5	NA



JA More than Money

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session One: The Money Garden Students explore money-management skills and become familiar with the key differences between earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest. Objectives: The students will: Identify the role of money in everyday life Explain the benefits of using a savings account	Social Studies E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). E 3 (3-4) –1b. Students demonstrate an understanding of the interdependence created by economic decisions by describing how money makes it easier to trade, borrow, or save, and compare the value of goods and services. Financial Literacy 1.Income is saved, spent on goods and services, or used to pay taxes. 2.When people save money, they give up the opportunity to spend that money to buy things now in order to buy things later.	Reading for Information RI.3.1 RI.3.3-4 RI.3.6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1 SL.3.6 Language L.3.1 L.3.4 L.3.4	Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 5.NBT.5 5.NBT.7 Mathematical Practices 1-8
Session Two: Create a Business Students learn about the ways in which people's interests and skills can help them identify small businesses they can start. Objectives: The students will: Define business, goods, and services Identify businesses they would like to start that align with their personal interests and skills Appreciate their own roles as entrepreneurs in affecting their community and their world	Social Studies E 2 (3-4) –1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining how market forces determine the amount of income for most people (e.g., people with rare skills can charge more). Financial Literacy 7.Entrepreneurs are people who start new businesses. Starting a business is risky for entrepreneurs because they do not know if their new businesses will be successful and earn a profit.	Reading for Information RI.3.2-4 RI.3.6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1-4 L.3.6	Numbers Base Ten 3.NBT.3.3 4.NBT.4 4.NBT.5 5.NBT.5 5.NBT.7 Mathematical Practices 1-8
Session Three: Build a Business Students identify the fundamental steps for starting a small business and develop a basic business plan. Objectives: The students will: Identify the basic steps for building a small business Develop a basic business plan	E 2 (3-4) –1b. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by identifying factors that affect price (e.g., scarcity/abundance, incentives, competition). E 2 (3-4) –1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining how market forces determine the amount of income for most people (e.g., people with rare skills can charge more).	Reading for Information RI.3.2-6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1 SL.3.6 Language L.3.1-4 L.3.6	Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 4.NF.4.7 5.NBT.5 5.NBT.7 Mathematical Practices 1-2 4-8

^{*}ELO- Indicates a skill best supported by an Extended Learning Opportunity



JA More than Money

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session Four: Run a Business Students explain why financial institutions lend money and why people borrow money for their businesses. They learn about advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated activity. Objectives: The students will: Explain why financial institutions lend money Explain decision making and the traits of trustworthy borrowers Record and track financial gains and losses	Social Studies E 2 (3-4) –1b. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by identifying factors that affect price (e.g., scarcity/abundance, incentives, competition). E 2 (3-4) –1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining how market forces determine the amount of income for most people (e.g., people with rare skills can charge more). Financial Literacy 3.By using credit to buy durable goods—such as cars, houses, and appliances—people are able to use the goods while paying for them. 4.Borrowers who repay loans as promised show that they are worthy of getting credit in the future. A reputation for not repaying a loan as promised can result in higher interest charges on future loans, if loans are available at all.	Reading for Information RI.3.1-5 RI.3.7 Reading Foundations RF.3.3-4 Writing W.3.2-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.4 L.3.6	Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 4.NBT.5 5.NBT.5 5.NBT.7 Mathematical Practices 1-8
Session Five: Global Success The students explore the opportunities and challenges of global markets. Objectives: The students will: Explore reasons why businesses import and export goods Describe the economic considerations related to selling in a global market Define opportunity cost	Social Studies E 3 (3-4) –1a. Students demonstrate an understanding of the interdependence created by economic decisions by comparing how individuals, institutions, and governments interact within an economy (e.g. entrepreneurs start new businesses; individuals save money in banks, government redistributes money through taxing and spending). Financial Literacy 4. Whenever people buy something, they incur an opportunity cost. Opportunity cost is the value of the next best alternative that is given up when a person makes a choice.	Reading for Information RI.3.1 RI.3.3-7 Reading Foundations RF.3.3-4 Writing W.3.3 Speaking and Listening SL.3.1-2 SL.3.6 Language L.3.1-4 L.3.6	



JA Career Exploration Fair K-2

Session Descriptions	Academic Standards	Common Core ELA
Pre-JA Career Exploration Fair Session: A Job to Do! Students identify the jobs people have and the work people do to make their community a good place to live, work, and play. They will also prepare questions to ask the speakers. Objectives: The students will: Define careers. Examine the jobs of family members. Identify jobs within the community. The Day of the Fair Students will visit six speakers from the community who will give brief presentations about their jobs, allowing time for students to ask questions. Objectives: The students will: Observe speakers and the tools they use. Identify the variety of careers people have in the community and how each job requires specific skills. Express ideas and questions concerning the jobs people have.	Social Studies E 2 (K-2) – 1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by describing how people can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries. Financial Literacy 1. People have many different types of jobs from which to choose. Different jobs require people to have different skills. Social Studies E 2 (K-2) – 1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by describing how people can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries. Financial Literacy 1. People have many different types of jobs from which to choose. Different jobs require people to have different skills.	Foundational Skills RF 1 RF 2 RF 3 Writing W 2 W 5 W 8 Speaking and Listening SL 1 SL 3 SL 4 SL 5 SL 6 Language L 4 L 5 L 6 Foundational Skills RF 1 RF 2 RF 3 Writing W.4 W.5 W.6 Speaking and Listening SL 1 SL 3 SL 4 SL 5 SL 6
Post-JA Career Exploration Fair Activity: I Think I Want to Be Students reflect on their JA Career Exploration Fair experience.	Social Studies E 2 (K-2) – 1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by describing how people can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries.	L 4 L 5 L 6 Foundational Skills RF 1 RF 2 RF 3 Writing W.4
Objectives: The students will: Begin to identify a future career interest.	Financial Literacy 1.People have many different types of jobs from which to choose. Different jobs require people to have different skills.	W.4 W.5 W.6 Language L 4 L 5 L 6



JA Career Exploration Fair 3-5

Session Descriptions	Academic Standards	Common Core ELA
Pre-JA Career Exploration Fair Session: A Job for Everyone Students reflect on their interests and skills as they consider future careers. Objectives: The students will: Define careers. Analyze their interests and skills to learn how they fit in the classroom and the workplace. Construct new understandings connected to prior knowledge.	Social Studies E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). Financial Literacy 1. People have many different types of jobs from which to choose. Different jobs require people to have different skills.	Foundational Skills RF 3 RF 4 Speaking and Listening SL 1 SL 6 Language L 4 L 5 L 6
The Day of the Fair Students will visit six speakers from the community who will give brief presentations about their jobs, allowing time for students to ask questions. Objectives: The students will: Observe speakers and the tools they use. Identify the variety of careers people have in the community and how each job requires specific skills. Express how jobs require specific interests and skills. Examine how school skills apply to career paths.	Social Studies E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). Financial Literacy 1.People have many different types of jobs from which to choose. Different jobs require people to have different skills.	Foundational Skills RF 3 RF 4 Speaking and Listening SL 1 SL 3 SL 5 SL 6 Language L 4 L 5 L 6
Post-JA Career Exploration Fair Activity: Someday I'll Be Students reflect on their JA Career Exploration Fair experience. Objectives: The students will: Prepare a personal interest "resume." Begin to identify a future career interest.	Social Studies E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). Financial Literacy 1.People have many different types of jobs from which to choose. Different jobs require people to have different skills.	Foundational Skills RF 3 RF 4 Writing W.4 W.5 W.6 Language L 4 L 5 L 6



JA Career Speaker Series K-5

Session Descriptions	Academic Standards	Common Core ELA	
Before the Event Students prepare questions for the speaker to answer. Objectives: The students will: Identify skills and interests Explain how the speaker's job helps people in the community	Social Studies E 2 (K-2) – 1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by describing how people can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries. E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). Financial Literacy 1. People have many different types of jobs from which to choose. Different jobs require people to have different skills.	Foundational Skills RF 1 RF 2 RF 3 RF 4 Speaking and Listening SL 1 SL 6 Language L 4 L 5 L 6	
Speaker Day: Invite a Career Speaker to Class Students interact with a career speaker who describes his or her job and how it relates to his or her skills and interests. Objectives: The students will: Listen to a career speaker. Express how jobs require specific interests and skills. Examine how interests and skills apply to careers.	Social Studies E 2 (K-2) – 1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by describing how people can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries. E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). Financial Literacy 1. People have many different types of jobs from which to choose. Different jobs require people to have different skills.	Foundational Skills RF 1 RF 2 RF 3 RF 4 Speaking and Listening SL 1 SL 3 SL 5 SL 6 Language L 4 L 5 L 6	
After the Event Students reflect on what they learned during their preparation and the speaker event. Recognize career clusters. Identify careers that relate to personal interests and skills.	Social Studies E 2 (K-2) – 1c. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by describing how people can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries. E 2 (3-4) –1a. Students demonstrate an understanding of the variety of ways producers and consumers exchange goods and services by explaining the interdependence of buyers and sellers within various markets (e.g., barter, money, commodity money). Financial Literacy 1. People have many different types of jobs from which to choose. Different jobs require people to have different skills.	Foundational Skills RF 1 RF 2 RF 3 RF 4 Writing W.4 W.5 W.6 Language L 4 L 5 L 6	

