

A Correlation: North Dakota Academic Standards and Junior Achievement Capstone Programs



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[North Dakota Career Development
Social Studies](#)

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the North Dakota Social Studies and Career Development Frameworks. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, 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.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, civics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

JA BizTown Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same important concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually in the classroom,

JA Finance Park Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

JA Finance Park Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
Unit 1: Financial Literacy				
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	<p>C.3_5.1 Compare and contrast the responsibilities and powers of government officials at various levels and branches of government.</p> <p>C.3_5.2 Describe the structure of government and how it functions to serve citizens/residents. (e.g., Constitution, Amendments, government leaders).</p> <p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government (e.g., symbols, patriotic traditions, values of liberty, equality, justice, etc.).</p>	<p>1.3.2 Seek co-curricular and community experiences to enhance the school experience</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 6 4/5 RI 7</p>	<p>NA</p>
<p>Unit 1: Session 1: Financial Services</p> <p>This lesson enables students to learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe financial institutions as the center of JA BizTown’s economy Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. Prerequisite: Describe the purpose of money in our community, economy• 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government (e.g., symbols, patriotic traditions, values of liberty, equality, justice, etc.).</p> <p>E.3_5.3 Identify factors that influence saving and spending choices.</p>	<p>3.1.9 Demonstrate cooperative behavior in groups</p> <p>3.1.14 Respect alternative points of view</p> <p>3.1.18 Use effective communications skills</p> <p>3.1.19 Know that communication involves speaking, listening and nonverbal behavior</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3 4/5 L 3 4/5 L 4</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions 	C3: D2.Eco.5.3-5	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4</p>	
<p>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</p> <p>Review different types of financial institutions and the services they offer</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	C3: D2. Eco.9.3-5	<p>2.1.17 Develop a positive attitude toward work and learning</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	
<p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	NA	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p>	<p>4/5 RI 1 4/5 RI 4</p>	Math 5 OA1
<p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government (e.g., symbols, patriotic traditions, values of liberty, equality, justice, etc.).	<p>3.1.13 Recognize that everyone has rights and responsibilities</p> <p>3.1.14 Respect alternative points of view</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	

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<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. Recognize the need to make responsible choices regarding money 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p> <p>E.3_5.3 Identify factors that influence saving and spending choices.</p>	<p>3.1.8 Understand the need for self-control and how to practice it</p> <p>3.1.9 Demonstrate cooperative behavior in groups</p> <p>1.1.2 Display a positive interest in learning</p> <p>1.1.3 Take pride in work and achievement</p> <p>1.1.4 Accept mistakes as essential to the learning process</p> <p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p>	<p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 3</p> <p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 3</p> <p>4/5 RI 6</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 SL 3</p>	<p>Math 5 NBT 7</p> <p>Math 4 NBT 4</p>
<p>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	<p>C3: D2.Eco.5.3-5</p>	<p>1.1.10 Take responsibility for their actions</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p>	<p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 4</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p>	<p>Math 4 NBT 4</p>
<p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>C3: D2.Eco.5.3-5</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p>	<p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 4</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p>	<p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 3</p> <p>4/5 RI 6</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 SL 3</p>

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<p>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> • Demonstrate how to complete a deposit and record it in a money tracker. • Describe the consequences of insufficient funds. 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p>	<p>1.1.4 Accept mistakes as essential to the learning process</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>3.1.6 Distinguish between appropriate and inappropriate behavior</p>	<p>4/5 RI 1 4/5 SL 1 4/5 L 3</p>	
<p>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> • Express the purpose of a paycheck. • Demonstrate the ability to endorse a paycheck. 	<p>C3: D2.Eco.5.3-5</p>	<p>1.1.3 Take pride in work and achievement</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 1 4/5 L 2</p>	
<p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank’s role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate how to make and record electronic payments. • Describe the reasons why someone should save • Recognize how the rule of law and right to own private property allows people to save. • State the benefit of an interest-earning savings account. • Explain how money grows in a savings account. 	<p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt, and the rights and responsibilities of borrowers.</p> <p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government (e.g., symbols, patriotic traditions, values of liberty, equality, justice, etc.).</p> <p>E.3_5.3 Identify factors that influence saving and spending choices.</p>	<p>1.1.4 Accept mistakes as essential to the learning process</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>CCSS: Math 5 NBT 7</p>

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<p>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day</p> <p>Complete a fill-in-the-blank story and practice using a money tracker.</p> <ul style="list-style-type: none"> Make and record electronic payments. 	NA	<p>1.1.4 Accept mistakes as essential to the learning process</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	CCSS: Math 5 NBT 5
<p>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <p>Research the cost of an item, and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	C3: D2.Eco.2.3-5	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.6 Apply time-management and task-management skills</p> <p>1.1.7 Demonstrate how effort and persistence positively affect learning</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 7 4/5 W 8</p>	
<p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	NA	<p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	CCSS: Math 5 NBT 7
<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account 	C3: D2.Eco.2.3-5	<p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	

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<p>Unit 1: Session 4: Types of Payments</p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. • Explain how money changes hands when a payment occurs. • Demonstrate the use of a money tracker to record a purchase. • Recognize the impact of scarcity and the need to make choices regarding money. 	<p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt, and the rights and responsibilities of borrowers.</p>	<p>1.1.10 Take responsibility for their actions</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank</p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <ul style="list-style-type: none"> • Explain how money changes hands when a payment occurs. • Demonstrate use of a money tracker to record a purchase. 	<p>C3: D2.Eco.5.3-5</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> • Explain how money changes hands when a payment occurs. 	<p>C3: D2.Eco.5.3-5</p>	<p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.3 Apply the study skills necessary for academic success at each level</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	

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<p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	C3: D2.Eco.10.3-5	<p>1.2.2 Learn and apply critical-thinking skills</p> <p>11.3.4 Demonstrate an understanding of the value of lifelong learning as essential to seeking, obtaining and maintaining life goals.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2</p>	Math 5 NBT 7
<p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	C3: D2. Eco.5.3-5	1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
Unit 2: Community and Economy				
<p>Unit 2: Session 1: Citizenship</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Define philanthropy. Explain the relationship between taxes and responsible citizenship. 	C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government	<p>1.1.10 Take responsibility for their actions</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government</p> <p>C.3_5.6 Compare and contrast personal and civic responsibilities and explain why they are important in community life.</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	

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<p>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government.</p> <p>C.3_5.6 Compare and contrast personal and civic responsibilities and explain why they are important in community life.</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	<p>C.3_5.7 Develop and implement an action plan to address or inform others about an issue.</p>	<p>1.3.1 Demonstrate the ability to balance school, studies, extracurricular activities, leisure time and family life</p> <p>1.3.5 Understand that school success is the preparation to make the transition from student to community member</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government</p>	<p>1.3.5 Understand that school success is the preparation to make the transition from student to community member</p>	<p>4/5 RI 1 4/5 RI 7</p>	
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government</p> <p>E.3_5.2 Describe how goods and services are produced and distributed.</p> <p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.1.2 Explain the factors of production.</p>	<p>1.1.10 Take responsibility for their actions</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 1-3</p>	

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<p>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government</p>	<p>3.1.8 Understand the need for self-control and how to practice it</p> <p>3.1.9 Demonstrate cooperative behavior in groups</p>	<p>4/5 RI 1 4/5 RI 7 4/5 SL 4/5 SL 2</p>	
<p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>E.3_5.2 Describe how goods and services are produced and distributed.</p>	<p>3.2.1 Use a decision-making and problem-solving model</p> <p>3.2.2 Understand consequences of decisions and choices</p> <p>3.2.3 Identify alternative solutions to a problem</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	
<p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government</p>	<p>3.2.5 Demonstrate when, where and how to seek help for solving problems and making decisions</p> <p>3.2.6 Know how to apply conflict resolution skills</p> <p>3.2.7 Demonstrate a respect and appreciation for individual and cultural differences</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	<p>CCSS: Math 5.0a.3</p>

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government</p>	<p>3.3.2 Learn about the relationship between rules, laws, safety and the protection of rights of the individual</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: L5.3, L5.6</p>
<p>Unit 2: Session 3: Free Enterprise</p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government.</p> <p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p> <p>E.3_5.2 Describe how goods and services are produced and distributed.</p> <p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.1.2 Explain the factors of production.</p>	<p>3.1.8 Understand the need for self-control and how to practice it</p> <p>3.1.9 Demonstrate cooperative behavior in groups</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms?</p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government.</p> <p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p>	<p>3.3.2 Learn about the relationship between rules, laws, safety and the protection of rights of the individual</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government.</p> <p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p>	<p>3.3.2 Learn about the relationship between rules, laws, safety and the protection of rights of the individual</p> <p>3.1.13 Recognize that everyone has rights and responsibilities</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	
<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p> <p>E.3_5.2 Describe how goods and services are produced and distributed.</p>	<p>3.1.14 Respect alternative points of view</p> <p>3.1.15 Recognize, accept, respect and appreciate individual differences</p> <p>3.1.17 Recognize and respect differences in various family configurations</p> <p>3.1.18 Use effective communications skills</p> <p>3.1.19 Know that communication involves speaking, listening and nonverbal behavior</p>	<p>4/5 RI 7 4/5 SL 1</p>	
<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government.</p> <p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p>	<p>3.1.14 Respect alternative points of view</p> <p>3.1.15 Recognize, accept, respect and appreciate individual differences</p> <p>3.1.18 Use effective communications skills</p> <p>3.1.19 Know that communication involves speaking, listening and nonverbal behavior</p> <p>3.1.9 Demonstrate cooperative behavior in groups</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Define gross pay and net pay. • Calculate tax by multiplying with decimals. • Differentiate between public goods and services and private goods and services. • State examples of philanthropy. • Identify or explain why philanthropy is important in a community. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government.</p> <p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p> <p>E.3_5.4 Describe the necessity and impact of community services.</p>	<p>3.3.2 Learn about the relationship between rules, laws, safety and the protection of rights of the individual</p> <p>3.1.13 Recognize that everyone has rights and responsibilities</p> <p>3.1.9 Demonstrate cooperative behavior in groups</p>	<p>4/5 SL 1.</p> <p>4/5 W 4</p> <p>4/5 L 4</p>	
<p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p>	<p>3.1.9 Demonstrate cooperative behavior in groups</p> <p>3.2.1 Use a decision-making and problem-solving model</p>	<p>4/5 SL 1.</p> <p>4/5 SL 2</p> <p>4/5 W 4</p> <p>4/5 L 4</p>	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <p>Calculate tax by multiplying with decimals.</p> <ul style="list-style-type: none"> Explain why people pay taxes 	<p>E.3_5.4 Describe the necessity and impact of community services.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.1.7 Demonstrate how effort and persistence positively affect learning</p>	<p>4/5 SL 1.</p> <p>4/5 SL 2</p>	<p>CCSS: Math 5 NF 2; 5 Nbt 5</p>
<p>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government.</p> <p>E.3_5.4 Describe the necessity and impact of community services.</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.1.14 Share knowledge</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.3 Apply the study skills necessary for academic success at each level</p>	<p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 5</p> <p>4/5 L 4</p> <p>4/5 L 6</p>	
<p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>C.3_5.7 Develop and implement an action plan to address or inform others about an issue.</p>	<p>1.2.5 Organize and apply academic information from a variety of sources</p> <p>3.1.2 Identify values, attitudes and beliefs</p> <p>3.1.11 Identify and discuss changing personal and social roles</p>	<p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 W 1</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 5</p> <p>4/5 L 4</p> <p>4/5 L 6</p>	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
Unit 3: Work and Career Readiness				
<p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.1 Develop skills to locate, evaluate and interpret career information</p> <p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.2.7 Describe traditional and nontraditional career choices and how they relate to career choice</p>	<p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 W 4</p> <p>4/5 L 4</p> <p>4/5 L 6</p>	
<p>Unit 3: Session 1: (Optional) Application 1: My Career Interests</p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.2.2 Identify personal skills, interests and abilities and relate them to current career choice</p> <p>2.3.8 Demonstrate how interests, abilities and achievement relate to achieving personal, social, educational and career goals</p> <p>3.1.10 Identify personal strengths and assets</p>	<p>4/5 RI 1</p> <p>4/5 RI 4</p> <p>4/5 W 4</p> <p>4/5 L 2</p> <p>4/5 L 4</p> <p>4/5 L 6</p>	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> • Explain the relevance of interests and skills to career exploration and planning. • Connect investment in human capital with wage potential. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>1.3.3 Understand the relationship between learning and work</p> <p>1.3.6 Understand how school success and academic achievement enhance future career and vocational opportunities</p> <p>2.3.1 Understand the relationship between educational achievement and career success</p>	<p>4/5 RI 1 4/5 RI 3 4/5 SL 5 4/5 L 4 4/5 L 6</p>	<p>CCSS: Math 4/5 MD 4</p>
<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> • Explain the relevance of interests and skills to career exploration and planning. 	<p>C3: D2.Civ.6.3-5</p>	<p>1.3.3 Understand the relationship between learning and work</p> <p>2.1.16 Learn how to write a résumé</p> <p>2.1.17 Develop a positive attitude toward work and learning</p>	<p>4/5 RI 1 4/5 RI 5 4/5 W 2 4/5 W 4 4/5 W 8 4/5 SL 1 4/5 L 4 4/5 L 6</p>	
<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> • Categorize STEM careers into different types. • Demonstrate STEM skills while working in teams to solve problems 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.2.4 Know the various ways in which occupations can be classified</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4</p>	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> • Model appropriate business greetings. • Demonstrate proper interview skills. • Define resume, job interview, and applicant. • Demonstrate appropriate workplace behaviors and soft skills. 	<p>C.6_12.4.3 Explain how citizens’ personal and civic responsibilities are important to the preservation and improvement of United States constitutional republic.</p>	<p>2.1.12 Apply job readiness skills to seek employment opportunities</p> <p>2.1.17 Develop a positive attitude toward work and learning</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p>	<p>4/5 SL 1</p> <p>4/5 SL 3</p>	
<p>Unit 3: Session 2:(Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> • Model appropriate business greetings. • Contribute to group success by demonstrating appropriate workplace behaviors. • Demonstrate proper interview skills. • Define resume, job interview, and applicant. 	<p>C.6_12.4.3 Explain how citizens’ personal and civic responsibilities are important to the preservation and improvement of United States constitutional republic.</p>	<p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.12 Apply job readiness skills to seek employment opportunities</p>	<p>4/5 SL 1</p> <p>4/5 SL 3</p> <p>4/5 SL 4</p> <p>4/5 SL 6</p>	
<p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> • Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>C3: D2.Civ.6.3-5</p>	<p>2.1.13 Demonstrate knowledge about the changing workplace</p> <p>2.1.14 Learn about the rights and responsibilities of employers and employees</p> <p>2.1.15 Learn to respect individual uniqueness in the workplace</p>	<p>4/5 RI 2</p> <p>4/5 W 2</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 4</p> <p>4/5 L 4</p>	<p>CCSS: Math 4/5 MD 4</p>

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	C3: D2.Civ.6.3-5	2.1.19 Utilize time-and task-management skills 2.1.4 Learn how to interact and work cooperatively in teams 1.1.6 Apply time-management and task-management skills 1.1.7 Demonstrate how effort and persistence positively affect learning 1.2.2 Learn and apply critical-thinking skills	4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4	CCSS: Math 4.5.1, 5.G.3
<p>Unit 3: Session 2: Optional) Extension 2: Soft Skills</p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	C3: D2.Civ.6.3-5	2.1.17 Develop a positive attitude toward work and learning 2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace	4/5 RI 1 4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4	
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. Identify the steps of the election process. 	C.3_5.5 Describe procedures for making decisions in a variety of settings.	1.2.1 Demonstrate the motivation to achieve individual potential 1.3.2 Seek co-curricular and community experiences to enhance the school experience 1.3.5 Understand that school success is the preparation to make the transition from student to community member 1.3.6 Understand how school success and academic achievement enhance future career and vocational opportunities	4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. 	<p>C.3_5.5 Describe procedures for making decisions in a variety of settings.</p>	<p>1.1.10 Take responsibility for their actions</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p>	<p>4/5 RI 1-3</p> <p>4/5 RI 4</p> <p>4/5 RI 7</p> <p>4/5 W 9</p> <p>4/5 SL 1</p> <p>4/5 SL 4</p> <p>4/5 SL 6</p>	
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>C.3_5.5 Describe procedures for making decisions in a variety of settings.</p> <p>C.3_5.7 Develop and implement an action plan to address or inform others about an issue.</p>	<p>1.1.10 Take responsibility for their actions</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p> <p>3.1.5 Identify and express feelings</p> <p>3.1.13 Recognize that everyone has rights and responsibilities</p>	<p>4/5 RI 3</p> <p>4/5 RI 4</p> <p>4/5 RI 7</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 4</p> <p>4/5 SL 6</p>	
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>C.3_5.5 Describe procedures for making decisions in a variety of settings.</p> <p>H.3_5.1 Compare and contrast multiple perspectives during the same time, event, or historical period.</p> <p>H.3_5.2 Describe how people's perspectives shape history.</p>	<p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.3 Apply the study skills necessary for academic success at each level</p>	<p>4/5 RI 2</p> <p>4/5 RI 3,</p> <p>4/5 RI 4</p> <p>4/5 W.9</p>	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan 	NA	<p>1.1.12 Develop a broad range of interests and abilities</p> <p>3.2.11 Use persistence and perseverance in acquiring knowledge and skills</p> <p>3.2.12 Develop an action plan to set and achieve realistic goals</p> <p>2.1.1 Develop skills to locate, evaluate and interpret career information</p> <p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.2.5 Use research and information resources to obtain career information</p>	<p>4/5 RI 2</p> <p>4/5 RI 3</p> <p>4/5 RI 4</p> <p>4/5 W.9</p>	
Unit 4 Business Management				
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.1.2 Explain the factors of production.</p>	<p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.5 Learn to make decisions</p> <p>2.1.19 Utilize time-and task-management skills</p>	<p>4/5 RI 2</p> <p>4/5 RI 3</p> <p>4/5 RI 4</p> <p>4/5 W.4</p>	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 4: Session 1: (Optional) Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively.</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>C3: D2.Civ.6.3-5</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively.</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.3 Apply the study skills necessary for academic success at each level</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>NA</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2 4/5 SL 4</p>	

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Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity.</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: LA 4/5 3.a CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 2: Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.1.2 Explain the factors of production.</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 2: (Optional) Application 1: The Right Price</p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.1.2 Explain the factors of production.</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.3 Apply the study skills necessary for academic success at each level</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.1.2 Explain the factors of production.</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.3 Apply the study skills necessary for academic success at each level</p>	<p>4/5 RI 1</p> <p>4/5 RI 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Conduct research to discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	<p>WHST.2 Write informative/explanatory texts, including the narration of historical events, scientific procedures/experiments, or technical processes.</p>	<p>1.2.5 Organize and apply academic information from a variety of sources</p> <p>1.2.7 Become a self-directed and independent learner</p>	<p>4/5 RI 1</p> <p>4/5 RI 4</p> <p>4/5 W 4</p> <p>4/5 W 7</p> <p>4/5 W 8</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 W 7</p>	
<p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> Create a friendly letter using a template. 	<p>WHST.2 Write informative/explanatory texts, including the narration of historical events, scientific procedures/experiments, or technical processes.</p>	<p>1.2.7 Become a self-directed and independent learner</p> <p>3.1.18 Use effective communications skills</p> <p>3.1.20 Learn how to make and keep friends</p>	<p>4/5 W 4</p> <p>4/5 L 1</p> <p>4/5 L 2</p>	
<p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. Define advertising. Describe characteristics of 	<p>WHST.1 Write arguments focused on discipline-specific content.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.1.7 Demonstrate how effort and persistence positively affect learning</p> <p>1.1.8 Use communication skills to know when and how to ask for help when needed</p> <p>3.1.18 Use effective communications skills</p> <p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p>	<p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>effective advertising.</p> <ul style="list-style-type: none"> Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 				
<p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	C3: D2.Civ.7.3-5	<p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>3.1.3 Learn the goal-setting process</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	WHST.1 Write arguments focused on discipline-specific content.	2.1.4 Learn how to interact and work cooperatively in teams	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	
<p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. 	C3: D2.4.3-5	<p>3.1.7 Recognize personal boundaries, rights and privacy needs</p> <p>3.3.1 Demonstrate knowledge of personal information</p> <p>3.3.2 Learn about the relationship between rules, laws, safety and the protection of rights of the individual</p> <p>3.3.4 Demonstrate the ability to set boundaries, rights and personal privacy</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>WHST.2 Write informative/explanatory texts, including the narration of historical events, scientific procedures/experiments, or technical processes.</p>	<p>1.2.7 Become a self-directed and independent learner</p> <p>3.1.18 Use effective communications skills</p>	<p>4/5 W 1 4/5 W 4 4/5 W 5 4/5 SL 6 4/5 L 1 4/5 L 2</p>	
<h2>Unit 5: The Visit</h2>				
<p>Unit 5: Activity: Schedule and Citizen Checklist</p> <ul style="list-style-type: none"> Manage their personal finances and time. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.2.4 Seek information and support from faculty, staff, family and peers</p>		
<p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.1.10 Balance between work and leisure time</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.5 Learn to make decisions</p> <p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p> <p>2.1.14 Learn about the rights and responsibilities of employers and employees</p> <p>2.1.15 Learn to respect individual uniqueness in the workplace</p>		

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 5: Activity: Bringing It Home</p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. 	D2.Eco.13.3-5	<p>2.2.9 Demonstrate awareness of the education and training needed to achieve career goals</p> <p>2.2.10 Assess and modify their educational plan to support career</p> <p>2.2.11 Use employability and job readiness skills in internship, mentoring, shadowing and/or other work experience</p>	CCSS: LA 4/5 SL 1.d	
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	C3: D2.Civ.2.3-5	<p>2.2.9 Demonstrate awareness of the education and training needed to achieve career goals</p> <p>2.2.10 Assess and modify their educational plan to support career</p> <p>2.2.11 Use employability and job readiness skills in internship, mentoring, shadowing and/or other work experience</p>	CCSS: LA 4/5 SL 4	
<p>Unit 5: (Optional) Application 2: Biz Quiz</p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> Explain circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. 	C3: D2.Civ.2.3-5 C3: D2.Civ.4.3-5 C3: D2.Civ.6.3-5	<p>3.1.9 Demonstrate cooperative behavior in groups</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p>		
<p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	WHST.2 Write informative/explanatory texts, including the narration of historical events, scientific procedures/experiments, or technical processes.	<p>1.2.7 Become a self-directed and independent learner</p> <p>3.1.18 Use effective communications skills</p>		

JA BizTown Adventures

Session Details	Social Studies Standards	ND Career Development Standards	Common Core ELA	Common Core Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate word choices 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.2.7 Become a self-directed and independent learner</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>2.1.5 Learn to make decisions</p> <p>3.2.3 Identify alternative solutions to a problem</p>	<p>Grade 4</p> <p>RI.4.1-5</p> <p>RI.4.7,10</p> <p>W.4.2b,2d,2e</p> <p>W.4.8</p> <p>SL.4.3</p> <p>L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5</p> <p>RI.5.7,10</p> <p>W.5. 2b,2d,2e</p> <p>W.5.8</p> <p>SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.4</p>
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.2.7 Become a self-directed and independent learner</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>2.1.5 Learn to make decisions</p> <p>3.2.3 Identify alternative solutions to a problem</p>	<p>Grade 4</p> <p>RI.4.1-5</p> <p>RI.4.7,10</p> <p>W.4.2b,2d,2e</p> <p>W.4.8</p> <p>SL.4.3</p> <p>L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5</p> <p>RI.5.7,10</p> <p>W.5. 2b,2d,2e</p> <p>W.5.8</p> <p>SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.1-2</p> <p>4.nbt.3</p> <p>4.nbt.4-6</p> <p>4.nf.5-6</p> <p>5.nbt.1-2</p> <p>5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Social Studies Standards	ND Career Development Standards	Common Core ELA	Common Core Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.2.7 Become a self-directed and independent learner</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>2.1.5 Learn to make decisions</p> <p>3.2.3 Identify alternative solutions to a problem</p>	<p>Grade 4 RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.2.7 Become a self-directed and independent learner</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>2.1.5 Learn to make decisions</p> <p>3.2.3 Identify alternative solutions to a problem</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Social Studies Standards	ND Career Development Standards	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost 	<p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt, and the rights and responsibilities of borrowers.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.2.7 Become a self-directed and independent learner</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>2.1.5 Learn to make decisions</p> <p>3.2.3 Identify alternative solutions to a problem</p>	<p>Grade 4</p> <p>RI.4.1-5</p> <p>RI.4.7,10</p> <p>SL.4.3</p> <p>L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5</p> <p>RI.5.7,10</p> <p>SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.1-2</p> <p>4.nbt.3</p> <p>4.nbt.4</p> <p>5.nbt.1-2</p>

JA BizTown Adventures

Session Details	Social Studies Standards	ND Career Development Standards	Common Core ELA	Common Core Math
<p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Make decisions based on their understanding of personal freedoms ▪ Determine appropriate allocation of tax funds ▪ Create policy based on public safety ▪ Base voting decisions on candidate policies and promises. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>C.3_5.4 Explain the importance of the basic principles that provide the foundation of the American system of government</p> <p>C.3_5.5 Describe procedures for making decisions in a variety of settings.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.2.7 Become a self-directed and independent learner</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.12 Develop a broad range of interests and abilities</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>2.1.5 Learn to make decisions</p> <p>3.2.3 Identify alternative solutions to a problem</p> <p>3.1.13 Recognize that everyone has rights and responsibilities</p> <p>3.1.14 Respect alternative points of view</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

JA Finance Park

Unit Description	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living</p> <p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p> <p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p>	<p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p> <p>2.1.14 Learn about the rights and responsibilities of employers and employees</p> <p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.2.7 Describe traditional and nontraditional career choices and how they relate to career choice</p> <p>2.3.1 Understand the relationship between educational achievement and career success</p> <p>2.3.2 Explain how work can help to achieve personal success and satisfaction</p> <p>2.3.3 Identify personal preferences and interests influencing career choice and success</p> <p>3.1.10 Identify personal strengths and assets</p>	<p>Grade 6</p> <p>SL.6.1</p> <p>L.6.1</p> <p>L.6.3</p> <p>L.6.4</p> <p>Grade 7</p> <p>SL.7.1</p> <p>L.7.1</p> <p>L.7.3</p> <p>L.7.4</p> <p>Grade 8</p> <p>SL.8.1</p> <p>L.8.1</p> <p>L.8.3</p> <p>L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1</p> <p>L.9-10.1</p> <p>L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b</p> <p>NS.6.2</p> <p>NS.6.3</p> <p>NS.6.5</p> <p>SP.6.1</p> <p>SP.6.2</p> <p>Grade 7</p> <p>RP.7</p> <p>R2.b</p> <p>NS.7.2</p> <p>NS.7.3</p> <p>EE.7.1</p> <p>EE.7.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively.</p> <p>E.6_12.4.1 Explain the role of businesses and financial institutions in a market economy.</p>	<p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.5 Learn to make decisions</p> <p>2.1.6 Learn how to set goals</p> <p>3.2.3 Identify alternative solutions to a problem</p> <p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>Grade 6</p> <p>RI.6.2</p> <p>SL.6.1</p> <p>L.6.1</p> <p>L.6.3</p> <p>L.6.4</p> <p>Grade 7</p> <p>RI.7.2</p> <p>SL.7.1</p> <p>L.7.1</p> <p>L.7.3</p> <p>L.7.4</p> <p>Grade 8</p> <p>SL.8.1</p> <p>L.8.1</p> <p>L.8.3</p> <p>L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1</p> <p>L.9-10.1</p> <p>L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b</p> <p>NS.6.2</p> <p>NS.6.3</p> <p>NS.6.5</p> <p>SP.6.1</p> <p>SP.6.2</p> <p>Grade 7</p> <p>RP.7</p> <p>R2.b</p> <p>NS.7.2</p> <p>NS.7.3</p> <p>EE.7.1</p> <p>EE.7.2</p> <p>SP.7.5</p>

JA Finance Park

Unit Description	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt, and the rights and responsibilities of borrowers.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.5 Learn to make decisions</p> <p>2.1.6 Learn how to set goals</p> <p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>Grade 6</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>Grades 9-10</p> <p>L.9-10.1</p> <p>L.9-10.4</p> <p>Grades 11-12</p> <p>SL.11-12.1</p> <p>L.11-12.1</p> <p>L.11-12.4</p>	<p>Grade 6</p> <p>RP.6.3b</p> <p>NS.6.2</p> <p>NS.6.3</p> <p>NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b</p> <p>NS.7.3</p> <p>SP.7.5</p> <p>Grade 8</p> <p>G.8</p> <p>SP.8.2</p>

JA Finance Park

Unit Description	Social Studies Standards	ND Career Development Standards	English Language Arts	Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>2.1.6 Learn how to set goals</p> <p>2.1.7 Understand the importance of planning</p> <p>3.1.3 Learn the goal-setting process</p> <p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>Grade 6</p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>1.1.6 Apply time-management and task-management skills</p>	<p>2.1.17 Develop a positive attitude toward work and learning</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p> <p>2.2.9 Demonstrate awareness of the education and training needed to achieve career goals</p> <p>2.3.4 Understand that the changing workplace requires lifelong learning and acquiring new skills</p> <p>2.3.5 Describe the effect of work on lifestyle</p> <p>2.3.10 Learn to work cooperatively with others as a team member</p> <p>2.3.11 Apply academic and employment readiness skills in work-based learning situations such as internships, shadowing and/or mentoring experiences</p>	<p>Grade 6</p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ND Career Development Standards	Common Core ELA
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living</p> <p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p> <p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>WHST.8 Gather relevant information from multiple print and digital sources, using search terms effectively; assess the credibility and accuracy of each source; and quote or paraphrase the information and conclusions of others while avoiding plagiarism and following a standard format for citation.</p>	<p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p> <p>2.1.14 Learn about the rights and responsibilities of employers and employees</p> <p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.2.7 Describe traditional and nontraditional career choices and how they relate to career choice</p> <p>2.3.1 Understand the relationship between educational achievement and career success</p> <p>2.3.2 Explain how work can help to achieve personal success and satisfaction</p> <p>2.3.3 Identify personal preferences and interests influencing career choice and success</p> <p>3.1.10 Identify personal strengths and assets</p>	<p>Grades 9-10</p> <p>RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ND Career Development Standards	Common Core ELA
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively.</p> <p>E.6_12.4.1 Explain the role of businesses and financial institutions in a market economy.</p>	<p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.5 Learn to make decisions</p> <p>2.1.6 Learn how to set goals</p> <p>3.2.3 Identify alternative solutions to a problem</p> <p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>Grades 9-10 RI .9-10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt, and the rights and responsibilities of borrowers.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.5 Learn to make decisions</p> <p>2.1.6 Learn how to set goals</p> <p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ND Career Development Standards	Common Core ELA
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>2.1.6 Learn how to set goals</p> <p>2.1.7 Understand the importance of planning</p> <p>2.3.5 Describe the effect of work on lifestyle</p> <p>3.1.3 Learn the goal-setting process</p> <p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>Grades 9-10</p> <p>RI .9-10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12</p> <p>RI .11-12.1 SL.11-12.1 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ND Career Development Standards	Common Core ELA
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>1.1.3 Take pride in work and achievement</p> <p>1.1.4 Accept mistakes as essential to the learning process</p> <p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.6 Apply time-management and task-management skills</p> <p>WHST.2 Write informative/explanatory texts, including the narration of historical events, scientific procedures/experiments, or technical processes.</p> <p>WHST.8 Gather relevant information from multiple print and digital sources, using search terms effectively; assess the credibility and accuracy of each source; and quote or paraphrase the information and conclusions of others while avoiding plagiarism and following a standard format for citation.</p>	<p>2.1.17 Develop a positive attitude toward work and learning</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p> <p>2.2.9 Demonstrate awareness of the education and training needed to achieve career goals</p> <p>2.3.4 Understand that the changing workplace requires lifelong learning and acquiring new skills</p> <p>2.3.5 Describe the effect of work on lifestyle</p> <p>2.3.10 Learn to work cooperatively with others as a team member</p> <p>2.3.11 Apply academic and employment readiness skills in work-based learning situations such as internships, shadowing and/or mentoring experiences</p>	<p>Grades 9-10</p> <p>RI .9-10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6</p> <p>Grades 11-12</p> <p>RI .11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts
<p>Theme 1: Employment and Income Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living</p>	<p>2.1.1 Develop skills to locate, evaluate and interpret career information</p> <p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.2.2 Identify personal skills, interests and abilities and relate them to current career choice</p> <p>2.2.4 Know the various ways in which occupations can be classified</p> <p>2.2.5 Use research and information resources to obtain career information</p> <p>2.2.6 Learn to use the Internet to access career-planning</p> <p>2.3.7 Understand that work is an important and satisfying means of personal expression information</p>	<p>RI.9-10. 1,4 W.9-10. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income</p>	<p>2.1.14 Learn about the rights and responsibilities of employers and employees</p>	<p>Grades 9-10 9-10.RV.1 9-10.RV.3.2 9-10.SL.1</p> <p>Grades 11-12 11-12.RV.1 11-12.RV.3.2 11-12.SL.1</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the benefits of postsecondary education, including trade schools and military service. Identify the income projection for a variety of careers. Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living</p>	<p>2.2.3 Demonstrate knowledge of the career-planning process</p> <p>2.3.1 Understand the relationship between educational achievement and career success</p> <p>2.3.2 Explain how work can help to achieve personal success and satisfaction</p> <p>2.3.3 Identify personal preferences and interests influencing career choice and success</p> <p>2.3.8 Demonstrate how interests, abilities and achievement relate to achieving personal, social, educational and career goals</p>	<p>RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use rational and considered decision-making steps to select financial goals and priorities. Explain how decisions made today can impact the future 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively.</p> <p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p>	<p>2.1.5 Learn to make decisions</p> <p>2.2.1 Apply decision-making skills to career planning, course selection and career transition</p> <p>3.2.1 Use a decision-making and problem-solving model</p> <p>3.2.2 Understand consequences of decisions and choices</p> <p>3.2.3 Identify alternative solutions to a problem</p>	<p>RI.9-10. 1,4 W.9-10. 1,4 SL 9-10. 1,2,5 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 W.11-12. 1,4 SL 9-10. 1,2,5 L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>2.1.6 Learn how to set goals</p> <p>2.1.7 Understand the importance of planning</p> <p>3.1.3 Learn the goal-setting process</p> <p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>2.1.6 Learn how to set goals</p> <p>2.1.7 Understand the importance of planning</p> <p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	ND Career Development Standards	English Language Arts
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p>	<p>2.1.6 Learn how to set goals</p> <p>2.1.7 Understand the importance of planning</p> <p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>1.1.6 Apply time-management and task-management skills</p>	<p>2.1.17 Develop a positive attitude toward work and learning</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p> <p>2.2.9 Demonstrate awareness of the education and training needed to achieve career goals</p> <p>2.3.4 Understand that the changing workplace requires lifelong learning and acquiring new skills</p> <p>2.3.5 Describe the effect of work on lifestyle</p> <p>2.3.10 Learn to work cooperatively with others as a team member</p> <p>2.3.11 Apply academic and employment readiness skills in work-based learning situations such as internships, shadowing and/or mentoring experiences</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

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EXTENSION ACTIVITIES

Extension Details	Extension Objectives	Social Studies Standards	ND Career Development Standards
Theme One: Employment and Income			
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. Develop a plan for building entrepreneurial skills. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.2.7 Describe traditional and nontraditional career choices and how they relate to career choice</p> <p>3.1.10 Identify personal strengths and assets</p>
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. Develop a plan for preparing for job loss. Identify professional development and job retraining opportunities to help when job loss happens. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>2.2.8 Understand how changing economic and societal needs influence employment trends and future training</p> <p>2.3.4 Understand that the changing workplace requires lifelong learning and acquiring new skills</p>
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>C.6_12.4.3 Explain how citizens' personal and civic responsibilities are important to the preservation and improvement of United States constitutional republic.</p>	<p>2.1.14 Learn about the rights and responsibilities of employers and employees</p> <p>2.1.15 Learn to respect individual uniqueness in the workplace</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p>

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<p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form 		
Theme Two: Employment and Education			
<p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>2.2.3 Demonstrate knowledge of the career-planning process</p>
<p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>2.1.5 Learn to make decisions</p> <p>2.1.6 Learn how to set goals</p> <p>2.1.7 Understand the importance of planning</p> <p>2.1.8 Pursue and develop competency in areas of interest</p> <p>2.2.1 Apply decision-making skills to career planning, course selection and career transition</p> <p>2.2.13 Maintain a career-planning portfolio</p> <p>3.1.3 Learn the goal-setting process</p> <p>3.2.12 Develop an action plan to set and achieve realistic goals</p>

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<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses 	<p>NA</p>	<p>1.1.1 Articulate feelings of competence and confidence as learners</p> <p>1.1.2 Display a positive interest in learning</p> <p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.2.13 Understand the relationship between classroom performance and success in school</p> <p>2.1.17 Develop a positive attitude toward work and learning</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p>
<p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>2.2.1 Apply decision-making skills to career planning, course selection and career transition</p> <p>2.2.9 Demonstrate awareness of the education and training needed to achieve career goals</p> <p>2.3.1 Understand the relationship between educational achievement and career success</p>
<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>2.2.1 Apply decision-making skills to career planning, course selection and career transition</p> <p>2.2.9 Demonstrate awareness of the education and training needed to achieve career goals</p> <p>2.3.1 Understand the relationship between educational achievement and career success</p>

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Theme Three: Financial Responsibility and Decision Making			
<p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare benefits of buying and leasing a car. ▪ Identify costs associated with buying and owning a car. ▪ Explain benefits of buying new and used cars. ▪ Analyze costs and features of several vehicles to identify the best car for one’s needs. 	<p>.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>3.1.11 Identify and discuss changing personal and social roles</p> <p>3.2.4 Develop effective coping skills for dealing with problems</p>
<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. 	<p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>3.1.11 Identify and discuss changing personal and social roles</p> <p>3.2.4 Develop effective coping skills for dealing with problems</p>
<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the effects of late or missed payments. ▪ Explain the effect of debts on a person’s net worth. ▪ Distinguish between good use and misuse of credit cards. 	<p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt, and the rights and responsibilities of borrowers.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>3.1.11 Identify and discuss changing personal and social roles</p> <p>3.2.4 Develop effective coping skills for dealing with problems</p>
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p>	<p>3.2.7 Demonstrate a respect and appreciation for individual and cultural differences</p>

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<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p>	<p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain what taxes are used for. Recognize different types of taxes. Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p>	<p>NA</p>
<p>Theme Four: Planning and Money Management</p>			
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explore different payment types, and classify the pros and cons of using payment apps. Identify potential security issues with using payment apps. Analyze how to use a payment app to manage spending. 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>3.2.2 Understand consequences of decisions and choices</p>
<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p>	<p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>

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<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency. Analyze how saving for an emergency fund can impact a monthly budget. 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p>
<p>Theme Five: Risk Management and Insurance</p>			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>3.1.11 Identify and discuss changing personal and social roles</p> <p>3.2.4 Develop effective coping skills for dealing with problems</p>
<p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the expenses associated with taking out a mortgage. Differentiate among different types of mortgages. 	<p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>3.1.11 Identify and discuss changing personal and social roles</p> <p>3.2.4 Develop effective coping skills for dealing with problems</p>
<p>Theme 6: Investing</p>			
<p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>3.2.2 Understand consequences of decisions and choices</p>

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<p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>E.6_12.7.3 Develop short- and long-term financial goals.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively</p>	<p>3.2.2 Understand consequences of decisions and choices</p>