

**A Correlation Between the
Iowa Core Content Standards and Benchmarks
Corresponding to the Iowa Tests
And
Junior Achievement Programs**

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Overview

In this document, Junior Achievement programs are correlated to the Iowa Core Content Standards and Benchmarks Corresponding to the Iowa Tests (reading and mathematics) for grades 3-12. Since the standards do not address grades K-2, JA programs for those grades have been omitted.

Junior Achievement programs offer a multidisciplinary approach – connecting information across social studies disciplines such as economics, geography, government, and civics while incorporating mathematical concepts and reasoning and language arts skills. In addition, the flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed.

This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so.

Elementary School Programs

Ourselves uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving. Five required, volunteer-led sessions. Recommended for kindergarten.

Our Families emphasizes the roles people play in the local economy and engages students with activities about needs, wants, jobs, tools and skills, and interdependence. Five required, volunteer-led sessions. Recommended for first grade.

Our Community explores the interdependent roles of workers in a community, the work they perform, and how communities work. Five required, volunteer-led sessions. Recommended for second grade.

Our City studies careers, the skills people need to work in specific careers, and how businesses contribute to a city. Five required, volunteer-led sessions. Recommended for third grade.

Our Region introduces the relationship between the natural, human, and capital resources found in different regions and explores regional businesses that produce goods and services for consumers. Five required, volunteer-led sessions. Recommended for fourth grade.

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

JA More than Money teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money. Six required, after-school, volunteer-led sessions. Recommended for grades three-five.

Middle Grades Programs

JA Global Marketplace provides practical information about the global economy and its effect on the students' lives. Six required, volunteer-led sessions.

JA America Works provides students with examples of how business and entrepreneurship affected the economic development of the United States during the 19th century. Six required, volunteer-led sessions.

JA Economics for Success explores personal finance and students' education and career options based on their skills, interests, and values; also demonstrates the economic benefits of staying in school. Six required, volunteer-led sessions.

JA It's My Business! encompasses entrepreneurship curriculum for students in grades six, seven, and eight. The program emphasizes entrepreneurship while providing a strong focus on social studies, reading, and writing skills. Students are encouraged to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations. Six required, volunteer-led sessions.

High School Programs

JA Banks in Action teaches high school students the principles of the banking industry and introduces them to the challenges of successfully operating a bank in a competitive environment. Eight required, volunteer-led sessions.

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

JA Business Ethics uses hands-on activities to foster ethical decision-making in students as they prepare to enter the workforce and the global marketplace. Seven required and five optional, volunteer-led sessions.

JA Careers with a Purpose introduces students to the importance of seeking careers that help them realize their life potential and noble purpose. The program demonstrates the importance of positive values, life maxims, and ethical decision-making within the context of career and life decisions. Seven required, volunteer-led sessions.

JA Economics examines the fundamental concepts of micro-, macro-, and international economics. Seven required, volunteer-led sessions.

JA Success Skills meets the needs of a diverse group of high school students by providing engaging, academically enriching, and experiential-learning sessions in work-readiness education and career perspectives. Seven required, volunteer-led sessions.

JA Titan introduces critical economics and management decisions through an interactive simulation. Seven required, volunteer-led sessions.

Junior Achievement Presents: The NEFE High School Financial Planning Program introduces students to the importance of planning for their financial future. The program demonstrates the roles that budgeting, investing, credit, and insurance play in securing financial stability. When able to use the entire *NEFE High School Financial Planning Program* along with the JA experience, students will have a complete portfolio of skills to make financial decisions and set financial goals throughout their lives. Five required, volunteer-led sessions.

JA Exploring Economics fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics. Seven required, volunteer-led sessions.

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

JA Job Shadow meets the needs of a diverse group of high school students by providing engaging, academically enriching, and experiential-learning sessions in work-readiness education and career perspectives. In-school, teacher-led sessions; pre- and post-Job Shadow experiences.

Ourselves Elementary

Ourselves uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving. Five required, volunteer-led sessions. Recommended for kindergarten.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
Activity 1: Robbie's Trip to the Farm Students make choices.	Objectives: The students will: <ul style="list-style-type: none"> recognize the role of self appreciate individual differences Concepts: barter, goods, individual, trade, voluntary exchange, volunteer, work Skills: abstract thinking, decision making, drawing, following directions, interpreting information, listening responsively, sequencing	B.2 E.2 E.4 E.6	S.2 S.3 S.6 S.8 L.1-3		FL.3
Activity 2: Angie and the Carnival Students recognize coin values.	Objectives: The students will: <ul style="list-style-type: none"> define money identify one form of money (coins) differentiate coins Concepts: buying, choices, consumer, earning, entrepreneurs, incentives, money, saving, spending, work Skills: coin recognition, coin valuation, following directions, interpreting information, listening responsively, matching	E.2 E.4	S.2 S.3 S.6 S.8 L.1-3	A.1	
Activity 3: Charlie Plants a Garden Students work together to complete a task.	Objectives: The students will: <ul style="list-style-type: none"> recognize the importance of working together discover rewards other than money Concepts: benefit, choices, resources, rewards, work Skills: abstract thinking, decision making, following directions, listening responsively, teamwork	B.3 H.5	S.2 S.3 S.6 S.8 L.1-3		E.1 E.2

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 4: Meagan Buys a Present Students match coin values to the costs of items.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ discuss the importance of saving money ▪ identify a place where people save money ▪ demonstrate how to save money ▪ name something they would like to save for <p>Concepts: buying, choice, costs, earning, money, saving, scarcity, wants, work Skills: coin recognition, coin valuation, following directions, listening responsively, matching</p>	E.2 E.6	S.2 S.3 S.6 S.8 L.1-3	N&O.1 D.1	FL.4 FL.5
<p>Activity 5: Dylan and the New Playground Students recall a sequence of events.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify ways money can be used to benefit others ▪ recognize the value of work ▪ appreciate the importance of giving <p>Concepts: benefit, giving, saving, scarcity, work Skills: abstract thinking, following directions, listening responsively, matching, sequencing, teamwork</p>	B.4 E.6	S.2 S.3 S.6 S.8 L.1-3		FL.4

Our Families Elementary

Our Families emphasizes the roles people play in the local economy and engages students with activities about needs, wants, jobs, tools and skills, and interdependence. Five required, volunteer-led sessions. Recommended for first grade.

In this document, Junior Achievement programs are correlated to the Iowa Core Content Standards and Benchmarks Corresponding to the Iowa Tests (reading and mathematics) for grades 3-12. Since the standards do not address grades K-2, JA programs for those grades have been omitted. Although mainly designed for the social studies, Junior Achievement programs provide many opportunities to develop cross-disciplinary knowledge and skills. This list is not meant to be exhaustive or intended to infer that a resource will completely address any given standard, but is designed to show how it will enhance or complement efforts to do so.

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 1: Our Families Students explore how people in a family work together to make the place where they live a good place.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify what a family is ▪ recognize how people live and work together in a family <p>Concepts: family, interdependence, job, work</p> <p>Skills: analyzing information, drawing, following directions, listening responsively, matching</p>	<p>B.2 B.3 B.4 H.5</p>	<p>S.3 S.6 S.8 L.1-3</p>		
<p>Activity 2: Our Families' Needs and Wants Students differentiate between a need and a want.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain the difference between a need and a want <p>Concepts: economic incentives, family, scarcity, wants and needs</p> <p>Skills: decision making, differentiating, following directions, listening responsively</p>	<p>E.1 E.6</p>	<p>R.2 R.3 S.3 S.6 S.8 L.1-3</p>	<p>D.1</p>	
<p>Activity 3: Our Families' Jobs Students explain how jobs provide for family members' needs and wants.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define a job as work that needs to be done ▪ identify jobs people do <p>Concepts: business, economic incentives, employment, family, human resources, income, jobs, skills</p> <p>Skills: analyzing information, drawing, following directions, making observations</p>	<p>E.1 E.2 E.6 G.1 G.3</p>	<p>S.3 S.6 S.8 L.1-3</p>		

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 4: Finding Our Families' Needs and Wants Students determine where members of a family would go to obtain their needs and wants.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ interpret map symbols ▪ place various kinds of symbols for businesses and services on a map ▪ recognize how family members depend on various businesses to provide their needs and wants <p>Concepts: business, economic institutions, key, map, scarcity, symbol, wants and needs</p> <p>Skills: decision making, following directions, map reading, recognizing and interpreting symbols</p>	<p>B.3 B.4 E.1 E.2 E.6 G.1 G.3</p>	<p>S.3 S.6 S.8 L.1-3</p>		F.2
<p>Activity 5: Paying for Our Families' Needs and Wants Students demonstrate working to pay for needs and wants.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe various jobs at which people earn money ▪ recognize that families use money to satisfy their needs and wants <p>Concepts: earning, job, money, skill, spending, wants and needs, work</p> <p>Skills: analyzing information, following directions, listening responsively</p>	<p>E.1 E.2 E.6</p>	<p>S.1-6 S.8 L.1-3</p>		<p>E.1 E.2 FL.2</p>

Our Community Elementary

Our Community explores the interdependent roles of workers in a community, the work they perform, and how communities work. Five required, volunteer-led sessions. Recommended for second grade.

In this document, Junior Achievement programs are correlated to the Iowa Core Content Standards and Benchmarks Corresponding to the Iowa Tests (reading and mathematics) for grades 3-12. Since the standards do not address grades K-2, JA programs for those grades have been omitted. Although mainly designed for the social studies, Junior Achievement programs provide many opportunities to develop cross-disciplinary knowledge and skills. This list is not meant to be exhaustive or intended to infer that a resource will completely address any given standard, but is designed to show how it will enhance or complement efforts to do so.

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 1: How Does a Community Work? Students identify typical jobs in a community.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify a variety of jobs in the community ▪ recognize how people live and work together in a community ▪ become aware of a wide range of job opportunities <p>Concepts: business, community, interdependence, job, skill, volunteer, wants and needs Skills: decision making, following directions, making observations, matching</p>	<p>B.3 B.4 E.2 G.1</p>	<p>R.1 R.2 R.4 S.3 S.6 S.8 L.1-3</p>		E.1
<p>Activity 2: Sweet “O” Donuts Students compare two production strategies.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define production ▪ compare unit and assembly line production methods ▪ explain that different strategies are used to produce different types of products <p>Concepts: assembly-line production, defect, productivity, quality, specialization and division of labor, unit production Skills: following directions, interpreting data, making observations, making predictions, role playing, teamwork</p>	<p>B.3 E.5</p>	<p>R.1 R.2 R.4 S.3 S.6 S.8 L.1-3</p>		E.1 E.5
<p>Activity 3: The Role of Government Students recognize that the government must collect taxes from everyone to pay for public services.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ recognize government jobs in the community ▪ understand why taxation is necessary <p>Concepts: benefits, goods, government, services, taxes Skills: critical thinking, following directions, making observations, matching, role playing</p>	<p>E.3 G.1 P/C.1 P/C.2</p>	<p>R.1 R.2 R.4 S.3 S.6 S.8 L.1-3</p>	<p>N&O.1 N&O.2 N&O.3</p>	E.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 4: A New Business Students use the decision-making process to make a group decision.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define choices ▪ use a decision-making model ▪ recognize the need to make informed decisions ▪ take personal responsibility for decisions <p>Concepts: ballot, business, choices, decision tree, majority, trade-offs, vote Skills: decision making, identifying choices, developing ideas, listening responsively, problem solving, teamwork</p>		<p>R.1 R.2 R.4 S.3 S.6 S.8 L.1-3</p>		E.1
<p>Activity 5: Money Moves Students illustrate the circular flow of money.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify circumstances of money being exchanged for goods or services ▪ recognize how money flows through a community's economy <p>Concepts: bank, circular flow of money, goods, money, services Skills: listening responsively, role playing, making observations, following directions</p>	<p>E.2 E.6</p>	<p>R.1 R.2 R.4 S.3 S.6 S.8 L.1-3</p>		E.1

Our City Elementary

Our City studies careers, the skills people need to work in specific careers, and how businesses contribute to a city. Five required, volunteer-led sessions. Recommended for third grade.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 1: Inside Cities Students identify different zones in a city and describe the job of a city planner.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> define a city as a place where people live, work, play, and go to school learn about the different zones used in city planning identify the job of city planner <p>Concepts: business, city, city planner, economic development, jobs, volunteer, zones (business, farming, industry, residential, multipurpose) Skills: applying information, drawing, following directions, making observations, mapping information, teamwork</p>	<p>B.2 E.4 G.1 G.2 G.3 H.5</p>	<p>R.2 R.4 R.8 S.3 S.6 S.8 L.1-3</p>		
<p>Activity 2: Building a City Students calculate scale measurements and describe the job skills of a builder.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> understand the importance of the construction business to a city's economy recognize the skills a builder needs identify how the builder's job relates to the job of city planner <p>Concepts: blueprint, careers, jobs, quality, scale construction, quality, skills, zone Skills: decision making, interpreting directions, mathematical interpretation and computation, teamwork, understanding and using scales</p>	<p>B.2 E.4 G.1 G.2 G.3 H.5</p>	<p>R.2 R.4 R.8 S.3 S.6 S.8 L.1-3</p>	<p>N&O.1 N&O.2 N&O.3 A.1 A.3 G&M.5 G&M.6 G&M.7</p>	E.1
<p>Activity 3: Dining Out Students make decisions about operating a restaurant.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> make group decisions necessary to start a restaurant decide on a type of restaurant discuss and select the best location for a restaurant decide what to charge for meals select an employee promote the restaurant <p>Concepts: consume, consumer, entrepreneur, produce, producer, zone Skills: compiling data, conducting research, following directions, developing ideas, decision making, reading and interpreting data, role playing</p>	<p>B.2 E.1 E.4 H.5</p>	<p>R.2 R.4 R.8 S.3 S.6 S.8 L.1-3</p>		E.1 E.2

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 4: Making Headlines Students generate a class newspaper.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ understand the importance of the newspaper as a communication tool ▪ recognize the skills a reporter needs ▪ generate article topics and develop article outlines <p>Concepts: business, city, communication, Five Ws, headline, news, zone Skills: developing ideas, generating topics for writing, organizing writing, responding to oral and written presentations, teamwork</p>	<p>G.1 H.7</p>	<p>R.2 R.4 R.8 S.3 S.6 S.8 W.1 W.2 W.3 W.6 W.7 L.1-3</p>		<p>E.1 E.2 E.5</p>
<p>Activity 5: You Can Bank on It Students carry out bank transactions.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ understand that one purpose of a bank is to keep money ▪ complete a simple bank transaction ▪ balance a checkbook <p>Concepts: ATM, bank, bank teller, business, check, checking account, deposit, money Skills: listening responsively, mathematical interpretation and computation, role playing, teamwork</p>	<p>E.1 E.2 E.6</p>	<p>R.2 R.4 R.8 S.3 S.6 S.8 L.1-3</p>	<p>N&O.3 N&O.6 N&O.7</p>	

Our Region Elementary

Our Region introduces the relationship between the natural, human, and capital resources found in different regions and explores regional businesses that produce goods and services for consumers. Five required, volunteer-led sessions. Recommended for fourth grade.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
Activity 1: What are Regions and Resources? Students distinguish between natural, human, and capital resources.	Objectives: The students will: <ul style="list-style-type: none"> ▪ define region, resource, business, and entrepreneur ▪ identify resources as natural, human, and capital ▪ locate a business of their choosing in a region Concepts: business, capital resources, compass rose, entrepreneur, goods, human resources, natural resources, products, region, services, volunteer Skills: following directions, making choices, map interpretation, reading, understanding symbols	B.2 B.4 E.1 E.4 G.1 G.2 G.3 H.4 H.5	R.2 R.4 R.5 R.7 R.8 S.3 S.6 S.8 L.1-3		
Activity 2: Exploring Resources Students examine regions of resources in the United States.	Objectives: The students will: <ul style="list-style-type: none"> ▪ analyze resources in different regions ▪ list resources required to produce a good or service ▪ determine a location for their business based on resources Concepts: business, capital resources, good, human resources, natural resources, products, region, scarcity, service Skills: conducting research, comparing data, following directions, making choices, teamwork	B.4 E.1 E.4 G.1 G.2 G.3 H.5	R.2 R.4 R.5 R.7 R.8 S.3 S.6 S.8 L.1-3		E.4
Activity 3: Resources on the Move Students examine how businesses work together to create a product.	Objectives: The students will: <ul style="list-style-type: none"> ▪ identify resources involved in producing a product ▪ define economy and specialization ▪ recognize economic interdependence in a region and among regions Concepts: business, capital resources, economy, goods, human resources, interdependence, natural resources, product, region, services, specialization Skills: conducting research, following directions, map reading, organizing resources	B.4 E.1 E.5 G.1 G.2 G.3 H.5	R.2 R.4 R.5 R.7 R.8 S.3 S.6 S.8 L.1-3		E.4 FL.6

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 4: Where's the Money? Students calculate profit and loss and make a group decision.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define income, expenses, profit, and loss ▪ demonstrate how a business tracks income and expenses ▪ solve simple business problems <p>Concepts: advantage, business, decision, disadvantage, expense, financial report, income, loss, product, profit, resources</p> <p>Skills: comparing, following directions, making decisions, math computation, problem solving, teamwork</p>	<p>B.2 H.5</p>	<p>R.2 R.4 R.5 R.7 R.8 S.3 S.6 S.8 L.1-3</p>	<p>N&O.3 N&O.7</p>	<p>E.1 E.3 E.4 FL.6</p>
<p>Activity 5: The Bottom Line Students calculate profits and losses.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ understand the importance of cash flow to businesses ▪ record business income and expenses ▪ calculate profit and loss ▪ recognize the role of loans in business <p>Concepts: bottom lines, business, decisions, expenses, government, income, loan, loss, profit, risk, taxes</p> <p>Skills: building consensus, following directions, listening critically, mathematical computation, predicting results, selecting and applying information, teamwork</p>	<p>E.2 H.5</p>	<p>R.2 R.4 R.5 R.7 R.8 S.3 S.6 S.8 L.1-3</p>	<p>N&O.3 N&O.7</p>	<p>FL.3</p>

Our Nation Elementary

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

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
Session One: What's Your Big Idea? Students design an advertisement.	Objectives: The students will: <ul style="list-style-type: none"> ▪ Experience free enterprise and entrepreneurship ▪ Identify the key steps in the innovation process that are necessary to establish an entrepreneurial business ▪ Create an advertisement Concepts: Entrepreneur, Free enterprise, Goods, Profit, Services Skills: Creative thinking, Estimating, Teamwork, Working in groups	B.2 B.4 E.1 H.4 H.5 H.7	R.4 R.8 W.2 W.3 W.6 W.7 S.3 S.6 S.8 L.1-3		E.1 E.3 E.4 E.5
Session Two: What is a Resource? Students identify types of resources needed to operate businesses.	Objectives: The students will: <ul style="list-style-type: none"> ▪ Describe resources, particularly human and capital resources ▪ Define scarcity and opportunity cost ▪ Discuss technology as a capital resource in demand by most businesses Concepts: Capital resources, Human resources, Natural resources, Opportunity cost, Resources, Scarcity, Technology, Technophile, Technophobe Skills: Addition and subtraction, Decision-making, Reading and writing, Reasoning, Teamwork, Working in groups	B.2 E.1 E.4 H.5	R.4 R.8 S.3 S.6 S.8 L.1-3		

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
Session Three: Job to Job Students categorize skills that are in demand by businesses.	Objectives: The students will: <ul style="list-style-type: none"> Identify the skills that support high-growth, high-demand needs in the workplace Analyze their own skills to see how they fit in the workplace Concepts: Communication, Demand, Engineering skills, Supply Skills: Graph interpretation, Problem-solving, Reading and writing, Teamwork, Verbal communication, Working in groups	E.5	R.4 R.8 S.3 S.6 S.8 L.1-3	D.1 D.3	
Session Four: Cluster of Skills Students create a simple resume.	Objectives: The students will: <ul style="list-style-type: none"> Identify clusters of jobs and the background required by those jobs Create a simple resume Concepts: Employer, Employee, Resume Skills: Creative thinking, Evaluation, Oral and written communication, Teamwork, Working in groups		R.4 R.8 S.3 S.6 S.8 L.1-3		
Session Five: Worldwide Connections Students illustrate how specialization and technology have contributed to global connections.	Objectives: The students will: <ul style="list-style-type: none"> Describe specialization and competition in business Experience the global needs of many businesses Concepts: Competition, Globally competitive, Specialization Skills: Communication, Decision-making, Graph interpretation, Map reading, Problem-solving, Teamwork	E.1 E.4 E.5 E.6 H.5	R.4 R.8 S.3 S.6 S.8 L.1-3		
Supplemental Session: Business Organization Students compare three types of business organizations.	Objectives: The students will: <ul style="list-style-type: none"> Identify the three types of businesses organizations Concepts: Corporation, Partnership, Sole proprietorship, Stock, Stockholders Skills: Brainstorming, Role-playing	E.2	R.4 R.8 S.3 S.6 S.8 L.1-3		

JA More Than Money Elementary

JA More than Money teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money. Six required, after-school, volunteer-led sessions. Recommended for grades three-five.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21st Century Skills
Session 1: Money in the Bank Students manage a bank account.	Objectives: The students will: <ul style="list-style-type: none"> ▪ identify the role of money in everyday life ▪ explain the benefits of a personal bank account Concepts: bank account, deposit, earn, income, interest, money, register, savings, withdrawal Skills: active listening, completing forms, math computation, following directions, working in groups	E.2	R.2 R.4 R.5 R.7 R.8 W.4 W.6 S.3 S.6 S.8 L.1-3	N&O.3 N&O.7	E.4 E.5 FL.5 FL.6
Session 2: A Sense of Worth Students identify characteristics of a positive work ethic and manage a bank account.	Objectives: The students will: <ul style="list-style-type: none"> ▪ identify several characteristics of a positive work ethic ▪ distinguish between working for someone and self-employment ▪ identify ways to earn income through jobs or a small business ▪ practice personal money-management skills through business and ethical decision making Concepts: business, employee, entrepreneur, income, job skills, mentor, money management, role model, self-employed, work ethic Skills: active listening, comparing and contrasting, completing forms, math computation, drawing, following directions, matching and classifying, working in groups	E.2 G.1	R.2 R.4 R.5 R.7 R.8 W.4 W.6 S.3 S.6 S.8 L.1-3	N&O.3 N&O.7	E.4 E.5 FL.2 FL.5 FL.6

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21st Century Skills
<p>Session 3: Balancing Act Students connect personal interests to possible business opportunities and manage a bank account</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> match personal skills with jobs and self-employment understand market research identify ways to share, save, and spend personal income practice personal money management skills practice making sound, personal financial choices discuss ways to evenly share, save, and spend money <p>Concepts: interests, market research, money management, skills. Skills: basic math, charting data, comparing and contrasting, deductive reasoning, following written and verbal instructions, working in groups, self-assessment, taking turns, vocabulary building</p>	E.2 H.5	R.2 R.4 R.5 R.7 R.8 W.4 W.6 S.3 S.6 S.8 L.1-3	N&O.3 N&O.7	E.1-5 FL.2 FL.5 FL.6
<p>Session 4: Building a Business Students develop a business plan and calculate business costs.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> define the basic steps in planning and starting a business calculate operating expenses and income for a small business develop a basic business plan based on their job skills and interests <p>Concepts: business plan, competition, estimate, expense, profit, start-up cost. Skills: basic math, comparing and contrasting, deductive reasoning, problem-solving, reading and following directions, taking turns, vocabulary building</p>	E.2	R.2 R.4 R.5 R.7 R.8 W.4 W.6 S.3 S.6 S.8 L.1-3	N&O.1 N&O.2 N&O.3 N&O.7	E.1-5 FL.2 FL.5 FL.6
<p>Session 5: Get SMART Students apply the SMART decision-making process and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> practice using the SMART system to make consumer decisions identify the difference between personal and business spending manage money by making SMART business and consumer decisions apply the problem-solving steps needed to own and operate a business <p>Concepts: business consumer, money management, personal consumer. Skills: basic math, comparing and contrasting, deductive reasoning, evaluating data, problem-solving, reading and following directions, role-playing</p>	E.2	R.2 R.4 R.5 R.7 R.8 W.4 W.6 S.3 S.6 S.8 L.1-3	N&O.3 N&O.7	E.1-5 FL.5 FL.6

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21st Century Skills
<p>Session 6: What's the Catch? During recognize deceptive advertising practices and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ recognize deceptive advertising ▪ apply money management skills in a simulated business ▪ record and track financial gains and losses in a simulated business ▪ promote business through advertising ▪ practice sound financial choices and cooperative decision-making skills ▪ apply the steps necessary to own and operate a small business <p>Concepts: advertisement, deceptive, money management Skills: basic math, comparing and contrasting, critical thinking, evaluating data, mind-mapping, problem-solving, reading and following directions, teamwork</p>	E.2	R.2 R.4 R.5 R.7 R.8 W.4 W.6 S.3 S.6 S.8 L.1-3	N&O.3 N&O.7	E.1-5 FL.5 FL.6

JA Global Marketplace Middle School

JA Global Marketplace provides practical information about the global economy and its effect on the students' lives. Six required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 1: "X" Marks the Spot Students recognize how trade with other countries affects their daily lives.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define trade ▪ explain why countries trade with one another ▪ list at least five products or items imported from other countries and locate those on a world wall map <p>Concepts: domestic trade, exports, imports, international trade, market, trade Skills: interpreting maps and globes, oral and written communication, working in groups, gathering and organizing information</p>	<p>B.4 E.1 E.4 G.1 H.5</p>	<p>R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1
<p>Activity 2: You Be the Judge Students will investigate strategies used to control international trade.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify quotas, tariffs, subsidies, embargoes, and standards as trade barriers governments use to control trade and increase benefits for their countries ▪ describe how multilateral agreements can facilitate trade ▪ describe how the World Trade Organization (WTO) functions as a court to help nations settle trade disputes <p>Concepts: embargo, quota, standard, subsidy, trade barrier, tariff Skills: interpreting information; critical reading; persuasion, compromise, and bargaining; analyzing points of view</p>	<p>E.3 E.4</p>	<p>R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 3: Let's Make a Deal Students explore how business practices vary from country to country and how these practices impact trade.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain how cultural practices vary from country to country ▪ develop group plans to create a food franchise by learning about the business practices of select countries <p>Concepts: business practices, culture, franchise, trade Skills: gathering and organizing information; interpreting maps, graphs, and charts; working in groups; oral and written communication</p>	E.6	R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 W.6 W.7 L.1-3		E.1
<p>Activity 4: People Power Students examine how the movement of people facilitates international trade.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe reasons why people move from one country to another, particularly those seeking economic opportunity ▪ give examples of contributions immigrants bring to the new countries and the hardships they often endure ▪ identify global trade and immigration as a means of international exchange of human resources <p>Concepts: emigrate, entrepreneur, global trade, human resources, immigrate Skills: brainstorming, critical thinking, making observations, working in groups, oral and written communication</p>	B.4 E.1 E.4 E.5 G.3 H.5	R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1
<p>Activity 5: World of Words Students trace the international flow of information and its impact on world economies.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how improvements in technology and transportation and the sharing of ideas have impacted the flow of information and increased productivity ▪ calculate productivity ▪ list examples of technological developments throughout history <p>Concepts: input, output, productivity, technology Skills: brainstorming, critical reading, making observations, oral and written communication, working in groups, math calculations</p>	E.4 H.7	R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	N&O.1	E.1
<p>Activity 6: World of Money Students convert U.S. dollars into another currency.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain why international trade requires an exchange of currency ▪ convert U.S. dollars into another currency using an exchange rate ▪ give possible reasons that countries might support or oppose a common currency <p>Concepts: currency, exchange rates</p> <p>Skills: interpreting graphs and charts, gathering and organizing information, math calculations, working in groups</p>	E.7	R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	N&O.1 N&O.4	E.1

JA America Works Middle School

JA Global Marketplace provides practical information about the global economy and its effect on the students' lives. Six required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: Who Am I? Students distinguish how major immigrant groups contributed to the U.S. economic during the 19th century.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ provide examples of immigrants' contributions to the U.S. economy during the 19th century ▪ identify key information and characteristics related to select immigrant groups <p>Concepts: competition, emigration, entrepreneur, immigration, pull factor, push factor, vignette Skills: reading and interpreting data, working in groups</p>	<p>B.4 E.1 G.1 G.3 H.4 H.5 H.7</p>	<p>R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1
<p>Session 2: Roughing It Students evaluate costs and benefits when decision-making.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ give examples of how pioneers or settlers used their knowledge, skills, and experience to acquire a homestead and produce food for themselves and others ▪ recognize the significant role agriculture played in the economic development of the United States during the 1800s ▪ identify the risk factors as well as the costs and benefits involved in making a decision <p>Concepts: agriculture, benefit, cost, cost-benefit analysis, entrepreneurship, Homestead Act, opportunity cost, risk Skills: decision-making; gathering, interpreting, and organizing information; oral and written communication; working in groups</p>	<p>B.3 B.4 E.1 G.1 G.2 G.3 H.4 H.5 H.6</p>	<p>R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 3: Strike-It-Rich Students explore how natural resources played a significant role in the development of the U. S. economy during the 19th century.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify examples of natural resources ▪ describe the boomtown businesses that were needed to support the miners and mining industry <p>Concepts: assay office, boomtown, demand, entrepreneurship, Forty-niners, ghost town, ledger, livery stable, migration, mill, natural resources, opportunity cost, precious minerals, prospector, supply Skills: gathering information, math calculations, working in groups</p>	<p>B.4 E.1 G.2 G.3 H.4 H.5 H.6</p>	<p>R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>	<p>N&O.1</p>	<p>E.1</p>
<p>Session 4: In Pursuit of Progress Students examine how productive resources impacted the expansion of transportation in the 19th century.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ list several basic modes of transportation used in 19th-century America ▪ identify the productive resources—natural, human, and capital—that influenced the development of transportation during the 19th century <p>Concepts: canal, capital resources, human resources, modes of transportation, natural resources, productive resources, railroad, trade routes Skills: analyzing information, gathering and organizing information, oral communication, working in groups</p>	<p>B.4 E.1 G.2 G.3 H.4 H.5 H.6 H.7</p>	<p>R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.1</p>
<p>Session 5: Communication Transformation Students examine how different means of communication developed in America during the 19th century.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain how methods of communication developed in the 1800s helped expand commerce in the United States ▪ explain how the invention of the telegraph expanded business opportunities across America <p>Concepts: communication, decode, encode, innovation, Morse Code, newspaper, Pony Express, runners, technology, transcontinental telegraph, U.S. Postal Service Skills: decision-making, decoding messages, encoding messages, working in groups</p>	<p>E.5 H.4 H.7</p>	<p>R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.1</p>

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 6: Now What? Students develop ideas for an innovative product.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how industrialization led to increased productivity during the 19th century ▪ describe the role of entrepreneurs in bringing new products to market ▪ create a plan for a new innovation <p>Concepts: entrepreneurship, industrialization, innovation, invention, productivity, scarcity Skills: analyzing information, critical thinking skills, oral communication, planning, working in groups</p>	<p>H.4 H.7</p>	<p>R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.1</p>

JA Economics for Success Middle School

JA Economics for Success explores personal finance and students' education and career options based on their skills, interests, and values; also demonstrates the economic benefits of staying in school. Six required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
Activity 1: Mirror, Mirror Students classify careers.	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain self-knowledge ▪ identify careers of interest and how they are classified within the world of work <p>Concepts: choices, careers, interests, self-knowledge, skills, values, world of work Skills: working in groups, classifying information, oral and written communication, self-assessment</p>		R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1
Activity 2: You Decide Students practice the decision-making process.	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify and explain when it is important to use reflective decision-making ▪ apply reflective decision-making to education and career decisions <p>Concepts: consequences, decision-making, self-knowledge, world of work Skills: critical thinking, oral and written communication, math calculations, working in groups</p>		R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1
Activity 3: Choose Your Success	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ apply decision-making strategies to education and career choices ▪ recognize the importance of staying in school ▪ understand the relationship between education and success in life <p>Concepts: consequences, decision-making, self-knowledge, world of work Skills: critical thinking, oral and written communication, math calculations, working in groups</p>		R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Activity 4: Keeping Your Balance Students plan a monthly budget.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ recognize that a balanced budget is important for workers of all income levels ▪ differentiate between gross and net income ▪ name ways to balance a budget <p>Concepts: budget, gross income, needs, net income, occupation, opportunity cost, salary, taxes, wants Skills: critical thinking, interpreting data, decision-making, math calculations</p>		R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1 FL.1 FL.2
<p>Activity 5: Savvy Shopper Students examine costs of using credit.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify the opportunity costs associated with using cash and credit ▪ explain the advantages and disadvantages of using credit ▪ identify appropriate situations to use cash and credit <p>Concepts: cost, credit, interest, opportunity cost Skills: problem-solving, working in groups, math calculations</p>		R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1
<p>Activity 6: Running the Risk Students explain how insurance can reduce the cost of medical, home, and auto emergencies.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify ways people try to avoid risk ▪ explain how insurance provides benefits ▪ identify the opportunity cost of having insurance <p>Concepts: benefit, insurance, opportunity cost, risk Skills: problem-solving, critical thinking, role-playing, oral communication, working in groups</p>	E.1	R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1

JA It's My Business! Middle School

JA It's My Business! encompasses entrepreneurship curriculum for students in grades six, seven, and eight. The program emphasizes entrepreneurship while providing a strong focus on social studies, reading, and writing skills. Students are encouraged to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations. Six required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: I Am an Entrepreneur Students identify entrepreneurial businesses and common entrepreneur characteristics.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define entrepreneurship ▪ identify four key entrepreneurial characteristics ▪ recognize personal entrepreneurial characteristics <p>Concepts: business, customer, entrepreneur, innovative, product, profit, service, Think Tank Skills: active listening, deductive reasoning, following directions, group work, self-assessment</p>		R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1 E.4
<p>Session 2: I Can Change the World Students consider customer needs to brainstorm a product design.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how entrepreneurs fill a market need ▪ discuss the role of market research in determining market need and competitive advantage <p>Concepts: apprentice, creative, fill a need, innovative, market, market research, self-taught Skills: active listening, brainstorming, estimating, group work, measuring, problem-solving</p>		R.4 R.5 R.7 R.8 S.3 S.4 S.6 S.8 W.2 W.3 W.6 W.7 L.1-3		E.1 E.4

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 3: I Know My Customer Students create advertising ideas for products.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ create effective advertisements for a variety of businesses <p>Concepts: advertising, customer, market, marketing, product Skills: creative thinking, critical thinking, decision-making, group work, self-assessment</p>		<p>R.4 R.5 R.7 R.8</p> <p>S.1-6 S.8</p> <p>W.2 W.3 W.6 W.7</p> <p>L.1-3</p>		<p>E.1 E.4</p>
<p>Session 4: I Have an Idea Students participate in an auction.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ recognize how being creative and innovative are necessary entrepreneurial skills for starting a business ▪ verbally defend their decisions <p>Concepts: auction, auctioneer, bid, creative, innovative, profit Skills: active listening, critical thinking, money management, self-assessment</p>		<p>R.4 R.5 R.7 R.8</p> <p>S.3 S.4 S.6 S.8</p> <p>L.1-3</p>	N&O.1	E.1
<p>Session 5: I See a Need Students develop a business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ analyze how entrepreneurs use their knowledge and abilities to create businesses ▪ develop business plans based on set criteria <p>Concepts: business plan, fill a need, know your customer and product, be creative and innovative, social entrepreneur, society Skills: analyzing information, critical thinking, group work, problem-solving, self-assessment</p>		<p>R.4 R.5 R.7 R.8</p> <p>S.1-6 S.8</p> <p>L.1-3</p>		<p>E.1 E.4</p>
<p>Session 6: Celebrate Entrepreneurs! Students identify their entrepreneurial characteristics.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify characteristics they share with entrepreneurs ▪ create a Personal Entrepreneur Profile <p>Concepts: fill a need, know your customer and product, be creative and innovative, believe in yourself, entrepreneur profile Skills: analyzing, creative thinking, critical thinking, decision-making, interpreting information, point of view, self-assessment</p>		<p>R.4 R.5 R.7 R.8</p> <p>S.3 S.4 S.6 S.8</p> <p>L.1-3</p>		E.1

JA Banks in Action High School

JA Banks in Action teaches high school students the principles of the banking industry and introduces them to the challenges of successfully operating a bank in a competitive environment. Eight required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: The Building Blocks of Banking Explore the history of the banking industry, its primary operations and procedures, and its products and services.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ examine banking history ▪ describe how banks earn profits ▪ recognize the effects of sound financial decisions <p>Concepts: banking, expense, income, interest, products, profits, services Skills: active listening, following directions, group discussion, interpreting information, math computation, reading, teamwork</p>	E.1 E.3	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	A.3 Q.1	E.1
<p>Session 2: The Spread Determine the relationship between short-term deposit and loan products; illustrate how a bank's income is affected by spread.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify four types of short-term deposit and loan products ▪ explain why short-term deposit interest rates are typically low ▪ explain why short-term loan rates are typically high ▪ describe how banks earn income based on spread <p>Concepts: asset, Automated Teller Machine (ATM), borrower, checking account, credit card, collateral, depositor, debit card, interest rate, liquidity, liability, line of credit, savings account, short-term deposit products, risk, short-term loan products, spread Skills: active listening, analyzing information, critical thinking, decision-making, following directions, math computation, teamwork</p>	E.1 E.3	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	A.3 Q.1	E.1
<p>Session 3: Decide on Short-Term Products Adjust short-term deposit and loan rates.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify key banking terms ▪ understand the features of the <i>JA Banks in Action</i> simulation ▪ use the <i>JA Banks in Action</i> simulation to make short-term deposit and loan rate decisions <p>Concepts: Bank Performance Index (BPI), interest rates, short-term deposit products, short-term loan products, spread Skills: active listening, analyzing information, computing, critical thinking, decision-making, following directions, math computation, teamwork</p>	E.1 E.3	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	A.3 Q.1	E.1 E.2 FL.1 FL.2 FL.5

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 4: Long-Term Opportunity Determine the relationship between long-term deposit and long-term loan products, recommend banking products for a variety of scenarios, and review a loan application.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> identify long-term deposit and long-term loan products explain why long-term deposit interest rates are higher than short-term deposit interest rates explain why long-term loan rates are lower than short-term loan rates explain the importance of balancing assets and liabilities <p>Concepts: asset, capacity, central bank, certificate of deposit, character, collateral, commercial loans, consumer loans, inflation risk, interest rates, liability, long-term deposit products, long-term loan products, mortgage loans, penalty-fee risk, reserve requirement Skills: active listening, analyzing information, critical thinking, decision-making, math computation, problem-solving, public speaking, reading, team work</p>	E.1 E.3	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	A.3 Q.1	E.1 E.2 FL.1 FL.2 FL.5
<p>Session 5: Decide on Long-Term Products Make long-term deposit and loan interest-rate decisions.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> explain the importance of balancing assets and liabilities use the <i>JA Banks in Action</i> computer simulation to make long-term deposit and loan rate decisions <p>Concepts: interest rates, long-term deposit products, long-term loan products Skills: analyzing information, critical thinking, decision-making, math computation, problem-solving, team work</p>	E.1 E.3	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	A.3 Q.1	E.1 E.2 FL.1 FL.2 FL.3 FL.5
<p>Session 6: Spend Money to Make Money Promote an investment option.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> analyze costs and benefits of a variety of research and development options identify a list of benefits to promote to the public make research and development and marketing decisions <p>Concepts: market research, market share, marketing, research and development Skills: active listening, computer skills, cost-benefit analysis, critical thinking, decision-making, math computation, public speaking</p>	E.1 E.3	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	A.3 Q.1	E.1 E.2 FL.1 FL.2 FL.3 FL.5
<p>Session 7: Behind the Scenes Analyze a variety of banking job descriptions.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> analyze a variety of banking careers identify opportunities to invest in their own human capital <p>Concepts: banking careers, human capital Skills: active listening, critical thinking, decision-making, reading, team work</p>	E.3	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 8: The Competition—Bank of Choice Review banking concepts and make decisions that impact bank performance.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how key banking decisions affect bank performance <p>Concepts: interest rates, marketing, research and development Skills: analyzing information, computer skills, critical thinking, decision-making, math computation</p>	<p>E.1 E.3</p>	<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>	<p>A.3 Q.1</p>	<p>E.1 E.2 FL.1 FL.2 FL.3 FL.5</p>

JA Be Entrepreneurial High School

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

In this document, Junior Achievement programs are correlated to the Iowa Core Content Standards and Benchmarks Corresponding to the Iowa Tests (reading and mathematics) for grades 3-12. Although mainly designed for the social studies, Junior Achievement programs provide many opportunities to develop cross-disciplinary knowledge and skills. This list is not meant to be exhaustive or intended to infer that a resource will completely address any given standard, but is designed to show how it will enhance or complement efforts to do so.

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: Introduction to Entrepreneurship Students test their knowledge about entrepreneurship, and they begin the process to select a product or service for a business venture.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the elements of a successful business start-up ▪ Evaluate myths and facts about entrepreneurship ▪ Consider product-development options <p>Concepts: entrepreneur, entrepreneurial spirit, non-profit business, product development, social entrepreneur Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1
<p>Session 2: What's My Business? Students select a product or service for a business venture.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of carefully selecting a product or service before starting a business ▪ Apply passions, talents, and skills to a market-needs assessment to determine the basis of a business plans. <p>Concepts: entrepreneur, franchise, non-profit business, product development Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, presenting information, reading for understanding, working pairs</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1
<p>Session 3: Who's My Customer? Students analyze potential markets.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of analyzing markets ▪ Apply a needs assessment to the market available to a specific product <p>Concepts: advertisement, entrepreneur, customer, demographic, market needs, marketing Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 4: What's My Advantage? Students determine how to set a product apart from competition.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define competitive advantages and recognize them in other businesses Express the importance of selecting competitive advantages that offer an edge over the competition for a product and market <p>Concepts: competitive advantages, customer, entrepreneur, profit, product Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, graphic presentation, oral and written communication, presenting information, reading for understanding, working in groups</p>	E.2	R.4 R.7 R.8 S.3 S.4 S.6 S.8 W.2 W.3 W.6 W.7 L.1-3		E.1
<p>Session 5: Competitive Advantages Students decide how to set a product or service apart from the competition.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Evaluate competitive advantages Select competitive advantages that will drive a developing business venture <p>Concepts: competitive advantages, entrepreneur, profit Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups</p>	E.2	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1
<p>Session 6: Ethics Are Good for Business Students consider consequences in making ethical business decisions.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Evaluate short- and long-term consequences in making ethical decisions Express that being ethical can be good for business <p>Concepts: consequences, entrepreneur, ethical dilemma, ethics, social responsibility, stakeholder Skills: analyzing information, categorizing data, decision-making, expressing multiple viewpoints, evaluating alternatives, oral and written communication, reading for understanding, weighing consequences, working in pairs</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1 E.3 FL.6
<p>Session 7: The Business Plan Students compile a sample business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> Compile entrepreneurial elements into a sample business plan <p>Concepts: business plan, competitive advantages, entrepreneur, ethics, financing, management, market, product development Skills: analyzing information, business planning, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in pairs</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	Q.1	E.1 FL.1 FL.5

JA Business Ethics High School

JA Business Ethics uses hands-on activities to foster ethical decision-making in students as they prepare to enter the workforce and the global marketplace. Seven required and five optional, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: Introduction to Ethics—Ethos Island Examine the rationale for ethical standards in an interdependent group.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define ethics and interdependence ▪ express the rationale of the importance of ethical behavior in an interdependent group—personal interest versus society's best interest ▪ recognize how ethics are different from rules <p>Concepts: ethics, ethics rationale, ethics versus rules, interdependence Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	B.2 B.4	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1-3 FL.6
<p>Session 2: Personal Ethics—Values, Goals, and Choices Examine their own values and goals; make plans for achieving one-, five-, and ten-year goals.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ evaluate personal values in ethical dilemmas ▪ articulate and identify the steps necessary to maintain and accomplish personal values and goals ▪ recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices <p>Concepts: beliefs, ethical dilemmas, ethics, goal assistants, goal obstructions, goals, values Skills: analyzing information, categorizing data, decision-making, goal setting, oral and written communication, public speaking, reading for understanding, working in groups</p>	B.2 B.4	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1-3 FL.6
<p>Session 3: Ethical Dilemmas—How to Decide? analyze personal ethical philosophies.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ recognize their assumptions and beliefs about ethics and how their views align with the major theories of ethics ▪ discuss common approaches to resolve ethical dilemmas <p>Concepts: ethical dilemma, ethics, making ethical decisions Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	B.2 B.4	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1-3 FL.6

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 4: Work Ethics—Ethical Decision-Making Evaluate their personal decision-making processes.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> apply an ethical decision-making process to workplace dilemmas evaluate possible changes to their own decision-making processes <p>Concepts: ethical decision-making, ethical dilemmas, ethics, gatekeeper, stakeholder, values Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	B.2 B.4	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1-3 FL.6
<p>Session 5: Organizational Ethics Determine ethical actions for specific employee situations.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> express ethical conflicts as situations vary by job and department in a business apply to the scenarios information about each department's potential ethical challenges <p>Concepts: ethical challenges in job responsibilities, ethical dilemma, ethics, organizational ethics Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	B.2 B.4	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1-3 FL.6
<p>Session 6: Social Responsibility Compare social responsibilities theories.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> recognize and apply the two prevalent theories of social responsibility in business ethics evaluate personal values related to the theories of social responsibility in business ethics <p>Concepts: ethical obligations, profit, social responsibility theories, stakeholders, stockholders Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	B.2 B.4	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1-3 FL.6
<p>Session 7: Global Business Ethics—Multinational Issues Explore complex ethical issues found in global business.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> recognize the connection between interdependence, social responsibility choices, and ethical decision-making through exploration of global issues <p>Concepts: board of directors, ethics, global business issues, multinational corporation, profit, values Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	B.2 B.4	R.4 R.7 R.8 S.1-6 S.8 L.1-3		E.1-3 FL.6

Careers with a Purpose High School

JA Careers with a Purpose introduces students to the importance of seeking careers that help them realize their life potential and noble purpose. The program demonstrates the importance of positive values, life maxims, and ethical decision-making within the context of career and life decisions. Seven required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: A Sense of Purpose Students explore how skills, interests, and values define the various roles they will play in their lives.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain the concept of life roles ▪ express their skills, interests, and values ▪ select maxims that help define their noble purpose <p>Concepts: career choices, interests, life roles, maxim, noble purpose, skills, values, world of work Skills: analyzing information, building self-confidence, oral and written communication, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-3
<p>Session 2: What Do You Value? Students examine how personal values influence work preferences and analyze value scenarios.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define their values <p>Concepts: career choices, life values, values, work values Skills: analyzing information, building self-confidence, oral and written communication, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-3
<p>Session 3: What's in a Name? Jobs vs. Careers Students differentiate between a job and a career.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain the differences between a job and a career with a noble purpose ▪ understand that their skills, interests, and values align with multiple career options <p>Concepts: career, job, noble purpose, transitional job Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-3

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 4: The World of Work Students investigate the requirements, responsibilities, and growth potential related to various careers.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify a way to structure the world of work ▪ analyze their skills, interests, and values, and explore career clusters, pathways, and careers <p>Concepts: career, career cluster, pathway Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-3
<p>Session 5: Your Decisions Students apply the decision-making process.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ follow a decision-making process to make choices about work <p>Concepts: career, career cluster, career options, decision-making process, noble purpose Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-3
<p>Session 6: Your Code of Conduct Students establish an ethical code of conduct.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain how personal ethics can affect business decisions <p>Concepts: code of conduct, ethical qualities, ethics, mission, values statement Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>	<p>B.2 B.4</p>	<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 W.3 w.6 W.7 L.1-3</p>		<p>E.1-4 FL.6</p>
<p>Session 7: Take Action Students create an action plan to decide how to proceed towards a career.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ make a decision about what they plan to do in the future <p>Concepts: action plan, career cluster, Mind Map, noble purpose, volunteer Skills: analyzing information, categorizing data, oral and written communication, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 W.4 W.6 L.1-3</p>		E.1-3

JA Economics

JA Economics examines the fundamental concepts of micro-, macro-, and international economics. Seven required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Chapter 1: What is Economics? Students examine the role of economics choices in a market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe the nature of human wants and how they are satisfied ▪ identify and define the four factors of production ▪ define the meanings of scarcity and opportunity cost ▪ explain the key ideas in the economic way of thinking ▪ explain what it means to think at the margin ▪ describe the choices businesses face and a major goal of business ▪ identify the basic economic decisions facing all societies ▪ describe the two branches of economics <p>Concepts: entrepreneurship, factors of production, macroeconomics, microeconomics, opportunity cost, profit, scarcity, want-satisfaction chain Skills: active listening, brainstorming, critical thinking, decision-making, following directions, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>	<p>A.3 Q.1</p>	<p>E.2</p>
<p>Chapter 2: Free Enterprise in the United States Students explain how the circular flow of money impacts a free market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain why private property, specialization, voluntary exchange, the price system, market competition, and entrepreneurship are considered the pillars of free enterprise ▪ describe the nature of command, traditional, and mixed economic systems ▪ explain the three kinds of models economists use ▪ describe how the circular flow of money, resources, and products explains the function of a free market economy ▪ define money and explain its three functions ▪ identify the goals of the U.S. economic system <p>Concepts: circular flow model, economic goals, free enterprise, money, price system, values Skills: active listening, brainstorming, critical thinking, decision-making, following directions, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.2</p>

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Chapter 3: Demand Students analyze the impact of demand in a market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain the role prices play in a market economy ▪ define demand and describe how it illustrates the price effect ▪ explain why people buy more of something at lower prices and less at higher prices ▪ describe the relationship between individuals' demands and market demand ▪ define the price elasticity of demand and explain what determines it ▪ describe the difference between the price effect and a change in demand <p>Concepts: law of demand, market demand, price effect, price elasticity of demand Skills: active listening, brainstorming, critical thinking, decision-making, following directions, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.2</p>
<p>Chapter 4: Supply Students analyze the impact of supply in a market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how supply is related to opportunity cost ▪ define supply and explain the price effect related to supply ▪ explain why producers want to sell more of something at higher prices and less at lower prices ▪ describe the relationship between market supply and the supplies of individual sellers ▪ explain the price elasticity of supply and what determines it ▪ describe the difference between the price effect and a change in supply <p>Concepts: incentive, law of supply, marginal costs, market supply, opportunity costs, price effect, price elasticity of supply Skills: active listening, brainstorming, critical thinking, decision-making, following directions, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>	<p>A.3 Q.1</p>	<p>E.2</p>

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Chapter 5: Market-Clearing Price Students analyze the impact of supply and demand in a market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how competitive markets “clear” the amount buyers want to purchase with the amount sellers want to sell ▪ explain the nature of shortages and surpluses and how market competition eliminates them ▪ describe how market-clearing prices motivate people to produce goods and services ▪ describe the kinds of changes that occur in demand and supply, and how these changes affect market-clearing prices <p>Concepts: incentives, market-clearing price, ration, shortage, surplus Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>	<p>A.3 Q.1</p>	<p>E.2</p>
<p>Chapter 6: Consumers, Savers, and Investors Students analyze personal spending decisions and analyze advertising strategies.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify the two main sources of household income ▪ describe the factors that influence wealth accumulation ▪ explain how personal budgets help people make good choices as consumers and savers ▪ identify options to consider when making saving and investment decisions ▪ describe advantages and disadvantages of using credit ▪ explain how consumer interests are protected in our economy <p>Concepts: annual percentage rate of interest (APR), budget, consumer protection, finance charge, income, investing, liquidity, saving, wealth Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>	<p>A.3 Q.1</p>	<p>E.2</p>
<p>Chapter 7: The Business of Free Enterprise Students explore entrepreneurial opportunities.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify the characteristics of entrepreneurs ▪ explain the role of small business in the U.S. economy ▪ identify information that can be helpful in starting a small business ▪ explain advantages and disadvantages of sole proprietorships, partnerships, and corporations and identify other types of business organizations ▪ describe how large corporations are organized <p>Concepts: corporation, e-commerce, entrepreneur, liability, partnership, sole proprietorship, stockholder Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.2</p>

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Chapter 8: Financing a Business Students examine financial markets influence decision-making in business firms</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how financial markets help businesses obtain capital resources ▪ define equity and explain how it is used to finance business growth ▪ identify the ways businesses save ▪ define what a stock market is and describe why it is important ▪ distinguish between a balance and an income statement <p>Concepts: balance sheet, bonds, creditors, income statement, initial public offerings (IPOs), loans, market, net income, net worth, retained earnings, Securities and Exchange Commission (SEC), stock ownership Skills: active listening, brainstorming, critical thinking, decision-making, following directions, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>	<p>A.3 Q.1</p>	<p>E.2</p>
<p>Chapter 9: Production and Productivity Students identify strategies to improve productivity.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define Gross Domestic Product (GDP) and how it is measured ▪ explain how Real GDP is calculated and what this means ▪ explain how changes in Real GDP affect living standards ▪ define Real Per Capita GDP ▪ define the meaning of productivity ▪ identify ways in which businesses have improved productivity ▪ explain why production costs change as output changes ▪ define the law of diminishing marginal returns and how this law affects production costs ▪ identify the point at which managers decide what to produce ▪ explain the benefits of economies of scale <p>Concepts: economies of scale, fixed costs, Gross Domestic Product (GDP), labor productivity, law of diminishing marginal returns, standard of living, variable costs Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>	<p>A.3 Q.1</p>	<p>E.2</p>

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Chapter 10: The U.S. Labor Force Students explore how the labor force impacts a market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe how labor productivity enables businesses and workers to earn more over time while providing better and lower-priced products ▪ describe major changes in the U.S. labor force over the past 100 years ▪ identify what accounts for differences in wages and salaries ▪ identify non-market forces that affect the labor force ▪ describe how unions arose in the U.S. and how their growth was influenced by legislation ▪ identify aspects of current labor-management relations <p>Concepts: collective bargaining, labor force, labor unions, non-market forces, productivity, supply and demand, working conditions Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.1-4 W.6-7 S.3 S.4 S.6 S.8 L.1-3</p>		E.2
<p>Chapter 11: Competition Among Businesses Students analyze the impact of marketing in a market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain how a business is like a sports team in competing in a market ▪ identify the four characteristics of a market structure ▪ explain how firms in the four types of market structure make production and pricing decisions ▪ describe why businesses merge and the kinds of business mergers ▪ explain how marketing helps businesses compete ▪ identify the four P's of marketing and explain what they mean <p>Concepts: advertising, competition, market structure, marketing, merger, monopoly, oligopoly Skills: active listening, brainstorming, critical thinking, decision-making, following directions, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 H.5</p>	<p>R.4 R.7 R.8 W.1-4 W.6-7 S.3 S.4 S.6 S.8 L.1-3</p>		E.2

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Chapter 12: Government and the United States Economy Students examine the roles of government in a market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ describe the four referee roles the federal government fulfills in the economy ▪ explain how the federal government manages the economy ▪ describe how the federal government spends and raises its money ▪ identify and define the two principles of taxation ▪ explain how proportional, progressive, and regressive taxes differ ▪ describe the justifications for and the criticisms of federal deficits and the national debt <p>Concepts: deficits, referee role, management tasks, national debt, taxes Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.4 H.5</p>	<p>R.4 R.7 R.8 W.4 S.1 S.3-6 S.8 L.1-3</p>	<p>A.3 Q.1</p>	<p>E.2</p>
<p>Chapter 13: Money and Financial Institutions Students examine the roles of financial institutions in a market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define money and describe its functions ▪ describe the kind of money in use in the United States ▪ explain the services banks and other financial institutions offer ▪ describe how banks create money ▪ explain what the Federal Reserve System is and what it does ▪ explain why the value of money changes ▪ identify the nature of inflation and describe how people are affected by it <p>Concepts: Federal Reserve System, financial institutions, inflation, money, value of money Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.4 H.5</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>	<p>A.3 Q.1</p>	<p>E.2</p>

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Chapter 14: Economic Stability Students investigate the impact of economic indicators in a market economy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify and describe the major indicators economists use to measure the health of the economy ▪ explain the components of the Gross Domestic Product ▪ define unemployment and describe the types of unemployment ▪ explain the tools of fiscal policy ▪ explain the tools of monetary policy ▪ describe the advantages and disadvantages of fiscal and monetary policies <p>Concepts: business cycle, Consumer Price Index (CPI), economic indicators, fiscal policy, Gross Domestic Product (GDP), monetary policy Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.4 H.5 P/C.6</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>		E.2
<p>Chapter 15: International Trade Students investigate current issues and developments in international trade.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain why international trade is considered a two-way street ▪ describe how imports and exports depend on each other ▪ explain how absolute and comparative advantage differ ▪ explain why productivity is important in international trade ▪ identify the arguments for and against trade barriers ▪ describe the purpose of international trade organizations ▪ explain the nature of exchange rates and why they change ▪ explain why a nation's balance of payments always balances <p>Concepts: absolute advantage, balance of payments, comparative advantage, exchange rate, export, import, opportunity cost, trade, trade barriers Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.5 E.6 H.5 P/C.6 P/C.8</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>		E.2

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Chapter 16: Our Globalized World Students investigate current issues and developments related to globalization.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ define and describe globalization ▪ identify the worldwide changes that have occurred as a result of globalization ▪ explain the relationship between economic development and population growth ▪ describe how China has changed its economy to achieve greater prosperity ▪ identify the concerns about income growth in less-developed countries ▪ explain the role property rights and markets can play in the protection of environmental resources ▪ describe how government can use market incentives to protect the environment <p>Concepts: economic growth, economic productivity, environmental protection, fair labor standards, free trade, globalization, interdependence, living standards, per capita Gross Domestic Product Skills: active listening, brainstorming, critical thinking, decision-making, following directions, math computation, reading, working in groups, writing</p>	<p>E.1 E.2 E.3 E.4 E.5 E.6 H.5 P/C.8</p>	<p>R.4 R.7 R.8 W.4 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.2</p>

JA Success Skills High School

JA Success Skills meets the needs of a diverse group of high school students by providing engaging, academically enriching, and experiential-learning sessions in work-readiness education and career perspectives. Seven required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: It's My Life Students evaluate resumes to recommend a job candidate to be hired.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify personal work-readiness skills ▪ complete a personal skills assessment ▪ explore connections between their personal assessment and their dreams, values, goals, and skills <p>Concepts: Begin with the End in Mind, career, choices, communication, interests, self-knowledge, skills, transferable skill, values Skills: analyzing information, critical thinking, deductive reasoning, oral and written communication, self-assessment, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-4
<p>Session 2: Listen Up Students explore how nonverbal communication impacts interactions with others.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explore strategies of effective formal and informal workplace communication ▪ identify nonverbal communication uses and implications ▪ complete an informal self-assessment <p>Concepts: building rapport, careers, nonverbal communication, Seek First to Understand Then to be Understood Skills: active listening, analyzing information, public speaking, working in groups</p>		<p>R.4 R.7 R.8 S.3-6 S.8 L.1-3</p>		E.1-4
<p>Session 3: Stay Connected Students contribute to team efforts.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify the role of cooperation, integrity, and respect in effective teamwork ▪ evaluate strategies for working effectively with others to achieve a mutual goal ▪ complete an informal self-assessment <p>Concepts: effective teamwork, Synergize Skills: analyzing points of view, brainstorming, cooperation, interpreting information, problem-solving</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-4

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 4: Think Win/Win Students consider win/win, win/lose, and lose/lose responses to conflict.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ evaluate and apply effective speaking and listening skills to resolve conflict ▪ identify and implement win/win solutions to conflict ▪ complete an informal self-assessment <p>Concepts: conflict resolution, lose situation, negotiation, Think Win/Win, win situation</p> <p>Skills: problem-solving, self-assessment, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-4
<p>Session 5: Work Smart Students implement decision-making skills to solve common workplace problems.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify and apply strategies necessary for effective problem-solving in real-life contexts ▪ complete an informal self-assessment <p>Concepts: Be Proactive, proactive, problem solving Skills: categorizing data, reflect and evaluate, self-assessment, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-4
<p>Session 6: The Marketing Spin Students prepare resumes.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ analyze and assess product advertising ▪ present selected products based on advertising information ▪ assess and evaluate personal information and prepare a resume <p>Concepts: advertising, marketing, reflect and evaluate, resume, Sharpen the Saw Skills: oral communication, reflect and evaluate, self-assessment, synthesizing and evaluating information, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		E.1-4
<p>Session 7: It's My Future Students participate in mock employment interviews.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ identify effective interviewing skills ▪ evaluate peers and provide feedback ▪ reflect on the <i>JA Success Skills</i> experience <p>Concepts: job interviews, Put First Things First, reflect and evaluate Skills: analyzing information, oral communication, working in groups</p>		<p>R.4 R.7 R.8 S.3-6 S.8 L.1-3</p>		E.1-4

JA Titan High School

JA Titan introduces critical economics and management decisions through an interactive simulation. Seven required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: How Much? How Many? Students explore how price and production can affect business performance.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explain how product price makes an impact on profits ▪ describe how production can affect price, sales, and profit <p>Concepts: assembly line, break-even point, business management, fixed costs, law of diminishing returns, loss, price, product, production, profit, resources, variable costs Skills: data analysis, decision-making, oral communication, working in groups</p>	E.2	R.4 R.7 4.8 S.3 S.4 S.6 S.8 L.1-3		E.1
<p>Session 2: How Much? How Many? – The Simulation Students make decisions about price and production levels using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ make informed business price and production decisions <p>Concepts: business management, fixed costs, law of diminishing returns, price, production, variable costs Skills: data analysis, decision-making, oral communication, working in groups</p>	E.2	R.4 R.7 4.8 S.3 S.4 S.6 S.8 L.1-3		E.1 E.2 FL.1 FL.2 FL.3 FL.5
<p>Session 3: Cutting Edge Students design a marketing plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explore why a business conducts research and development ▪ explain how businesses determine their target markets and conduct market research ▪ explain how marketing affects sales ▪ identify key marketing strategies <p>Concepts: demographics, four P's of marketing, market research, marketing, product life cycle, research and development, target market Skills: analyzing information, critical thinking, decision-making, oral communication, planning, working in groups</p>		R.4 R.7 4.8 S.1-6 S.8 L.1-3		E.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 4: Cutting Edge – The Simulation Students make decisions about price, production, and research and development using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> make informed research and development and marketing decisions <p>Concepts: demographics, four P's of marketing, market research, marketing, price, production, product life cycle, research and development, target market Skills: analyzing information, critical thinking, decision-making, oral communication, planning, working in groups</p>		R.4 R.7 4.8 S.3 S.4 S.6 S.8 L.1-3		E.1 E.2 FL.1 FL.2 FL.3 FL.5
<p>Session 5: Make an Investment Students solicit capital investment.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> discuss reasons that businesses use different capital investment strategies make recommendations for capital investment based on set parameters define charitable giving and explain why businesses make decisions to share their resources <p>Concepts: business management, capital investment, cash flow, charitable giving, investors Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, working in groups</p>	E.1 E.2 E.3	R.4 R.7 4.8 S.3 S.4 S.6 S.8 L.1-3	Q.1	E.1
<p>Session 6: Make an Investment – The Simulation Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> make business decisions by applying their knowledge to a business simulation use what they have learned about price, production, research and development, marketing, capital investment, and charitable giving to make business decisions using the <i>JA Titan</i> computer simulation <p>Concepts: business management, capital investment, cash flow, charitable giving, demographics, four P's of marketing, market research, marketing, price, production, product life cycle, research and development, target market Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	E.1 E.2 E.3	R.4 R.7 4.8 S.3 S.4 S.6 S.8 L.1-3	Q.1	E.1 E.2 FL.1 FL.2 FL.3 FL.5 FL.6

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 7: JA Titan of Industry – The Competition Students make decisions about capital investment, price, production, research and development, and charitable giving using the <i>JA Titan</i> computer simulation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ demonstrate how business decisions affect business performance ▪ react appropriately to decisions made by other businesses <p>Concepts: business management, capital investment, cash flow, charitable giving, demographics, four P's of marketing, market research, marketing, price, production, product life cycle, research and development, target market Skills: analyzing information, critical thinking, data analysis, decision-making, mathematical skills, oral communication, planning, working in groups</p>	<p>E.1 E.2 E.3</p>	<p>R.4 R.7 4.8 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.1 E.2 FL.1 FL.2 FL.3 FL.5 FL.6</p>

11/09

Junior Achievement Presents: The NEFE High School Financial Planning Program

Junior Achievement Presents: The NEFE High School Financial Planning Program introduces students to the importance of planning for their financial future. The program demonstrates the roles that budgeting, investing, credit, and insurance play in securing financial stability. When able to use the entire *NEFE High School Financial Planning Program* along with the JA experience, students will have a complete portfolio of skills to make financial decisions and set financial goals throughout their lives. Five required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: A Month in the Life Examine the concept of budgeting and how daily choices affect the ability to save for the future.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of setting goals ▪ Make wise financial decisions that meet personal goals <p>Concepts: budget, expense, financial choices, fixed expenses, goal, income, pay yourself first, periodic expenses, saving, spending, variable expenses Skills: decision making, financial planning, mathematic computation, organization, working in groups</p>	E.2	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	Q.1	E.1-3 FL.1-2 FL.5-6
<p>Session 2: From Dreams to Reality Compare investment options to plan for future saving and investing.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between income and growth investments ▪ Demonstrate a basic understanding of various investment options ▪ Plan investment strategies for today and for the future <p>Concepts: financial institution, growth investment, income investment, investment, interest, interest rate, investing, principal, rate of return, savings account Skills: analyzing information, categorizing data, oral and written communication, public speaking, working in groups</p>	E.1 E.3	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1-3 FL.1-2 FL.5-6
<p>Session 3: Your Credit, Your Future Compare credit options and make decisions to avoid common credit pitfalls.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the advantages and disadvantages of credit ▪ Plan how to use credit now and in the future <p>Concepts: consumer, credit, credit report, financial choices, installment loan, mortgage, student loan Skills: analyzing information, oral and written communication, public speaking, working in groups</p>	E.1 E.3	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1-3 FL.1-3 FL.6

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 4: The Case of the Missing Identity Evaluate behavior that contributes to identity theft and determine necessary actions to protect a person's identity.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ List the dangers of identity theft ▪ Recognize threats to good credit and avoid them <p>Concepts: fraud, fraud alert, identity theft, phishing Skills: analyzing information, oral and written communication, public speaking, working in groups</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.1-3 FL.1 FL.4 FL.6</p>
<p>Session 5: Protect Yourself Classify types of insurance and identify how each type provides protection.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Examine and describe the basic types of insurance ▪ Determine current and future insurance needs <p>Concepts: insurance, insurance policy Skills: analyzing information, oral and written communication, reading comprehension</p>	E.1	<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.1-3 FL.1 FL.4 FL.6</p>

JA Exploring Economics High School

JA Exploring Economics fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics. Seven required, volunteer-led sessions.

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 1: Economic Systems--Who Makes the Big Decisions? Examine how the economic system a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Analyze the impact of a society's economic system on the decisions it makes about the production, distribution, and consumption of goods and services. ▪ Evaluate how the following characteristics affect the efficiency of a market: money, private property, limited government, exchange of resources in available markets, and entrepreneurship <p>Concepts: command economy, distribution, economic systems, economics, market economy, production Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, oral and written communication, reading for understanding, working in groups</p>	E.2 E.3 H.5	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1
<p>Session 2: Supply and Demand--What's It Worth to You? Illustrate the impact of supply and demand on the economy by participating in an economic situation using real-life examples.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Review the concepts of supply and demand. ▪ Define the term market-clearing price. ▪ Demonstrate the interaction between supply and demand in a free-market economy. ▪ Respond to real-life examples of price and other market forces that influence supply and demand and the market-clearing price. <p>Concepts: demand, economics, market-clearing price, supply, supply and demand Skills: analyzing information, categorizing data, decision-making, evaluating alternatives, listening for understanding, oral and written communication, working in groups</p>	E.2 E.3 H.5	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 3: Supply and Demand--The JA Market Game Demonstrate the interaction of supply and demand and how market forces affect the prices of products.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the interaction between supply and demand in a free-market economy, with the market's drive toward the market-clearing price. ▪ Apply real-life examples of market forces that influence supply and demand <p>Concepts: demand, economics, market-clearing price, supply Skills: analyzing information, categorizing data, charting, decision-making, graphing, negotiating, oral and written communication, working in groups</p>	E.2 E.3 H.5	R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3		E.1
<p>Session 4: Saving, Spending, and Investing Explore concepts related to consumers, savers, and investors, including how wealth increases in different saving and investing options. Compare the characteristics, risks, and rewards of several options.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize ways to earn and increase wealth through saving and investing. ▪ Analyze examples of wealth acquired through saving and investing. ▪ Evaluate different methods of saving and investing, including varied risk and rewards. <p>Concepts: banks as borrower and lender, economics, investing options, risk versus reward, saving options, simple interest Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, reading for understanding, working in groups</p>	E.2 E.3	R.4 R.7 R.8 S.1-4 S.6 S.8 L.1-3		E.1 FL.5
<p>Session 5: Government's Role in the Market Analyze the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Categorize public versus private goods, and explain why governments intervene in the economy by providing public goods. ▪ Express why individuals and businesses pay taxes. ▪ Analyze the impact of the government's role in protecting private property. <p>Concepts: economics, free-rider problem, non-rivalry, private property, public vs. private goods, public vs. private sector, taxes Skills: analyzing information, categorizing data, decision-making, oral and written communication, public speaking, working in groups</p>	E.2-4 H.5	R.4 R.7 R.8 S.1-4 S.6 S.8 L.1-3		E.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
<p>Session 6: Money, Inflation, and the CPI Learn about inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) monitors inflation.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define inflation and demonstrate its connection to the availability and value of money in a market, as well as its effect on prices and consumer purchasing power. ▪ Explain and calculate how the Consumer Price Index (CPI) measures consumer prices. ▪ Recognize that inflation can impair a market economy by affecting consumer confidence and funds available for investment. <p>Concepts: consumer price index (CPI), consumer purchasing power, economics, federal reserve system, inflation, inflation rate, percentage change, united states bureau of labor statistics (BLS) Skills: analyzing information categorizing data, oral and written communication, public speaking, reading for understanding, solving algebraic equations, working in pairs</p>	<p>E.2-4 H.5</p>	<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>	<p>Q.1</p>	<p>E.1</p>
<p>Session 7: International Trade Compare trade policies and the global economy based on the increased utility (satisfaction) of international trade.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe the significance of international trade. ▪ Analyze the impact of trade on national and international utility. <p>Concepts: economic isolationism, economics, international trade, regional trade, trade restrictions, tariff, utility, world trade Skills: categorizing data, evaluating information, negotiating, oral and written communication, public speaking, working in groups</p>	<p>E.2-6 G.3 G.6 H.5</p>	<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3</p>		<p>E.1</p>

JA Company Program High School

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

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Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century
<p>Meeting 1: Students determine company values.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ determine how fundamental leadership principles create an effective company environment ▪ identify the company's departmental structure and associated leadership roles ▪ discuss the company's values ▪ consider a company name ▪ discuss the company's Capitalization Plan <p>Concepts: board of directors, book value, capital, corporation, dividend, leadership, liquidation, shareholders, stock, stock certificate, values, vision, mission Skills: reading for understanding, oral and written communication, working in groups</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	Q.1 Q.3	E.1
<p>Meeting 2: Students form a company and determine department responsibilities.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ classify the components of a Business Opportunity ▪ identify department responsibilities ▪ approve the company Charter Application and Bylaws ▪ initiate a Company Capitalization plan <p>Concepts: bylaws, board of directors, bookkeeping, business plan, capital, charter, dividend, human resources, liquidation, marketing, parliamentary procedure, production, profit, public relations Skills: analyzing and interpreting information, critical reading, working in groups</p>		R.4 R.7 R.8 S.1-6 S.8 L.1-3		E.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century
<p>Meeting 3: Students conduct market research and develop a business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ conduct market research to isolate a target market ▪ develop a market survey ▪ analyze product options ▪ generate questions regarding each department's Business Plan <p>Concepts: market research, market survey Skills: product analysis, interpretation of information, working in groups</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3 W.2-4 W.6-7		E.1 E.3-5
<p>Meeting 4: Students select a product and establish sales goals.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ complete the Product Evaluation Form ▪ create sales goals for the company and individuals ▪ finalize and submit department Business Plans ▪ select a JA company product <p>Concepts: break-even point, cost-benefit analysis, fixed costs, gross profit, material cost per unit, net price, product evaluation, sales commission, variable costs Skills: gathering and organizing information, synthesizing and evaluating data, working in groups</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3 W.2-4 W.6-7	Q.1 Q.3	E.1 E.3-5 FL.1
<p>Meeting 5: Students participate in a business meeting and approve a business plan.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ initiate the organization and/or production of the product ▪ maintain accurate, organized department records of all transactions <p>Concepts: business plan, meeting agenda, parliamentary procedure Skills: working in groups, oral and written communication, public speaking, synthesizing and evaluating information</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	Q.1 Q.3	E.1 E.3-5 FL.1
<p>Meeting 6: Students initiate company operations.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ initiate purchasing materials for production ▪ prepare records needed for company operations ▪ identify the Sales Order Forms and the product sales process <p>Concepts: business plan, production, sales Skills: listening, making observations, oral and written communication, working in groups</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	Q.1 Q.3	E.1 E.3-5 FL.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century
Meeting 7: Students implement the business plan.	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> refine and implement all aspects of the company Business Plan prepare to sell the product to the defined target market continue production maintain accurate, organized records of all transactions <p>Concepts: business plan, production, sales Skills: oral and written communication, making observations, working in groups</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	Q.1 Q.3	E.1 E.3-5 FL.1
Meeting 8: Students implement sales strategies.	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> identify effective sales techniques and strategies recognize ineffective production strategies and adjust accordingly <p>Concepts: close, production, sales call, sales strategies Skills: oral and written communication, brainstorming, public speaking, working in groups</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	Q.1 Q.3	E.1 E.3-5 FL.1
Meeting 9: Students evaluate business actions and propose changes to company operations.	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> continue sales and production of product refine departmental strategies <p>Concepts: best practices, group assessment, production Skills: synthesizing and evaluating information, making observations, working in groups</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3	Q.1 Q.3	E.1 E.3-5 FL.1
Meeting 10: Students prepare an annual report.	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> identify and evaluate production and inventory needs for the final product sales begin to prepare all liquidation forms and records needed for the Annual Report <p>Concepts: annual report, liquidation, production Skills: evaluating and synthesizing information, interpreting production inventory, working in groups</p>		R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3 W.2-4 W.6-7	Q.1 Q.3	E.1 E.3-5 FL.1

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century
<p>Meeting 11: Students reflect on the JA experience and consider personal entrepreneurial opportunities.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ explore the JA Student Center and JA Career Assessment tools ▪ create a Personal Action Plan ▪ complete all Liquidation Reports ▪ compile the Annual Report <p>Concepts: action plan, business opportunities, entrepreneur Skills: individual and company reflection and evaluation, interpreting information, self-assessment</p>		<p>R.4 R.7 R.8 S.3 S.4 S.6 S.8 L.1-3 W.2-4 W.6-7</p>		
<p>Meeting 12: Students liquidate company assets and present the Annual Report.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ distribute stockholder dividends ▪ celebrate their company's success <p>Concepts: liquidation, parliamentary procedure Skills: individual and company reflection, group and self-assessment, synthesizing and evaluating information, working in groups</p>		<p>R.4 R.7 R.8 S.1-6 S.8 L.1-3</p>		<p>E.1 E.3-5</p>

JA Job Shadow High School

JA Job Shadow meets the needs of a diverse group of high school students by providing engaging, academically enriching, and experiential-learning sessions in work-readiness education and career perspectives. In-school, teacher-led sessions; pre- and post-Job Shadow experiences.

In this document, Junior Achievement programs are correlated to the Iowa Core Content Standards and Benchmarks Corresponding to the Iowa Tests (reading and mathematics) for grades 3-12. Although mainly designed for the social studies, Junior Achievement programs provide many opportunities to develop cross-disciplinary knowledge and skills. This list is not meant to be exhaustive or intended to infer that a resource will completely address any given standard, but is designed to show how it will enhance or complement efforts to do so.

Description	Key Learning Objectives	Social Studies	Literacy	Mathematics	21 st Century Skills
Session 1: Perfect Match Students conduct mock interviews.	Objectives: The students will: <ul style="list-style-type: none"> ▪ identify and evaluate skills based on personal experience ▪ demonstrate effective interviewing skills Concepts: interests, interview, resume, self knowledge, skills, transferable skills Skills: analyzing information, critical thinking, oral and written communication, public speaking, working in groups		E.1-3 R.4 R.7-8 S.1-8 L.1-3		E.1-4
Session 2: Now What? Students prepare a resume in preparation for a job shadow experience.	Objectives: The students will: <ul style="list-style-type: none"> ▪ prepare a personal resume ▪ evaluate work-readiness skills Concepts: nonverbal communication, resume, transferable skills, work-readiness skills Skills: analyzing and interpreting information, brainstorming, self-assessment		R.4 R.7-8 S.1-4 S.6 S.8 W.4 W.6-7 L.1-3		E.1-4
Session 3: Looking Back Students reflect on the job shadow experience and complete a personal action plan.	Objectives: The students will: <ul style="list-style-type: none"> ▪ evaluate their personal progress ▪ prepare a business thank-you note Concepts: reflect and evaluate Skills: goal-setting, self-assessment, written communication		R.4 R.7-8 S.3-4 S.6 S.8 W.1-4 W.6-8 L.1-3		E.2-5