

# A Correlation: Illinois Academic Standards and Junior Achievement Capstone Programs



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[Illinois Social Science Standards](#)  
Illinois Essential Employability Skills Framework  
Illinois Workplace Skills Standards 9-12

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# Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Tennessee Social Studies Framework. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

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

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

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

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

*JA Finance Park* Entry Level offers three implementations' options:

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

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

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<b>Unit 1: Financial Literacy</b>				
<p><b>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</b></p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development.</li> <li>Identify civics fundamentals and terms.</li> </ul>	<p>SS.CV.1.5. Distinguish the responsibilities and powers of government officials at various levels and branches of government and in different times and places.</p> <p>SS.CV.2.5. Examine the origins and purposes of rules, laws, and key U.S. constitutional provisions.</p> <p>SS.CV.3.5. Compare the origins, functions, and structure of different systems of government.</p> <p>SS.H.3.5. Explain probable causes and effects of events and developments in U.S. history.</p> <p>SS.CV.2.6-8LC. Describe the origins, purposes, and impact of constitutions, laws, treaties, and international agreements.</p>	<p>Personal Ethic. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	<p>NA</p>
<p><b>Session 1: Financial Services</b></p> <p>Activity: Financial Services Scavenger Hunt</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Describe financial institutions as the center of JA BizTown's economy.</li> </ul>	<p>SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 SL 3</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Session 1: Financial Services</b></p> <p>Activity: Bank Account Application</p> <ul style="list-style-type: none"> <li>Recognize the purpose for, and demonstrate how to complete, a bank account application.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Define private property and its importance in our economy.</li> </ul>	NA	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>
<p>(Optional) Application 1: Banking Bingo</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions</li> </ul>	NA	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4</p>	NA
<p>(Optional) Application 2: Choosing a Financial Institution</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	NA
<p>(Optional) Extension 1: Bank Teller Computations</p> <ul style="list-style-type: none"> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.	<p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 1 4/5 RI 4</p>	Math 5 OA1

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p>(Optional) Extension 2: Private Property</p> <ul style="list-style-type: none"> <li>Define private property and its importance in our economy.</li> </ul>	NA	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>ii. Is open to correction</p> <p>iii. Comprehends written material</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	NA
<p><b>Session 2: Earn, Save, and Spend</b> Activity: Endorsing Paychecks and Depositing Checks</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate the ability to endorse a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Recognize the need to make responsible choices regarding your money.</li> </ul>	SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.	<p><b>3. Communication Skills</b></p> <p><b>b. Clear Communication</b></p> <p>i. Follows directions</p> <p>ii. Is open to correction</p> <p>iii. Comprehends written material</p>	<p>4/5 W 4 4/5 SL 1 4/5 SL 3 4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>Math 5 NBT 7 Math 4 NBT 4</p>
<p><b>Session 2: Earn, Save, and Spend</b> Activity: Saving and Spending Game</p> <ul style="list-style-type: none"> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation's economy.</p> <p>SS.FL.4.5. Explain that interest is the price the borrower pays for using someone else's money.</p>	<p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p> <p>a. Is present and engaged in the workplace</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>
<p><b>Session 2: Earn, Save, and Spend</b> (Optional): Application 1: Transaction Actions</p> <ul style="list-style-type: none"> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Recognize the need to make responsible choices regarding your money.</li> </ul>	SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	Math 4 NBT 4

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Session 2: Earn, Save, and Spend</b> (Optional) Application 2: Direct Deposit</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>	NA	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>ii. Exhibits flexibility and adaptability</p> <p>iii. Takes direction and correction willingly</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>
<p><b>Session 2: Earn, Save, and Spend</b> (Optional) Extension 1: Gordon's Bounced Check</p> <ul style="list-style-type: none"> <li>Describe the consequences of insufficient funds.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>	SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation's economy.	<p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p>	<p>4/5 RI 1 4/5 SL 1 4/5 L 3</p>	NA
<p><b>Session 2: Earn, Save, and Spend</b> (Optional) Extension 2: Using Deposit Tickets</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate the ability to endorse a paycheck.</li> </ul>	SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.	<p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 1 4/5 L 2</p>	NA
<p><b>Session 3: Banks and Saving</b> Instruction: Checking Accounts vs. Savings Accounts and the Rule of Law</p> <ul style="list-style-type: none"> <li>Make and record electronic payments.</li> <li>Recognize how the rule of law and right to own private property allow people to save.</li> </ul>	<p>SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.</p> <p>SS.CV.2.6-8LC. Describe the origins, purposes, and impact of constitutions, laws, treaties, and international agreements</p>	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	CCSS: Math 5 NBT 7
<p><b>Session 3: Banks and Saving</b> Activity: Why Go to the Bank?</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> </ul>	SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation's economy.	<p>1. Personal Ethic</p> <p>b. Respect</p> <p>i. Works effectively with those who have diverse backgrounds, beliefs, and cultures</p> <p>ii. Exhibits respect for authority</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	NA

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Session 3: Banks and Saving</b> (Optional) Application 1: Damian’s Shopping Day</p> <ul style="list-style-type: none"> <li>Make and record electronic payments.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>a. Integrity</p> <p>a. Is present and engaged in the workplace</p> <p>b. Demonstrates appropriate use of technology in the workplace</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Session 3: Banks and Saving</b> (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <ul style="list-style-type: none"> <li>Explain how money grows in a savings account.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p> <p>SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>iii. Comprehends written material</p> <p>iv. Effectively explains a process or problem verbally and/or in writing</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 7 4/5 W 8</p>	<p>NA</p>
<p><b>Session 3: Banks and Saving</b> (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <ul style="list-style-type: none"> <li>Explain how money grows in a savings account.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 7</p>
<p><b>Session 3: Banks and Saving</b> (Optional) Extension 2: Compound Interest</p> <ul style="list-style-type: none"> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy.</p> <p>SS.FL.4.5. Explain that interest is the price the borrower pays for using someone else’s money.</p> <p>SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.</p>	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Session 4: Types of Payments</b></p> <p>Activity: Pros and Cons Chart</p> <ul style="list-style-type: none"> <li>Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments.</li> <li>Explain how money changes hands when a payment occurs.</li> <li>Demonstrate use of a money tracker to record a purchase.</li> <li>Demonstrate how to make an electronic payment.</li> </ul>	<p>SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.</p>	<p>3. Communication Skills</p> <p>a. Active Listening</p> <p>i. Listens to and considers other’s viewpoints</p> <p>ii. Maintains open and factual lines of communication</p> <p>appropriate to one’s position</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Session 4: Types of Payments</b></p> <p>Activity: Card Payment Game</p> <ul style="list-style-type: none"> <li>Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments.</li> <li>Explain how money changes hands when a payment occurs.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Session 4: Types of Payments</b></p> <p>(Optional) Application 1: Let’s Go to the Bank</p> <ul style="list-style-type: none"> <li>Explain how money changes hands when a payment occurs.</li> <li>Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p>SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.</p>	<p>4. Team Work</p> <p>b. Effective and Cooperative Work</p> <p>i. Demonstrates an ability to work effectively with others</p> <p>1. Is willing to ask questions and seek clarification or guidance</p> <p>ii. Uses appropriate strategies and solutions in dealing with conflicts or differences to maintain a smooth workflow</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Session 4: Types of Payments</b> (Optional) Application 2: The Debit Card Transaction</p> <ul style="list-style-type: none"> <li>Explain how money changes hands when a payment occurs.</li> </ul>	<p>SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.</p>	<p>1. Personal Ethic d. Positive attitude i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors ii. Exhibits flexibility and adaptability</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Session 4: Types of Payments</b> (Optional) Extension 1: Interest in Your Favor</p> <ul style="list-style-type: none"> <li>Recognize the impact of scarcity and the need to make responsible choices regarding your money.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation's economy.  SS.FL.4.5. Explain that interest is the price the borrower pays for using someone else's money.</p>	<p>4. Team Work a. Critical Thinking i. Demonstrates sound decision making ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2</p>	<p>Math 5 NBT 7</p>
<p><b>Session 4: Types of Payments</b> (Optional) Extension 2: Personal Checks</p> <ul style="list-style-type: none"> <li>Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p>SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.</p>	<p>1. Personal Ethic d. Positive attitude i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors ii. Exhibits flexibility and adaptability</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<b>Unit 2: Community and Economy</b>				
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>Instruction: Introduction to Responsible Citizenship</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Define philanthropy.</li> </ul>	<p>SS.CV.1.6-8LC. Identify roles played by citizens.</p>	<p>1. Personal Ethic</p> <p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>Activity: Responsibility of Taxes</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Identify the role of government in community.</li> <li>Explain the relationship between taxes and responsible citizenship.</li> </ul>	<p>SS.CV.1.6-8LC. Identify roles played by citizens.</p>	<p>1. Personal Ethic</p> <p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>Activity: JA BizTown Citizen Contract</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.CV.1.6-8LC. Identify roles played by citizens.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>b. Respect</p> <p>i. Works effectively with those who have diverse backgrounds, beliefs, and cultures</p> <p>ii. Exhibits respect for authority</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>(Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.H.2.5. Use information about a historical source...to judge the extent to which the source is useful for studying a particular topic.</p> <p>SS.CV.4.6-8.LC: Explain the connection between interests and perspectives, civic virtues, and democratic principles when addressing issues in government and society.</p>	<p>1. Personal Ethic</p> <p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 2: Session 1: Citizenship</b> (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Define philanthropy.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.CV.4.6-8.LC: Explain the connection between interests and perspectives, civic virtues, and democratic principles when addressing issues in government and society.</p> <p>SS.CV.5.6-8.LC; MdC; MC : Apply civic virtues and democratic principles in school and community settings.</p>	<p>1. Personal Ethic</p> <p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 1: Citizenship</b> (Optional) Extension 1: My Impact Challenge</p> <ul style="list-style-type: none"> <li>Identify the role of government in community.</li> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.CV.4.6-8.LC: Explain the connection between interests and perspectives, civic virtues, and democratic principles when addressing issues in government and society.</p> <p>SS.CV.5.6-8.LC; MdC; MC : Apply civic virtues and democratic principles in school and community settings.</p>	<p>3. Communication Skills</p> <p>a. Active Listening</p> <p>i. Listens to and considers other’s viewpoints</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 1: Citizenship</b> (Optional) Extension 2: iCivics Game</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.CV.4.6-8.LC: Explain the connection between interests and perspectives, civic virtues, and democratic principles when addressing issues in government and society.</p>	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 1 4/5 RI 7</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>Instruction: Introduction to Economy</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary</li> </ul>	<p>SS.G.2.5. Describe how humans have utilized natural resources in the United States.</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p> <p>2. Behaves consistently and predictably</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 1-3</p>	<p>NA</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>Activity: Lemonade Stand Game</p> <ul style="list-style-type: none"> <li>Describe how government impacts the circular flow.</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>SS.G.2.5. Describe how humans have utilized natural resources in the United States.</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>a. Integrity</p> <p>1. Demonstrates respect for company time and property</p> <p>b. Demonstrates appropriate use of technology in the workplace</p> <p>2. Accepts responsibility for one's decisions and actions</p>	<p>4/5 RI 3-4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>(Optional) Application 1: Circular Flow Game</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>SS.G.2.5. Describe how humans have utilized natural resources in the United States.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p> <p>ii. Exhibits flexibility and adaptability</p>	<p>4/5 RI 1 4/5 RI 7 4/5 SL 4/5 SL 2</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>(Optional) Application 2: My Business</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>SS.G.2.5. Describe how humans have utilized natural resources in the United States.</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	<p>NA</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>(Optional) Extension 1: The Fishpond Problem</p> <ul style="list-style-type: none"> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>iii. Commitment</p> <p>1. Desires to effectively work toward the employer’s goals</p> <p>2. Takes the initiative in seeking new responsibilities, maintaining professional goals, and striving to exceed standards and expectations of their position</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	<p>CCSS: Math 5.0a.3</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>(Optional) Extension 2: Government Steps In</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p>	<p>3. Communication Skills</p> <p>a. Active Listening</p> <p>i. Listens to and considers other’s viewpoints</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: L5.3, L5.6</p>

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Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 2: Session 3: Free Enterprise</b> Activity: Becoming Producers</p> <ul style="list-style-type: none"> <li>Identify the function of businesses in producing goods and services.</li> <li>Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>Define scarcity, and explain ways to resolve scarcity.</li> <li>Compare free enterprise with other types of economies.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation's economy.</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 3: Free Enterprise</b> (Optional) Application 1: What are Our Economic Freedoms? What is Free Enterprise?</p> <ul style="list-style-type: none"> <li>List and describe the Economic Freedoms we enjoy in our country.</li> </ul>	<p>SS.CV.5.6-8.LC; MdC; MC : Apply civic virtues and democratic principles in school and community settings.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>iv. Effectively explains a process or problem verbally and/or in writing</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 3: Free Enterprise</b> (Optional) Application 2: Economic Freedoms Poster</p> <ul style="list-style-type: none"> <li>Illustrate the Economic Freedoms we enjoy in our country.</li> </ul>	<p>SS.CV.5.6-8.LC; MdC; MC : Apply civic virtues and democratic principles in school and community settings.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>iv. Effectively explains a process or problem verbally and/or in writing</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	<p>NA</p>
<p><b>Unit 2: Session 3: Free Enterprise</b> (Optional) Extension 1: Family Resources-Do You Have Enough</p> <ul style="list-style-type: none"> <li>Define scarcity, and explain ways to resolve scarcity.</li> </ul>	<p>SS.G.2.5. Describe how humans have utilized natural resources in the United States.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 7 4/5 SL 1</p>	<p>NA</p>
<p><b>Unit 2: Session 3: Free Enterprise</b> (Optional) Extension 2: Economic Systems- Comparing Economies</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> <li>Compare free enterprise with</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.EC.1.5. Analyze why and how individuals, businesses, and nations around the world specialize and trade.</p> <p>SS.H.2.5. Use information about</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>iv. Effectively explains a process or problem verbally and/or in writing</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p>other types of economies</p> <ul style="list-style-type: none"> <li>• Create posters which demonstrate different economic systems</li> </ul>	<p>a historical source ... to judge the extent to which the source is useful for studying a particular topic.</p> <p>SS.CV.4.6-8.LC: Explain the connection between interests and perspectives, civic virtues, and democratic principles when addressing issues in government and society.</p>			
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>Activity: Government in an Economy</p> <ul style="list-style-type: none"> <li>• Explain why people pay taxes.</li> <li>• Identify or explain why philanthropy is important in a community.</li> </ul>	<p>SS.EC.3.5. Determine the ways in which the government pays for the goods and services it provides.</p>	<p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p>	<p>4/5 SL 1.</p> <p>4/5 W 4</p> <p>4/5 L 4</p>	<p>NA</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>Activity: Public Goods</p> <ul style="list-style-type: none"> <li>• Explain why people pay taxes.</li> <li>• Differentiate between public goods and services and private goods and services.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation's economy.</p> <p>SS.EC.3.5. Determine the ways in which the government pays for the goods and services it provides</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 SL 1.</p> <p>4/5 SL 2</p>	<p>CCSS: LA 4/5 RI 7</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>Activity: Paying Taxes</p> <ul style="list-style-type: none"> <li>• Explain why people pay taxes.</li> <li>• Define gross pay and net pay.</li> <li>• Calculate tax by multiplying with decimals</li> </ul>	<p>SS.EC.3.5. Determine the ways in which the government pays for the goods and services it provides.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 SL 1.</p> <p>4/5 SL 2</p>	<p>CCSS: Math 5 NF 2;</p> <p>5 Nbt 5</p>

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Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>(Optional) Application 1: Comparing Goods and Services</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Differentiate between public goods and services and private goods and services.</li> </ul>	<p>SS.EC.3.5. Determine the ways in which the government pays for the goods and services it provides.</p>	<p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p>	<p>4/5 SL 1. 4/5 SL 2 4/5 W 4 4/5 L 4</p>	<p>NA</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>(Optional) Application 2: Calculating Sales Tax</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Calculate tax by multiplying with decimals.</li> </ul>	<p>SS.EC.3.5. Determine the ways in which the government pays for the goods and services it provides.</p>	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 SL 1. 4/5 SL 2</p>	<p>CCSS: Math 5 NF 2; 5 Nbt 5</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>(Optional) Extension 1: Philanthropy</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p> <p>ii. Exhibits flexibility and adaptability</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6</p>	<p>NA</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>(Optional) Extension 2: Be a Philanthropist</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>1. Personal Ethic</p> <p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<b>Unit 3: Work and Career Readiness</b>				
<b>Unit 3: Work and Career Readiness</b> <b>Session 1: Interests and Skills</b> Instruction: Skills and Interests Survey <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning.</li> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> </ul>	SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.  SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income	1. Personal Ethic a. Integrity i. Treats others with honesty, fairness, and respect 1. Demonstrates respect for company time and property	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 4 4/5 L 4 4/5 L 6	NA
<b>Unit 3: Session 1: Interests and Skills</b> Activity: STEM Career Match <ul style="list-style-type: none"> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> <li>Categorize STEM careers into different types.</li> </ul>	SS.CV.1.6-8LC. Identify roles played by citizens (examples: voters, jurors, taxpayers, military, protesters, and office-holders).	4. Team Work a. Critical Thinking i. Demonstrates sound decision making ii. Exhibits problem solving skills	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 4 4/5 L 6	NA
<b>Unit 3: Session 1: Interests and Skills</b> Activity: Investing in Yourself- The Right to an Education <ul style="list-style-type: none"> <li>Discuss how investing in human capital increases an employee's worth to a business</li> <li>Reflect on the contributions of three education advocates</li> </ul>	SS.H.2.5. Use information about a historical source including the maker, date, place of origin, intended audience, and purpose- to judge the extent to which the source is useful for studying a particular topic.  SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.	3. Communication Skills a. Active Listening i. Listens to and considers other's viewpoints	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 4 4/5 L 4 4/5 L 6	NA
<b>Unit 3: Session 1: Interests and Skills</b> Activity: Job Application <ul style="list-style-type: none"> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> </ul>	SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.	1. Personal Ethic c. Perseverance i. Stays on task when provided with strategies for overcoming barriers	4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 L 2 4/5 L 4 4/5 L 6	NA

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Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>(Optional) Application 1: My Career Interests</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning</li> </ul>	<p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p> <p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p>	<p>4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 L 2 4/5 L 4 4/5 L 6</p>	<p>NA</p>
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>(Optional) Application 2: Education Pays Off</p> <ul style="list-style-type: none"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> </ul>	<p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p> <p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p>	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 1 4/5 RI 3 4/5 SL 5 4/5 L 4 4/5 L 6</p>	<p>CCSS: Math 4/5 MD 4</p>
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>(Optional) Extension 1: Writing a Resume</p> <ul style="list-style-type: none"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> </ul>	<p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p>	<p>1. Personal Ethic</p> <p>a. Integrity</p> <p>a. Is present and engaged in the workplace</p> <p>b. Demonstrates appropriate use of technology in the workplace</p> <p>2. Accepts responsibility for one's decisions and actions</p>	<p>4/5 RI 1 4/5 RI 5 4/5 W 2 4/5 W 4 4/5 W 8 4/5 SL 1 4/5 L 4 4/5 L 6</p>	<p>CCSS: 4/5 W 2.a</p>
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>(Optional) Extension 2: Career STEM Lesson</p> <ul style="list-style-type: none"> <li>Categorize STEM careers into different types.</li> </ul>	<p>NA</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>Instruction: Workplace Behaviors</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>Define resume, job interview, and applicant.</li> </ul>	<p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p>	<p>4/5 SL 1</p> <p>4/5 SL 3</p>	<p>NA</p>
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>Activity: Speed Interviews</p> <ul style="list-style-type: none"> <li>Model appropriate business greetings.</li> <li>Demonstrate proper interview skills.</li> <li>Define resume, job interview, and applicant.</li> </ul>	<p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 SL 1</p> <p>4/5 SL 3</p> <p>4/5 SL 4</p> <p>4/5 SL 6</p>	<p>NA</p>
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>Activity: Appropriate Workplace Behaviors</p> <ul style="list-style-type: none"> <li>Model appropriate business greetings.</li> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>Distinguish the difference between technical and soft skills.</li> </ul>	<p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p>	<p>1. Personal Ethic</p> <p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p>	<p>4/5 SL 1</p> <p>4/5 SL 3</p> <p>4/5 SL 4</p> <p>4/5 SL 6</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>(Optional) Application 1: Job Interviews</p> <ul style="list-style-type: none"> <li>Model appropriate business greetings.</li> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>Demonstrate proper interview skills.</li> <li>Define resume, job interview, and applicant.</li> </ul>	<p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p>	<p>2. Work Ethic</p> <p>b. Professionalism</p> <p>i. Maintains a professional demeanor at work</p> <p>1. Demonstrates self-control by maintaining composure and keeping emotions in-check, even in difficult situations</p> <p>2. Exhibits professional appearance by dressing appropriately for the workplace and maintaining personal hygiene</p> <p>3. Understands employer’s objectives</p>	<p>4/5 SL 1 4/5 SL 3 4/5 SL 4 4/5 SL 6</p>	<p>NA</p>
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>(Optional) Application 2: Customer Service</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p>NA</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4</p>	<p>CCSS: Math 4/5 MD 4</p>
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>(Optional) Extension 1: Teamwork: Build a Robot</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p>NA</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4</p>	<p>CCSS: Math 4.5.1, 5.G.3</p>

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Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>(Optional) Extension 2: Soft Skills</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p> <p>ii. Exhibits flexibility and adaptability</p> <p>iii. Takes direction and correction willingly</p>	<p>4/5 RI 1 4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4</p>	<p>NA</p>
<p><b>Unit 3 Session 3: Elections, Yesterday and Today</b></p> <p>Instruction: Forms of Government</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Describe the importance of elections in a representative democracy.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.H.2.5. Use information about a historical source including the maker, date, place of origin, intended audience, and purpose to judge the extent to which the source is useful for studying a particular topic.</p> <p>SS.CV.1.6-8LC. Identify roles played by citizens (examples: voters, jurors, taxpayers, military, protesters, and office-holders).</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1</p>	<p>NA</p>
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>Activity: Running an Election</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> <li>Identify the steps of the election process.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.CV.1.6-8LC. Identify roles played by citizens (examples: voters, jurors, taxpayers, military, protesters, and office-holders).</p>	<p>2. Work Ethic</p> <p>b. Professionalism</p> <p>i. Maintains a professional demeanor at work</p> <p>1. Demonstrates self-control by maintaining composure and keeping emotions in-check, even in difficult situations</p> <p>2. Exhibits professional appearance by dressing appropriately for the workplace and maintaining personal hygiene</p>	<p>4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 SL 6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>(Optional) Application 1: Who Gets My Vote?</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.CV.1.6-8.LC. Identify roles played by citizens (examples: voters, jurors, taxpayers, military, protesters, and office-holders).</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1-3</p> <p>4/5 RI 4</p> <p>4/5 RI 7</p> <p>4/5 W 9</p> <p>4/5 SL 1</p> <p>4/5 SL 4</p> <p>4/5 SL 6</p>	<p>NA</p>
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>(Optional) Application 2: Do You Have an Issue?</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.G.1.5. Investigate how the cultural and environmental characteristics of places within the United States change over time.</p> <p>SS.CV.5.6-8.LC; MdC; MC : Apply civic virtues and democratic principles in school and community settings.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 3</p> <p>4/5 RI 4</p> <p>4/5 RI 7</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 4</p> <p>4/5 SL 6</p>	<p>NA</p>
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>(Optional) Extension 1: Voting Rights Timeline</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.G.1.5. Investigate how the cultural and environmental characteristics of places within the United States change over time.</p> <p>SS.H.1.5. Create and use a chronological sequence of related events to compare developments that happened at the same time.</p> <p>SS.H.1.6-8.LC. Classify series of historical events and developments as examples of change and/or continuity.</p>	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 2</p> <p>4/5 RI 3,</p> <p>4/5 RI 4</p> <p>4/5 W.9</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>(Optional) Extension 2: JA My Way</p> <ul style="list-style-type: none"> <li>Explore careers and career paths</li> <li>Create a draft resume or business plan</li> </ul>	<p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.</p>	<p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p> <p>a. Is present and engaged in the workplace</p> <p>b. Demonstrates appropriate use of technology in the workplace</p>	<p>4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.9</p>	<p>NA</p>
<h2>Unit 4 Business Management</h2>				
<p><b>Unit 4: Business Management</b></p> <p><b>Session 1: Business Costs</b></p> <p>Instruction: Quality Businesses</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.4</p>	<p>NA</p>
<p><b>Unit 4: Session 1: Business Costs</b></p> <p>Activity: Calculating Business Costs</p> <ul style="list-style-type: none"> <li>Calculate business expenses.</li> <li>Describe costs associated with operating a business.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: Math 5 NBT 5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 4: Session 1: Business Costs</b></p> <p>(Optional) Application 1: Business Budget</p> <ul style="list-style-type: none"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 1: Business Costs</b></p> <p>(Optional) Application 2: Quality Task Committee</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 4: Session 1: Business Costs</b></p> <p>(Optional) Extension 1: Personal Budget</p> <ul style="list-style-type: none"> <li>Describe the importance of keeping track of personal expenses.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 1: Business Costs</b></p> <p>(Optional) Extension 2: BizBriefs</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2 4/5 SL 4</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 4. Session 2: Setting Prices</b> Instruction: Price, Profit, and Revenue</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: LA 4/5 3.a</p> <p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 2: Setting Prices</b> Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy.</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>a. Integrity</p> <p>1. Demonstrates respect for company time and property</p> <p>b. Demonstrates appropriate use of technology in the workplace</p> <p>2. Accepts responsibility for one’s decisions and actions</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 2: Setting Prices</b> (Optional) Application 1: The Right Price</p> <ul style="list-style-type: none"> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 2: Setting Prices</b> (Optional) Application 2: Business Costs and Profit</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 4: Session 2: Setting Prices</b></p> <p>(Optional) Extension 1: History of Product Pricing</p> <ul style="list-style-type: none"> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <ul style="list-style-type: none"> <li>Follows directions</li> <li>Is open to correction</li> <li>Comprehends written material</li> <li>Effectively explains a process or problem verbally and/or in writing</li> </ul>	<p>4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2 4/5 W 7</p>	<p>NA</p>
<p><b>Unit 4: Session 2: Setting Prices</b></p> <p>(Optional) Extension 2: Friendly Letter</p> <ul style="list-style-type: none"> <li>Create a friendly letter using a template.</li> </ul>	<p>NA</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <ul style="list-style-type: none"> <li>Follows directions</li> <li>Is open to correction</li> <li>Comprehends written material</li> <li>Effectively explains a process or problem verbally and/or in writing</li> </ul>	<p>4/5 W 4 4/5 L 1 4/5 L 2</p>	<p>NA</p>
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>Instruction: Advertising</p> <ul style="list-style-type: none"> <li>Define advertising.</li> <li>Describe characteristics of effective advertising.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <ul style="list-style-type: none"> <li>Follows directions</li> <li>Is open to correction</li> <li>Comprehends written material</li> <li>Effectively explains a process or problem verbally and/or in writing</li> </ul>	<p>4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>Activity: Advertising</p> <ul style="list-style-type: none"> <li>Describe characteristics of effective advertising.</li> <li>Acknowledge how effective teamwork and cooperation enhance business.</li> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>Activity: Preparing for the Visit</p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> <li>Manage their personal finances and time.</li> </ul>	<p>NA</p>	<p>1. Personal Ethic</p> <p>b. Respect</p> <p>i. Works effectively with those who have diverse backgrounds, beliefs, and cultures</p> <p>ii. Exhibits respect for authority</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>(Optional) Application 1: Business Ethics</p> <ul style="list-style-type: none"> <li>Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p>	<p>1. Personal Ethic</p> <p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>(Optional) Application 2: Slogans, Logos, and Jingles</p> <ul style="list-style-type: none"> <li>Describe characteristics of effective advertising.</li> </ul>	<p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>ii. Is open to correction</p> <p>iii. Comprehends written material</p> <p>iv. Effectively explains a process or problem verbally and/or in writing</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>(Optional) Extension 1: Identity Theft</p> <ul style="list-style-type: none"> <li>Identify the meaning of identity theft, and learn how to prevent it.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>iii. Comprehends written material</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>(Optional) Extension 2: Letters to the Editor</p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>ii. Is open to correction</p> <p>iii. Comprehends written material</p> <p>iv. Effectively explains a process or problem verbally and/or in writing</p>	<p>4/5 W 1</p> <p>4/5 W 4</p> <p>4/5 W 5</p> <p>4/5 SL 6</p> <p>4/5 L 1</p> <p>4/5 L 2</p>	<p>NA</p>
<h2>Unit 5: The Visit</h2>				
<p><b>Unit 5: Visit and Debrief</b></p> <p><b>Activity: Schedule and Citizen Checklist</b></p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> <li>Manage their personal finances <b>and time.</b></li> </ul>	<p>NA</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p> <p>ii. Exhibits flexibility and adaptability</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 5: The Visit</b></p> <ul style="list-style-type: none"> <li>Function in their job capacity at JA BizTown.</li> <li>Manage their personal finances and time.</li> <li>Carry out responsibilities of citizenship, such as voting and job responsibilities.</li> </ul>	<p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>2. Work Ethic</p> <p>b. Professionalism</p> <p>i. Maintains a professional demeanor at work</p> <p>1. Demonstrates self-control by maintaining composure and keeping emotions in-check, even in difficult situations</p> <p>2. Exhibits professional appearance by dressing appropriately for the workplace and maintaining personal hygiene</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>CCSS: Math 5 NBT 5</p> <p>n-Q 1-3</p> <p>mathematical Practices</p> <p>1-8</p>
<p><b>Unit 5: Debriefing</b></p> <p>Warm-Up: Reflect</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>3. Communication Skills</p> <p>a. Active Listening</p> <p>i. Listens to and considers other’s viewpoints</p> <p>ii. Maintains open and factual lines of communication appropriate to one’s position</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>
<p><b>Unit 5: Instruction: Team Meeting</b></p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Unit 5:</b> Activity: Bringing It Home</p> <p>Explain circular flow.</p> <ul style="list-style-type: none"> <li>Describe how citizens use financial institutions.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p>	<p>3. Communication Skills</p> <p>a. Active Listening</p> <p>i. Listens to and considers other’s viewpoints</p> <p>ii. Maintains open and factual lines of communication appropriate to one’s position</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>
<p><b>Unit 5:</b> (Optional) Application 1: Rank Your Business Performance</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>ii. Is open to correction</p> <p>iii. Comprehends written material</p> <p>iv. Effectively explains a process or problem verbally and/or in writing</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>
<p><b>Unit 5:</b> (Optional) Application 2: BizQuiz</p> <ul style="list-style-type: none"> <li>Explain circular flow.</li> <li>Describe how citizens use financial institutions.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.</p>	<p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>
<p><b>Unit 5:</b> (Optional) Extension: Business Letter</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>NA</p>	<p>3. Communication Skills</p> <p>b. Clear Communication</p> <p>i. Follows directions</p> <p>ii. Is open to correction</p> <p>iii. Comprehends written material</p> <p>iv. Effectively explains a process or problem verbally and/or in writing</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	<p>NA</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Adventure One: CEO</b></p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Compare potential customers</li> <li>▪ Identify target market</li> <li>▪ Make a strategic decision</li> <li>▪ Identify points in a mission statement</li> <li>▪ Compare applicant resumes</li> <li>▪ Make a budget-based decision</li> <li>▪ Create a letter by making appropriate word choices</li> </ul>	<p>SS.EC.1.4. Explain how profits reward and influence sellers.</p> <p>SS.EC. 2.4. Describe how goods and services are produced using human, natural, and capital resources (e.g. tools and machines).</p> <p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy and around the world</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society</p> <p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p> <p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p> <p>2. Behaves consistently and predictably</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5</p> <p>RI.4.7,10</p> <p>W.4.2b,2d,2e</p> <p>W.4.8</p> <p>SL.4.3</p> <p>L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5</p> <p>RI.5.7,10</p> <p>W.5. 2b,2d,2e</p> <p>W.5.8</p> <p>SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.4</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Adventure Two CFO</b></p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies' services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company's mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Deduct taxes to calculate net pay</li> <li>▪ Determine price of items to make a profit using a formula</li> <li>▪ Compare costs to make budget decisions</li> <li>▪ Read terms and conditions to compare offers</li> <li>▪ Evaluate proposals as part of a decision-making process</li> </ul>	<p>SS.EC.1.4. Explain how profits reward and influence sellers.</p> <p>SS.EC. 2.4. Describe how goods and services are produced using human, natural, and capital resources (e.g. tools and machines).</p> <p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation's economy and around the world</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p> <p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p> <p>2. Behaves consistently and predictably</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5</p> <p>RI.4.7,10</p> <p>W.4.2b,2d,2e</p> <p>W.4.8</p> <p>SL.4.3</p> <p>L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5</p> <p>RI.5.7,10</p> <p>W.5. 2b,2d,2e</p> <p>W.5.8</p> <p>SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.1-2</p> <p>4.nbt.3</p> <p>4.nbt.4-6</p> <p>4.nf.5-6</p> <p>5.nbt.1-2</p> <p>5.nbt.4-5</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Adventure Three: Marketing Director</b></p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Identify an idea for a new product or service</li> <li>▪ Attempt to resolve solutions to customer pain points</li> <li>▪ Identify characteristics of target markets</li> <li>▪ Explore advertising avenues and marketing tools</li> <li>▪ Plan a marketing campaign</li> <li>▪ Compare cost effectiveness of different advertisements</li> <li>▪ Examine fine print on contracts</li> </ul>	<p>S.EC. 2.4. Describe how goods and services are produced using human, natural, and capital resources (e.g. tools and machines).</p> <p>SS.EC.1.4. Explain how profits reward and influence sellers.</p> <p>SS.EC. 2.4. Describe how goods and services are produced using human, natural, and capital resources (e.g. tools and machines).</p> <p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy and around the world</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society</p> <p>SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy</p> <p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p> <p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p> <p>2. Behaves consistently and predictably</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p><b>Grade 4</b> RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b> RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Adventure Four: Sales Manager</b></p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Explore traits that convey good work ethic</li> <li>▪ Compare resumes</li> <li>▪ Use a decision-making process to make hiring decisions</li> <li>▪ Use a problem-solving process to improve customer service</li> </ul>	<p>S.EC. 2.4. Describe how goods and services are produced using human, natural, and capital resources (e.g. tools and machines).</p> <p>SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation’s economy and around the world</p> <p>SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society</p> <p>SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p> <p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p> <p>2. Behaves consistently and predictably</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5</p> <p>RI.4.7,10</p> <p>W.4.2b,2d,2e</p> <p>W.4.8</p> <p>SL.4.3</p> <p>L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5</p> <p>RI.5.7,10</p> <p>W.5. 2b,2d,2e</p> <p>W.5.8</p> <p>SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.1-2</p> <p>4.nbt.3</p> <p>4.nbt.4-6</p> <p>4.nf.5-6</p> <p>5.nbt.1-2</p> <p>5.nbt.4-5</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Adventure Five: Consumer</b></p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define gross pay and net pay and calculate net pay</li> <li>▪ Identify services offered by financial institutions.</li> <li>▪ Explore a bank account application</li> <li>▪ Identify parts of a transaction register</li> <li>▪ Explain the importance of a savings account</li> <li>▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments.</li> <li>▪ Explain how money changes hands when a debit card or electronic payment form is used.</li> <li>▪ Demonstrate use of a transaction register to record a debit purchase.</li> <li>▪ Distinguish between needs and wants</li> <li>▪ Create a budget based on monthly income</li> <li>▪ Use fixed costs and needs to make budget decisions</li> <li>▪ Make shopping decisions based on budget and opportunity cost</li> </ul>	<p>SS.EC.FL.3.4. Analyze how spending choices are influenced by price as well as many other factors (e.g. advertising, peer pressure, options).</p> <p>SS.EC.FL. 4.4. Explain that income can be saved, spent on good and services, or used to pay taxes.</p> <p>SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p> <p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p> <p>2. Behaves consistently and predictably</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p><b>Grade 4</b> RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b> RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Illinois Essential Skills	Common Core ELA	Common Core Math
<p><b>Improving the JA BizTown Community Adventure</b></p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Make decisions based on their understanding of personal freedoms</li> <li>▪ Determine appropriate allocation of tax funds</li> <li>▪ Create policy based on public safety</li> <li>▪ Base voting decisions on candidate policies and promises.</li> </ul>	<p>SS.CV.1.5. Distinguish the responsibilities and powers of government officials at various levels and branches of government and in different times and places.</p> <p>SS.CV.4.5. Explain how policies are developed to address public problems.</p> <p>SS.CV.1.6-8LC. Identify roles played by citizens (examples: voters, jurors, taxpayers, military, protesters, and office-holders).</p> <p>SS.CV.3.6-8.LC, MdC, MC. Compare the means by which individuals and groups change societies, promote the common good, and protect rights.</p> <p>SS.CV.4.6-8.LC: Explain the connection between interests and perspectives, civic virtues, and democratic principles when addressing issues in government and society.</p> <p>SS.CV.5.6-8.LC; MdC; MC : Apply civic virtues and democratic principles in school and community settings.</p> <p>SS.CV.6.6-8.LC. Determine whether specific rules and laws (both actual and proposed) resolve the problems they were meant to address.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p> <p>2. Work Ethic</p> <p>a. Dependability</p> <p>i. Shows up on time and ready to work</p> <p>1. Fulfills obligations, completes assignments, and meets deadlines</p> <p>2. Behaves consistently and predictably</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p><b>Grade 4</b> RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b> RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

# JA Finance Park

Unit Description	Social Studies Standards	Illinois Essential Skills	TN ELA	TN Math
<p><b>Unit 1: Income</b></p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Rate their interests, abilities, and values.</li> <li>Determine work preferences and match them to career choices</li> <li>Define taxes and explain their purpose and impact on income</li> <li>Figure net monthly income</li> </ul>	<p>SS.IS.1.6-8. Create essential questions to help guide inquiry about a topic.</p> <p>SS.IS.2.6-8. Ask essential and focusing questions that will lead to independent research.</p> <p>SS.IS.6.6-8.LC. Construct arguments using claims and evidence from multiple sources, while acknowledging their strengths and</p> <p>SS.EC.1.6-8.MdC. Explain how external benefits and costs influence choices.</p>	<p>1. Personal Ethic</p> <p>a. Integrity</p> <p>i. Treats others with honesty, fairness, and respect</p> <p>1. Demonstrates respect for company time and property</p> <p>a. Is present and engaged in the workplace</p> <p>b. Demonstrates appropriate use of technology in the workplace</p> <p>2. Accepts responsibility for one’s decisions and actions</p> <p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p> <p>ii. Exhibits flexibility and adaptability</p>	<p><b>Grade 6</b></p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b></p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the benefits of saving a portion of income for future use</li> <li>Explain short- and long-term saving options</li> <li>Explain some of the advantages and disadvantages of various saving and investing options</li> <li>Assess personal risk and risk management</li> </ul>	<p>SS.EC.2.6-8.MdC. Describe the roles of institutions, such as corporations, non-profits, and labor unions in a market economy.</p> <p>SS.EC.FL.2.6-8.MdC. Explain the correlation between investors, investment options (and associated risks), and income/wealth.</p>	<p><b>Pace</b></p> <p>Be exposed to a financial literacy unit in a course or workshop.</p> <p>1. Personal Ethic</p> <p>b. Respect</p> <p>i. Works effectively with those who have diverse backgrounds, beliefs, and cultures</p> <p>ii. Exhibits respect for authority</p> <p>1. Personal Ethic</p> <p>c. Perseverance</p> <p>i. Stays on task when provided with strategies for overcoming barriers</p>	<p><b>Grade 6</b></p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b></p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

# JA Finance Park

Unit Description	Social Studies Standards	Illinois Essential Skills	TN ELA	TN Math
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide</li> <li>▪ Examine debit and credit cards and their use</li> <li>▪ Explain the benefits and common pitfalls of credit cards</li> <li>▪ Explain the benefits of debit cards</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money</li> </ul>	<p>SS.EC.2.6-8.MdC. Describe the roles of institutions, such as corporations, non-profits, and labor unions in a market economy.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p> <p>ii. Exhibits flexibility and adaptability</p> <p>iii. Takes direction and correction willingly</p>	<p><b>Grade 6</b> SL.6.1 SL.6.2</p> <p><b>Grades 9-10</b> L.9-10.1 L.9-10.4</p> <p><b>Grades 11-12</b> SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> RP.7.R2.b NS.7.3 SP.7.5</p> <p><b>Grade 8</b> G.8 SP.8.2</p>

# JA Finance Park

Unit Description	Social Studies Standards	Illinois Essential Skills	TN ELA	TN Math
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Compare teen and adult spending patterns</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Relate the need to save money to meet goals</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>SS.EC.FL.1.6-8.MdC. Identify how people choose to buy goods and services while still maintaining a budget based on income, taxes, savings, and fixed and variable interest rates.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p> <p>ii. Exhibits flexibility and adaptability</p> <p>iii. Takes direction and correction willingly</p> <p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p><b>Grade 6</b></p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Reflect on their simulation experience</li> </ul>	<p>SS.IS.6.6-8.LC. Construct arguments using claims and evidence from multiple sources, while acknowledging their strengths and SS.EC.1.6-8.MdC. Explain how external benefits and costs influence choices.</p> <p>SS.EC.FL.1.6-8.MdC. Identify how people choose to buy goods and services while still maintaining a budget based on income, taxes, savings, and fixed and variable interest rates.</p> <p>SS.EC.2.6-8.MdC. Describe the roles of institutions, such as corporations, non-profits, and labor unions in a market economy.</p>	<p>1. Personal Ethic</p> <p>d. Positive attitude</p> <p>i. Cooperates in a pleasant and polite manner with clients, coworkers, and supervisors</p> <p>ii. Exhibits flexibility and adaptability</p> <p>iii. Takes direction and correction willingly</p> <p>4. Team Work</p> <p>a. Critical Thinking</p> <p>i. Demonstrates sound decision making</p> <p>ii. Exhibits problem solving skills</p>	<p><b>Grade 6</b></p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p><b>Grade 7</b></p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p><b>Grade 8</b></p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p><b>Grades 9-10</b></p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

# JA Finance Park PBL

Unit Description	Personal Finance Standards	Illinois Workplace Skills Standards	Common Core ELA
<p><b>Unit 1: Income</b></p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul>	<p>SS.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p>	<p>A1 Match interest to employment area.</p> <p>A3 Match attitudes to job area.</p> <p>A4 Match personality type to job area.</p> <p>A5 Match physical capabilities to job area</p> <p>A6 Identify career information from counseling sources.</p> <p>E1 Describe responsibilities of employee.</p>	<p>Grades 9-10 RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of savings options and investment vehicles</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>SS.EC.FL.3.9-12. Explain how time, interest rates, and inflation influence saving patterns over a lifetime.</p> <p>SS.EC.FL.5.9-12. Evaluate risks and rates of return of diversified investments.</p> <p>SS.EC.FL.6.9-12. Analyze the costs and benefits of insurance, including the influences of an individual's</p>	<p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p> <p>H5 Set priorities.</p> <p>H6 Select and implement a solution to a problem.</p> <p>J3 Assume responsibility for decisions and actions.</p>	<p>Grades 9-10 RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>

# JA Finance Park PBL

Unit Description	Personal Finance Standards	Illinois Workplace Skills Standards	Common Core ELA
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>	<p>SS.EC.FL.4.9-12. Analyze costs and benefits of different credit and payment options for goods and services, the role of lenders, and interest.</p>	<p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p> <p>H5 Set priorities.</p> <p>H6 Select and implement a solution to a problem.</p> <p>J3 Assume responsibility for decisions and actions.</p>	<p>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>
<p><b>Unit 4: Budget+</b></p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>SS.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p> <p>SS.EC.FL.3.9-12. Explain how time, interest rates, and inflation influence saving patterns over a lifetime.</p>	<p>D1 Communicate orally with others.</p> <p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p> <p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>	<p>Grades 9-10 RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

# JA Finance Park PBL

Unit Description	Personal Finance Standards	Illinois Workplace Skills Standards	Common Core ELA
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul>	<p>SS.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>D1 Communicate orally with others.</p> <p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p> <p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p> <p>J3 Assume responsibility for decisions and actions.</p> <p>M1 Identify style of leadership used in teamwork.</p> <p>M2 Work with team members.</p> <p>M3 Complete a team task.</p>	<p>Grades 9-10</p> <p>RI .9–10.1,4,8</p> <p>W. 9-10. 1</p> <p>W. 9-10.4-9</p> <p>SL. 9-10. 1</p> <p>SL.9-10.4-6</p> <p>L.9-10. 1-6</p> <p>Grades 11-12</p> <p>RI .11-12.1,4,8</p> <p>W.11-12.1</p> <p>W. 11-12.4-9</p> <p>SL.11-12. 1</p> <p>SL.11-12.4-6</p> <p>L.11-12. 1-6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Illinois Workplace Skills Standards	Common Core ELA
<p><b>Theme 1: Employment and Income</b> <b>Foundation 1 Career Cluster</b></p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Examine careers and corresponding career clusters.</li> <li>▪ Apply interests and skills to specific career clusters.</li> <li>▪ Research possible careers within a chosen career cluster.</li> <li>▪ Analyze how interests and skills may relate to a specific career cluster.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p>	<p>A1 Match interest to employment area.</p> <p>A3 Match attitudes to job area.</p> <p>A4 Match personality type to job area.</p> <p>A5 Match physical capabilities to job area</p> <p>A6 Identify career information from counseling sources.</p> <p>E1 Describe responsibilities of employee.</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p><b>Theme 1 Foundation 2 Net Income</b></p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the difference between gross pay and net pay.</li> <li>▪ Identify the components on an earnings statement (pay stub) that affect net income.</li> <li>▪ Calculate net monthly income after removing taxes, benefits, and other deductions.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p>	<p>E1 Describe responsibilities of employee.</p> <p>E2 Describe responsibilities of employer or management.</p>	<p>Grades 9-10 9-10.RV.1 9-10.RV.3.2 9-10.SL.1</p> <p>Grades 11-12 11-12.RV.1 11-12.RV.3.2 11-12.SL.1</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Illinois Workplace Skills Standards	Common Core ELA
<p><b>Theme 2: Employment and Education</b></p> <p><b>The Value of Education</b></p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the benefits of postsecondary education, including trade schools and military service.</li> <li>Identify the income projection for a variety of careers.</li> <li>Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</li> </ul>	<p>S.EC.1.9-12. Analyze how scarcity and incentives influence choices to consume or produce for different individuals and groups</p> <p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p>	<p>A6 Identify career information from counseling sources.</p> <p>D1 Communicate orally with others.</p> <p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p>	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1-</p>
<p><b>Theme 3: Financial Responsibility and Decision Making</b></p> <p><b>Financial Decision Making</b></p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use rational and considered decision-making steps to select financial goals and priorities.</li> <li>Explain how decisions made today can impact the future</li> </ul>	<p>S.EC.1.9-12. Analyze how scarcity and incentives influence choices to consume or produce for different individuals and groups.</p> <p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p> <p>H5 Set priorities.</p> <p>H6 Select and implement a solution to a problem.</p> <p>J3 Assume responsibility for decisions and actions.</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Illinois Workplace Skills Standards	Common Core ELA
<p><b>Theme 4: Planning and Money Management</b></p> <p><b>Next-Level Budgeting</b></p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize some of the reasons why people might spend more than they earn.</li> <li>▪ Identify and use parts of a budget.</li> <li>▪ List the long-term effects of overspending.</li> </ul>	<p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>D1 Communicate orally with others.</p> <p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p> <p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<p><b>Theme 5: Risk Management and Insurance</b></p> <p><b>Insurance</b></p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize strategies for managing risk.</li> <li>▪ List the benefits of having insurance for risk management.</li> <li>▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</li> <li>▪ Compare insurance policies.</li> </ul>	<p>S.EC.FL.6.9-12. Analyze the costs and benefits of insurance, including the influences of an individual’s characteristics and behavior.</p>	<p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Illinois Workplace Skills Standards	Common Core ELA
<p><b>Theme 6: Investing</b></p> <p><b>Investing for the Future</b></p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize different investment options.</li> <li>Compare the benefits and risks of various investment options.</li> <li>Create a diversified investment portfolio that maximizes profit</li> </ul>	<p>S.EC.FL.3.9-12. Explain how time, interest rates, and inflation influence saving patterns over a lifetime.</p> <p>S.EC.FL.5.9-12. Evaluate risks and rates of return of diversified investments.</p>	<p>D1 Communicate orally with others.</p> <p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p> <p>M1 Identify style of leadership used in teamwork.</p> <p>M2 Work with team members.</p> <p>M3 Complete a team task.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>
<p><b>Theme 7: Simulation and Debrief</b></p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify key learnings from the JA Finance Park simulation.</li> <li>Analyze and apply lessons learned to future career and money management goals.</li> </ul>	<p>S.EC.1.9-12. Analyze how scarcity and incentives influence choices to consume or produce for different individuals and groups.</p> <p>.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p> <p>S.EC.FL.6.9-12. Analyze the costs and benefits of insurance, including the influences of an individual’s characteristics and behavior.</p> <p>S.EC.FL.3.9-12. Explain how time, interest rates, and inflation influence saving patterns over a lifetime</p>	<p>D1 Communicate orally with others.</p> <p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p> <p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p> <p>J3 Assume responsibility for decisions and actions.</p> <p>M1 Identify style of leadership used in teamwork.</p> <p>M2 Work with team members.</p> <p>M3 Complete a team task.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Illinois Workplace Skills Standards
<b>Theme One: Employment and Income</b>			
<p><b>Entrepreneurial Strengths and Talents</b></p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the characteristics of a successful entrepreneur.</li> <li>Examine personal entrepreneurial qualifications and characteristics.</li> <li>Develop a plan for building entrepreneurial skills.</li> </ul>	<p>S.EC.1.9-12. Analyze how scarcity and incentives influence choices to consume or produce for different individuals and groups</p> <p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p>	<p>A1 Match interest to employment area.</p> <p>A3 Match attitudes to job area.</p> <p>A4 Match personality type to job area.</p>
<p><b>Job Loss</b></p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</li> <li>Develop a plan for preparing for job loss.</li> <li>Identify professional development and job retraining opportunities to help when job loss happens.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p>	<p>G6 Recognize need to change or quit a job.</p>
<p><b>My Work Values and Responsibilities</b></p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</li> <li>Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p>	<p>F2 Identify positive behavior.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Illinois Workplace Skills Standards
<p><b>The IRS W-4 Form</b></p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the purpose of the W-4 form.</li> <li>Examine the employee sections of the W-4 form</li> </ul>	<p>S.EC.7.9-12. Describe how government policies are influenced by and impact a variety of stakeholders.</p>	<p>J9 Apply ethical reasoning.</p>
<p><b>Theme Two: Employment and Education</b></p>			
<p><b>Applying for Financial Aid with FAFSA</b></p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the rationale for completing the FAFSA form.</li> <li>Identify the resources and information required for the FAFSA form.</li> <li>Develop an action plan for completing the FAFSA form.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p> <p>S.EC.7.9-12. Describe how government policies are influenced by and impact a variety of stakeholders.</p>	<p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p>
<p><b>Career Decisions</b></p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use a process to develop a career plan.</li> <li>Identify career choices that match interests and abilities</li> <li>Develop a SMART goal to help achieve a chosen career.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p>	<p>A1 Match interest to employment area.</p> <p>A3 Match attitudes to job area.</p> <p>A4 Match personality type to job area.</p> <p>A2 Identify [short-term] work goals.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Illinois Workplace Skills Standards
<p><b>Grades Count!</b></p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions.</li> <li>▪ Calculate a possible GPA based on potential new courses.</li> <li>▪ List the positive steps they can take to be successful with potential new courses</li> </ul>	<p>NA</p>	<p>F2 Identify positive behavior.</p>
<p><b>Interpreting a Financial Aid Award Letter</b></p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the options available upon receiving a financial aid award letter.</li> <li>▪ Analyze the parts of a financial aid award letter.</li> <li>▪ Identify effective strategies for negotiating additional financial aid.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p> <p>S.EC.7.9-12. Describe how government policies are influenced by and impact a variety of stakeholders.</p>	<p>C2 Accept or reject [employment ] offer.</p>
<p><b>Paying for Postsecondary Education</b></p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify a savings goal and plan.</li> <li>▪ Contrast grants and scholarships with student loans.</li> <li>▪ Explain the responsibilities associated with student loan debt.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p> <p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Illinois Workplace Skills Standards
<b>Theme Three: Financial Responsibility and Decision Making</b>			
<p><b>Buying Your First Car</b></p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare benefits of buying and leasing a car.</li> <li>▪ Identify costs associated with buying and owning a car.</li> <li>▪ Explain benefits of buying new and used cars.</li> <li>▪ Analyze costs and features of several vehicles to identify the best car for one’s needs.</li> </ul>	<p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p> <p>S.EC.FL.6.9-12. Analyze the costs and benefits of insurance, including the influences of an individual’s characteristics and behavior.</p>	<p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p>
<p><b>Cost of Living</b></p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare cost of living in different states.</li> <li>▪ Discover the different median wage for different states and occupations.</li> <li>▪ Make a four-step plan for the future.</li> </ul>	<p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p> <p>B6 Evaluate job opportunities.</p> <p>A2 Identify [short-term] work goals.</p>
<p><b>My Financial Future and Debt</b></p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the effects of late or missed payments.</li> <li>▪ Explain the effect of debts on a person’s net worth.</li> <li>▪ Distinguish between good use and misuse of credit cards.</li> </ul>	<p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p> <p>SS.EC.FL.4.9-12. Analyze costs and benefits of different credit and payment options for goods and services, the role of lenders, and interest.</p>	<p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p>
<p><b>Philanthropy</b></p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the difference between philanthropy and charity.</li> <li>▪ Express how society benefits when others donate money for worthy causes.</li> <li>▪ Evaluate how philanthropy fits within a personal financial plan.</li> <li>▪ Clarify how charitable giving may have tax benefits.</li> </ul>	<p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>F6 Identify how to treat people with respect.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Illinois Workplace Skills Standards
<p><b>Planning for Financial Success</b></p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the steps for financial goal planning.</li> <li>Identify a financial goal and develop a plan to reach it.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p> <p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>A2 Identify [short-term] work goals.</p>
<p><b>Sales and Property Taxes</b></p> <p>Students determine the impact taxes have on financial decision making.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain what taxes are used for.</li> <li>Recognize different types of taxes.</li> <li>Analyze the impact of taxes on financial decisions, such as buying a car or a home.</li> </ul>	<p>S.EC.7.9-12. Describe how government policies are influenced by and impact a variety of stakeholders.</p>	<p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p>
<p><b>Theme Four: Planning and Money Management</b></p>			
<p><b>A World Without Cash</b></p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explore different payment types, and classify the pros and cons of using payment apps.</li> <li>Identify potential security issues with using payment apps.</li> <li>Analyze how to use a payment app to manage spending.</li> </ul>	<p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>
<p><b>Extracurricular Expenses</b></p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Outline a short-term financial goal for how to save for extracurricular expenses.</li> <li>Generate a personal budget to achieve the goal</li> </ul>	<p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Illinois Workplace Skills Standards
<p><b>Unexpected Expenses</b></p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Evaluate if an emergency fund should be used for different emergency scenarios.</li> <li>Create an emergency fund savings plan for an emergency.</li> <li>Analyze how saving for an emergency fund can impact a monthly budget.</li> </ul>	<p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>H1 Identify the problem</p> <p>H2 Identify solutions to a problem and their impact.</p> <p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>
<p><b>Theme Five: Risk Management and Insurance</b></p>			
<p><b>Auto Insurance</b></p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Differentiate among the main types of auto insurance coverage.</li> <li>Identify ways to mitigate risk to help keep auto insurance costs down.</li> </ul>	<p>NA</p>	<p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>
<p><b>Mortgages</b></p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the expenses associated with taking out a mortgage.</li> <li>Differentiate among different types of mortgages.</li> </ul>	<p>S.EC.FL.3.9-12. Explain how time, interest rates, and inflation influence saving patterns over a lifetime.</p>	<p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Illinois Workplace Skills Standards
<b>Theme 6: Investing</b>			
<p><b>Purchasing Stocks</b></p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize basic principles of investing in stocks.</li> <li>Identify factors that affect stocks and the stock market.</li> <li>List strategies for smart investing.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p> <p>S.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.</p>	<p>H3 Employ reasoning skills.</p> <p>H4 Evaluate options.</p>
<p><b>Investing for Retirement</b></p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the benefits of funding retirement early.</li> <li>Compare features and benefits of retirement plans, including 401(k)s and IRAs.</li> </ul>	<p>S.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.</p> <p>S.EC.FL.3.9-12. Explain how time, interest rates, and inflation influence saving patterns over a lifetime.</p> <p>S.EC.FL.5.9-12. Evaluate risks and rates of return of diversified investments.</p>	<p>D4 Following written directions.</p> <p>D5 Ask questions about tasks.</p>