A Correlation:

Kentucky

Academic Standards and Junior Achievement High School Programs



Updated August 2025

Kentucky Academic Standards for <u>Career Studies and Financial Literacy</u>
Kentucky Academic Standards for <u>Mathematics</u>
Kentucky Academic Standards for <u>Reading and Writing</u>
Kentucky Academic Standards for <u>Social Studies</u>

Junior Achievement USA 12320 Oracle Blvd. Ste 310 Colorado Springs, CO 80921

Overview

Junior Achievement (JA) programs offer a multidisciplinary approach that connects learning across social studies disciplines, such as economics, geography, history, government, and civics, while incorporating mathematical concepts and reasoning and language arts skills. By design, all JA learning experiences incorporate grade level reading, speaking, and listening skills. Many programs at the High School grade level also offer opportunities to do research, use technology for writing and responding, and practice presentation skills, all while supporting the JA Pillars of Financial Literacy, Work and Career Readiness, and Entrepreneurship.

In this document, JA learning experiences are correlated to Kentucky Academic Standards for Career Studies and Financial Literacy, Mathematics Reading and Writing, and Social Studies. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed. Alternate delivery methods, such as remote digital delivery and student self-guided options, 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 High School Classroom Learning Experiences

JA All About Cars® allows students to consider their needs and wants for their first automobile.

<u>JA Be Entrepreneurial® (modular)</u> is a reimagined, modular program that teaches students about the mindset and skills needed for success by aspiring entrepreneurs and innovators.

- <u>JA Creative Problem Solving</u> module: students learn and apply design thinking, an innovative problem solving process used by entrepreneurs, and intrapreneurs.
- <u>JA Think Like An Entrepreneur</u> module: students learn about the characteristics of entrepreneurs, analyze profiles of real-world entrepreneurs, conduct a self-assessment, and develop a personal action plan.
- JA Be Entrepreneurial Rapid Business Planning® module: students learn how to implement a lean business plan.

JA Career Exploration Fair® is an event during which students learn about a range of career options across multiple career clusters.

<u>JA Career Speaker Series®</u> brings a volunteer guest speaker into the classroom to share information about his or her career, work, and education experience.

JA Career Success® introduces high school students to the workplace as interns of a fictional company, Orbit Boom. They participate in realistic work experiences in multiple departments and concentrate on soft skills and business best practices in the context of realistic scenarios and assignments through both digital and in-class implementation and optional self-guided modules.

<u>JA Company Program® 2.0</u> empowers high school students to fill a need or solve a problem in their community and teaches them practical skills required to conceptualize, capitalize, and manage their own business venture.

<u>JA Company Program® Pop Up</u> teaches students how to plan, launch, and operate their own business venture within a structured, guided experience. Throughout the start-up process, students collaborate, make crucial business decisions, practice communication skills, and develop entrepreneurial knowledge and skills. (Grades 6-12)

<u>JA Excellence Through Ethics</u> affords students the opportunity to learn the importance of ethics and ethical decision-making and how ethical and unethical choices affect everyone in a community.

<u>JA High School Heroes®</u> provides leadership development opportunities to high school students who deliver JA programs in elementary schools.



<u>JA Inspire® Advanced</u> is more than a career fair; it brings together the business community and local schools and is designed to help launch students into their futures: high school, college, and careers beyond. Within the virtual experience, students attend webinars and presentations, explore career booths, and interact with career speakers.

<u>JA It's My Job® (Soft Skills)</u> will help students understand the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters.

<u>JA Job Shadow</u>® is a comprehensive experience that helps students design an individualized career path. Supporting blended as well as self-guided activities, JA Job Shadow provides a design-thinking structure for career exploration.

<u>JA Launch Lesson®</u> is a point-of-entry program delivered by community entrepreneurs. Students gain firsthand knowledge about starting a business and the entrepreneurial journey.

<u>JA Personal Finance® 2.0</u> allows students to experience the interrelationship between today's financial decisions and future financial freedom.

<u>JA Take Stock in Your Future</u> helps students discover the benefits and challenges of investing in the stock market as part of a broader, long-term investment strategy and the risks and rewards of trading.

<u>JA Titan®</u> is a simulation-based program in which high school students compete as business CEOs in the phone industry, experiencing firsthand how an organization makes decisions.



JA All About Cars®

Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session One: All About Cars	ESSENTIAL SKILLS	ECONOMICS	Reading Informational Text
Students will begin to consider their needs and wants for their first automobile. They will complete a	Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems.	HS.E.MA.5 Assess how interest rates influence borrowing and investing.	RI.9-10.4 RI.11-12.4
automobile. They will complete a self-assessment to identify factors that could affect their car choices and then prioritize their needs and wants. Students will learn about different ways to pay for a car and compare the costs of buying versus	Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).		Language L.9-10.5 L.11-12.5 Mathematical Practices
leasing. Students will decide whether buying or leasing a car is the best option for them, and they will search for cars that meet their	FINANCIAL LITERACY Decision Making & Money Management		MP.1. Make sense of problems and persevere in solving them.
needs and budget. Students will: Assess their driving needs Prioritize the car features that best meet their needs Compare the advantages of buying versus leasing a car Identify a car that meets their driving needs	 FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. c. Analyze the opportunity costs of short and long-term financial decisions. FL.H.10 Identify the components of a personal budgeting process: a. Align goals with desired lifestyle expectations. b. Develop a budget based on calculated income. 		MP.5. Use appropriate tools strategically.
	f. Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing.		



JA Be Entrepreneurial Creative Problem Solving®

Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session One: Identifying the Problem Students are oriented to problem/ solution thinking practices and introduced to the Design Thinking process of creative problem solving. They explore the first step (Empathize) that teaches them to look at problems as human-centered, from the customer's perspective. Students will: Describe how brainstorming several ideas and then picking the best options will lead to creative problem solving. Describe the Design Thinking model and the steps involved in the process. Describe the advantages of applying the Design Thinking model to new ideas or problem solving. Describe the Empathize step in the Design Thinking model. Demonstrate how an empathy map can be used to identify a user's needs.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.5 L.11-12.5
Session Two: Exploring Solutions Students focus on the second and third steps of the Design Thinking process (Define and Ideate). They summarize the root cause of the issue in a problem statement and then use brainstorming techniques to generate viable ideas as solutions. Students will: Describe the Define step in the Design Thinking model. Demonstrate how to write a short, clear problem statement that reflects the problem to be solved. Describe the Ideate step in the Design Thinking model.	Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.	HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole.	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Apply ideation methods by brainstorming ideas in a fast-paced activity.	Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.		
Session Three: Prototyping the Solution Students use rapid prototyping techniques to create an inexpensive model of their solution for customer review and feedback. This process teaches the importance of keeping customers involved in the process without large investments of time or money. Students will: Describe the Prototype step in the Design Thinking model. Construct a prototype based on a problem statement and a brainstormed solution to the problem.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.	ECONOMICS HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole.	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session Four: Testing the Solution	ESSENTIAL SKILLS	ECONOMICS	Reading Informational
Students devise testing plans to validate the design and function of their prototyped ideas with customer participants. User testing emphasizes the importance of ongoing improvement cycles in the Design Thinking model. Students will: Define the Test step in the Design Thinking model. Develop a testing plan for a given product and target audience.	Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.	HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics. HS.E.I.CC.3 Engage in disciplinary thinking and apply appropriate evidence to propose a solution or design an action plan relevant to compelling and/or supporting questions in economics.	Text RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7
Session Five: Applying Design Thinking (Optional, Self-Guided)	ESSENTIAL SKILLS	ECONOMICS	Reading Informational
Students complete a cumulative Design Thinking project to demonstrate comprehension and execution of the creative problem-solving process.	Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence	HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.MI.4 Compare the roles	Text RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7
Use the Design Thinking model to create a solution to an identified problem. Produce an artifact for each step of the Design Thinking process to demonstrate their	ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior.	of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and	Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 C.9-10.6
work.	25.1.10 Model off task beliavior.	respect diverse opinions	C.9-10.6 C.11-12.6



Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).	in economics. HS.E.I.CC.3 Engage in disciplinary thinking and apply appropriate evidence to propose a solution or design an action plan relevant to compelling and/or supporting questions.	Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5
	Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.		
	Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.		
	CAREERS		
	Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.		
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		



JA Be Entrepreneurial Think Like an Entrepreneur®

Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session One: Developing a Mindset This session introduces entrepreneurship and provides ideas from an entrepreneur's perspective. Students explore the benefits of a growth mindset in daily life as well as intrapreneurial and entrepreneurial aspirations, and then they learn about the characteristics that help develop an entrepreneurial mindset that creates value in their daily lives. Students will: Define entrepreneurship and some key qualities of entrepreneurs. Differentiate the important components of a positive, growth mindset from a fixed mindset as a foundation of entrepreneurship. Describe the advantages in life of embracing a growth mindset. Define the entrepreneurial mindset. Describe the key characteristics of a successful entrepreneur's mindset.	Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	Economics HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5
Session Two: Assessing Entrepreneurial Potential Students demonstrate their understanding of the entrepreneurial characteristics by identifying prevalent skills in scenarios. Students complete an introspective personal assessment about their entrepreneurial potential. Students will: Analyze the characteristics of the entrepreneurial mindset. Evaluate personal entrepreneurial strengths and areas for refinement using an entrepreneurial potential self-assessment.	Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	Economics HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Description	KY Academic Standards for Career Studies and	KY Academic Standards	KY Reading, Writing and
	Financial Literacy	for Social Studies	Mathematics
	CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Session Three: Creating an Entrepreneurial Action Plan (Optional, Self-Guided) Students craft a personal action plan to start thinking like an entrepreneur in their daily life and career aspirations. Students will: Evaluate the results of the entrepreneurial mindset self-assessment. Develop a personal action plan that includes goal setting to strengthen aspects of an entrepreneurial mindset.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	ECONOMICS HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.I.CC.3 Engage in disciplinary thinking and apply appropriate evidence to propose a solution or design an action plan relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.5 L.11-12.5



JA Be Entrepreneurial Rapid Business Planning®

Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session One: Planning with the Customer in Mind Students are introduced to lean business planning and focus on the customer-focused segments of the Lean Canvas. They identify customer segments, the problem to be solved, and the intended solution. Students will: Identify the purpose of a business plan. Describe the key elements of the lean business plan model. State the problem to be solved in the Lean Canvas as a customer-centered problem statement. Identify the customers in the target audience for the proposed product or service. Identify the solution that answers the problem statement.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	Economics HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.5 L.11-12.5
Session Two: Summarizing the Customer Elements Students learn about customer communication channels and the most effective practices for reaching their customers. Then, they practice completing the customer elements of the lean	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.	ECONOMICS HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.I.CC.1 Engage in civil discussion, reach consensus when	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7



Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
business plan using an original or supplied idea. Students will: Define channels as they relate to business planning Differentiate uses of each channel based on situations/context Practice the lean business planning process by applying information to the Problem, Customer Segments, Solution, and Channels sections of the Lean Canvas.	ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics. HS.E.I.CC.3 Engage in disciplinary thinking and apply appropriate evidence to propose a solution or design an action plan relevant to compelling and/or supporting questions in economics.	Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 C.9-10.6 C.11-12.6 Language L.9-10.1 L.11-12.2 L.9-10.5 L.11-12.5
Session Three: Formulating the Finances Students focus on financial elements of the Lean Canvas, including cost structure, pricing, and revenue streams. Then, they identify what metrics are key to gauge the performance and health of the venture. Students will: Identify the cost structure for a product/service by listing associated fixed and variable costs. Determine the appropriate price for a product/service given data about the associated costs, breakeven point, and desired profitability. Recognize the revenue streams that will generate profitability for a product or service.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.	ECONOMICS HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs. HS.E.IC.3 Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular situation. HS.E.I.CC.1 Engage in civil discussion, reach consensus when	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.5 L.11-12.5



Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Explain how key metrics help determine the success of a product/service and impact the business decisions made about it.	ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. SFL.H.9 Apply a formal decision-making model to make financial decisions Money & The Economy FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of	appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics. HS.E.I.CC.3 Engage in disciplinary thinking and apply appropriate evidence to propose a solution or design an action plan relevant to compelling and/or supporting questions in economics.	Mathematical Practice MP.1. Make sense of problems and persevere in solving them. MP.3. Construct viable arguments and critique reasoning of others. MP.5 Use appropriate tools strategically.
Session Four: Conveying the Business's Value Students identify the business's unique value and competitive advantage to convey its "edge." Then, they practice writing compelling unique value proposition (UVP) statements and identifying the business's competitive advantage. Students will: Describe the process used to convey the unique value proposition of a business idea. Identify what competitive (or unfair) advantage is as it relates to a lean business plan.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	ECONOMICS HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics. HS.E.I.CC.3 Engage in disciplinary thinking and apply appropriate evidence to propose a solution or design an action plan relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions.		
Session Five: Completing and Testing the Lean Business Plan Students practice completing the marketing and financial elements of the lean business plan using an original or supplied idea. Then, they review the importance of testing the business plan for ongoing refinement. Students will: Practice the lean business planning process by applying information to the Cost Structure, Revenue Streams, Key Metrics, Unique Value Proposition, and Competitive (Unfair) Advantage sections of the Lean Canvas Describe the importance of testing and validating the assumptions and ideas that frame a business plan	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community	ECONOMICS HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics. HS.E.I.CC.3 Engage in disciplinary thinking and apply appropriate evidence to propose a solution or design an action plan relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5 Mathematical Practice MP.1. Make sense of problems and persevere in solving them. MP.3. Construct viable arguments and critique reasoning of



Session Description	KY Academic Standards for Career Studies and	KY Academic Standards	KY Reading, Writing and
,	Financial Literacy	for Social Studies	Mathematics
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. SFL.H.9 Apply a formal decision-making model to make financial decisions		MP.5 Use appropriate tools strategically.
Session Six: Developing a Lean Business Plan (Optional, Self-Guided) Students construct a lean business plan with an original idea using the Lean Canvas to demonstrate comprehension and execution of business planning. Students will: Produce a lean business plan in the Lean Canvas template using the identified problem or a startup business idea	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. SFL.H.9 Apply a formal decision-making model to make financial decisions	HS.E.I.Q.1 Generate compelling questions to frame thinking, inquiry and/or understanding of key economic concepts. HS.E.I.CC.3 Engage in disciplinary thinking and apply appropriate evidence to propose a solution or design an action plan relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5 Mathematical Practice MP.1. Make sense of problems and persevere in solving them. MP.3. Construct viable arguments and critique reasoning of others. MP.5 Use appropriate tools strategically.



JA Career Exploration Fair®

Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session One: Before the Fair In the pre-fair session, students assess their abilities, interests, work preferences, and values in preparation for the JA Career Exploration Fair. Students will: Define careers. Differentiate among abilities, interests, work preferences, and values. Identify their personal characteristics.	Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.14 Model self-control in all situations. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. C.H.8 Research and predict additional requirements/training that would create opportunities of growth within the career/field. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.5 C.11-12.5 C.9-10.6 C.11-12.6 Language L.9-10.5 L.11-12.5
Session Two: Day of the Fair During the JA Career Exploration Fair, students engage with volunteers and learn more about different businesses and jobs. Students will: Relate the impact of personal interests and abilities on career choice. Investigate a variety of careers and the skills, educational preparation, training, and personal qualities needed for those careers.	Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.12 Propose appropriate attire for various situations. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations.		Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.3 L.9-10.5 L.11-12.5



Session Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
 Examine how school skills apply to career paths. Explain the importance of staying in school and graduating high school. 	CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. C.H.8 Research and predict additional requirements/training that would create opportunities of growth within the career/field. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Session Three: After the Fair In the post-fair session, students will reflect on their JA Career Exploration Fair experiences. Students will: Identify a future career goal. Create a personal action plan.	ESSENTIAL SKILLS Diligence ES.H.4 Outline and examine goals and priorities necessary to complete tasks. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.		Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 C.9-10.6 C.11-12.6 Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



Session Description	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards	Writing and
	Financial Literacy	for Social Studies	Mathematics
	C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. C.H.8 Research and predict additional requirements/training that would create opportunities of growth within the career/field. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		



JA Career Speaker Series®

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session One: Before the Event Students research the visiting career speaker and his or her company, and prepare questions for the speaker event. Students will: Identify skills and interests. Recognize Career Clusters. Recall future high-demand occupations.	Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. C.H.8 Research and predict additional requirements/training that would create opportunities of growth within the career/field.	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.5 C.11-12.5 C.9-10.6 C.11-12.6 Language L.9-10.5 L.11-12.5
Session Two: During the Event Students learn about the guest speaker's job experiences and stories, ask questions, and take notes. Students will: Practice active listening skills. Equate job responsibilities with skills and interests.	ESSENTIAL SKILLS Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.14 Model self-control in all situations. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. C.H.8 Research and predict additional requirements/training that would create opportunities of growth within the career/field.	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Session Three: After the Event Students reflect on what they learned during their preparation and the speaker event. Students will: Recognize Career Clusters	Diligence ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. C.H.8 Research and predict additional requirements/training that would create opportunities of growth within the career/field. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA NA	Composition C.9-10.3 C.11-12.3 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



JA Career Success®

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session One: Welcome to the Workplace Students begin their journey through this scenario-based program as interns at a multinational software company, Orbit Boom. In this session's scenario they report to Human Resources, are introduced to the company's organizational structure and departments, receive an employee handbook and company overview, and set goals related to securing a job with the company. Students work on soft skills related to organizational awareness and goal setting. This session introduces students to a new work environment, reveals the value of an employee handbook for new employees, and stresses the importance of setting goals in a work environment by developing SMART goals. Students: Examine a company's organizational hierarchy and cultural norms to adapt to the specific business environment. Establish SMART performance goals that align with the company's key success factors.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA .	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5
Session Two: Workplace Decision Making Students apply a decision making model to make an informed decision. The process includes identifying credible research sources, analyzing data, and narrowing down choices based on the company's business requirements. They communicate their decision in a persuasive manner.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks.	HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 RI.11-12.7 RI.9-10.8 RI.11-12.8



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Students: Demonstrate self-direction by identifying credible sources, conducting research, and summarizing recommendations. Communicate recommendations using evidence for persuasion.	Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 C.9-10.6 C.11-12.6 Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5 Mathematical Practice MP.1. Make sense of problems and persevere in solving them. MP.3. Construct viable arguments and critique the reasoning of others. MP.5. Use appropriate tools strategically.
Session Three: Work Smart: Planning and Remote Collaboration Students plan a remote company meeting to learn best practices for organization, planning, and time management. Students will discern the important details from a memo about the meeting and then organize and prioritize tasks in a timeline. They also explore best practices for being productive in a remote work environment.	critical thinking, problem solving). Diligence	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.5 C.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Students: Organize work priorities based on importance and urgency. Plan realistic pacing for	Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.		L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3
tasks to self-manage time and productivity. Identify best practices for collaborating when working remotely.	Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations.		L.9-10.5 L.11-12.5
	Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.		
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.		
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Session Four: Conflict	ESSENTIAL SKILLS	NA	Reading
Resolution in the Workplace Students analyze a workplace conflict and help find solutions to achieve a win-win outcome. Students will grasp the	Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Initiative ES.H.6 Model on-task behavior.		Informational Text RI.11-12.3 RI.9-10.4 RI.11-12.4
significance of looking at situations from different perspectives and using empathy. Using critical thinking skills, they will role play the conflict and work together to effectively communicate and compromise to	Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations.		Composition C.9-10.5 C.11-12.5 Language L.9-10.1
achieve a positive resolution. Students: Apply logic and reason to determine a win-win outcome for the team's	Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.		L.9-10.5 L.11-12.5
 success. Express empathy and use active listening in a conflict resolution situation. 	ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.H.19 Practice effective conflict resolution strategies.		



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Session Five: Workplace Creativity Students explore the importance of creativity and innovation in the workplace. Students generate creative ideas for one of the company's failing products by using brainstorming techniques, narrowing down choices, and then refining ideas based on business requirements and organizational limitations placed on solutions. Students: Invent creative and reasonable solutions using collaborative brainstorming techniques. Present creative ideas clearly and briefly, highlighting the solution's features and benefits. Adjust the solution (selected from brainstorming) based on business requirements and real-world limitations.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Evaluate failure as a learning opportunity. ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g. asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA	Reading Informational Text RI.11-12.3 RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.5 L.11-12.5



	(Y Academic Standards Social Studies	KY Reading, Writing and Mathematics
Session Six: Solving Work Problems Students develop their problem-solving skills in the context of a real-world business scenario. They examine a scenario related to declining sales and analyze details to get to the root cause in order to solve the work problem. Students: Apply analytical thinking to research and identify the root cause of an issue. Present a clear solution that conveys sound reasoning and directly addresses the root cause. Stidents: Reliability ES.H.3 Pomonstrate resilience and perseverance by showing willingness to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREES Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, ete., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom time reading and prevail to the problems.		Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.11-12.3 RI.9-10.4 RI.11-12.4 RI.11-12.7 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



Session Seven: Crisis Management This session enables students to see the importance of contingency planning in crisis management. In this session, students evaluate an existing contingency plan and recommend improvements in light of a recent crisis. Students: Identify potential crises and plan appropriate risk responses for each situation (avoid, reduce, transfer, or accept). Develop recommendations to revise an existing contingency plan to prepare for future problems. Communicate the revised contingency plan accurately and briefly. Reassess the original SMART ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Reliability ES.H.1 Demonstrate consistent punctuality in a variety of activities.	cademic KY Reading, Writing and lal Studies Mathematics
goal based on new information. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Insurance & Risk Management FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5 L.11-12.5



JA Company Program®

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Meeting One: Start a Business	ESSENTIAL SKILLS	ECONOMICS	Reading Informational
Students are introduced to the JA Company Program experience, explore ways to raise capital for their business venture, and analyze their personal strengths to help inform their individual roles in their company project. Students will: Identify the JA Company Program overall objectives by reviewing the major milestones. Describe the importance of setting goals and developing a vision as first steps toward entrepreneurial success. Identify the roles and associated skill sets that are integral in a company structure. Assess personal strengths against the designated company roles to determine a potential business role. Identify different means by which to raise capital for a start-up business. Differentiate between facts and myths about entrepreneurs. Reflect on personal and professional vision and set some immediate goals for becoming an entrepreneur.	Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: b. making decisions and setting goals for future plans. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management SFL.H.9 Apply a formal decision-making model to make financial decisions FL.H.10 Identify the components of a personal budgeting process: e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options).	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole: HS.E.MA.5 Assess how interest rates influence borrowing and investing. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.	Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Meeting Two: Solve a	Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. ESSENTIAL SKILLS	ECONOMICS	Reading
Customer's Problem Students use creative problem solving to brainstorm ideas for a business service/product, with the goal of identifying their top choices to research. Students will: Describe how brainstorming several ideas and then picking the best option will lead to creative problem-solving. Describe the Design Thinking model and the steps involved in the process. Describe the advantages of applying the Design Thinking model to new ideas or problem-solving. Describe the Empathize, Define, and Ideate steps in the Design Thinking problem-solving model. Apply the Empathize, Define, and Ideate steps of the Design Thinking process to identify a customer need and some plausible solutions.	Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.	Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Meeting Three: Evaluate	ESSENTIAL SKILLS	ECONOMICS	Reading
Meeting Three: Evaluate the Options Students apply their personal entrepreneurial skills while exploring good decision making and vetting the viability of a venture, using a SWOT analysis tool to narrow their decision on their company's final product idea. Students will: Explain why innovation is an integral factor for a company's health and growth. Explain how failure leads to success and how using a growth mindset can provide the appropriate perspective in challenging situations. Define the entrepreneurial mindset. Describe the key characteristics that a successful entrepreneur embodies. Explain the uses and benefits of a SWOT analysis for a start-up venture. Apply a SWOT analysis to each product/service the company is considering. Define the terms pivot and persevere related to business venture startups. Use data to make informed decision about whether to proceed with the team's chosen product/service using data-informed decision			
making.Demonstrate that entrepreneurs have	FINANCIAL LITERACY Decision Making & Money Management		strategically.
accountability by completing a Product Approval application to be submitted to JA.	SFL.H.9 Apply a formal decision-making model to make financial decisions FL.H.10 Identify the components of a personal budgeting process:		



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.		
Meeting Four: Create a	ESSENTIAL SKILLS	ECONOMICS	Reading
Structure	Adaptability	HS.E.MI.4 Compare the	Informational
Students initiate the	ES.H.1 Use a decision-making process to develop	roles of consumers and	Text RI.9-10.1
company's structure by	solutions to real world problems.	producers in the	RI.11-12.1
establishing roles, commence	ES.H.2 Model flexibility and willingness to try new things	product, labor and	RI.9-10.2
planning within business teams, and finalize	(e.g., critical thinking, problem solving).	financial markets and the economy as a	RI.11-12.2
capitalization decisions.	Diligence	whole.	RI.9-10.4
	ES.H.3 Demonstrate resilience and perseverance by	LIC E NAA E Aaaaaa baaa	RI.11-12.4 RI.9-10.7
Students will:	showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary	HS.E.MA.5 Assess how interest rates influence	RI.11-12.7
Explain the five functional	to complete tasks.	borrowing and	
roles of the company and the essential	Initiative	investing.	Composition
responsibilities of each	ES.H.6 Model on-task behavior.	HS.E.ST.1 Draw	C.9-10.1
role, including	ES.H.7 Demonstrate and evaluate personal responsibility	conclusions regarding	C.11-12.1 C.9-10.2
collaboration and	and pride in assigned work (e.g., asking clarifying	the effect of	C.9-10.2 C.11-12.2
communication between	questions, self-directed learning, self-initiated learning,	specialization and trade	C.9-10.3
teams.	quality of work).	on production,	C.11-12.3
 Relate the sections of the Business Snapshot with 	Communication	distribution and	C.9-10.4
the business planning	ES.H.17 Initiate and participate effectively in a range of	consumption of goods and services for	C.11-12.4
information necessary to	collaborative discussions with diverse partners, building	individuals, businesses	C.9-10.5
identify for a start-up	on others' ideas and expressing their own clearly and	and societies.	C.11-12.5
company.	persuasively. ES.H.18 Respect individual differences and work		Language
Evaluate personal	collaboratively with people of diverse backgrounds,		L.9-10.1
strengths aligned to each role and select team	viewpoints and experiences.		L.9-10.3
members for business			L.11-12.3
teams.	CAREERS		L.9-10.5
 Evaluate the different 	Preparation C.H.4 Develop common skills, e.g., academic and		L.11-12.5
means for raising capital	technical, including extracurricular activities, community		Mathomatical
and select an option for	experience, volunteer work, etc., that allow for a variety of		Mathematical Practice
the company's start-up venture.	opportunities in a chosen career pathway.		MP.1. Make
 Identify essential tasks for 	Application		sense of
different roles in the	C.H.11 Identify and follow agreed-upon work skills (e.g.,		problems and
startup by drafting	attendance, respect, preparedness, quality of work,		persevere in
Business Team task lists for	time-management) that are necessary for both the		solving them.
each functional role.	classroom and workplace.		MP.5. Use
	FINANCIAL LITERACY		appropriate tools
	Credit and Debit		strategically.
	FL.H.7 Analyze the costs and benefits of using credit.		,
	a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit		
	rating, including elements of creditworthiness:		
	character, capacity, capital, collateral and conditions.		



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions FL.H.10 Identify the components of a personal budgeting process: e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). FL.H.11 Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services. Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.		
Meeting Five: Launch the Business Students explore corporate leadership roles and responsibilities, evaluate personal leadership skills, and elect leaders for the business venture. Then, they organize their business teams, start deep dives into business team roles, and complete work on the Business Snapshot and Company Charter. Students will: Evaluate and assess different leadership styles and the most positive leadership influence for companies in different situations. Describe the significance of accountability as an entrepreneur and a student as it relates to a company venture and JA experience. Evaluate the different leader candidates, and elect people for the company leadership	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole: HS.E.MA.5 Assess how interest rates influence borrowing and investing. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.3 L.9-10.5 L.11-12.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Demonstrate basic business planning by completing the Business Snapshot which outlines all the key elements to launch a business. Express the legal and social need for a company's guiding principles by developing and agreeing to a company charter.	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions FL.H.10 Identify the components of a personal budgeting process: e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). FL.H.11 Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services. Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.		Mathematical Practice MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.
Meeting Six - Eleven: Business Operations Over the course of several meetings, students launch their business, work in their business teams to run the business, and share weekly progress with Leadership. They have access to self-guided content to support their specific roles.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks.	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.5 Assess how interest rates influence borrowing and investing.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7



Students will: Explain the five functional roles of the company and the essential responsibilities of each role. Describe the steps involved in a company status update report. Present status updates from each business team of the company. Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company. CAREES Preparation C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work). CAREES Preparation C.H.12 Identify the and behavior (e.g., honestly, trust, compassion, acceptance) in various situations. Communication Est.H.2.1 initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and pressuasively. Est.H.3 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREES Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit F.H.4. Sincity why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions Financial elections— Fig. 12 Initiated and participate effectively in a range of collaborative discussions with diverse partners, building on the individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREES Preparation C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of w		KY Academic Standards	KY Academic	KY Reading,
■ Explain the five functional roles of the company and the essential responsibilities of each role. ■ Describe the steps involved in a company status update report. ■ Present status update report. ■ Initiative ■ St.H.17 Initiate and participate effectively in a range of each element of the company, ledentify the purpose of each element of the company. ■ Identify the purpose of each role. ■ St.H.18 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ■ St.H.18 Expect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ■ Extablish a functional startup through completing tasks related to the management and running of their company operations. ■ Establish a functional startup through completing tasks related to the management and running of their company of proportunities in a chosen career pathway. ■ Application ■ C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. ■ FINANCIAL LITERACY Credit and Debit □ FLH.2 Analyze the costs and benefits of using credit. □ Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of credit worthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management □ FLH.3 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions	Session Descriptions	for Career Studies and Financial Literacy	Standards for Social Studies	Writing and Mathematics
Explain the five functional roles of the company and the essential responsibilities of each role. Describe the steps involved in a company status update report. Present status updates from each business team of the company. Present status updates from each business team of the company. Identify the purpose of each element of the finance Workbook and when each will be used in company operations. Est. H.1 Model self-control in all situations. Communication St. H.2 Finitiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Obbit EL.H. A nanlyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including amake financial choices: b. hacking & Money Management E.H.3 Rengolae individuals are responsibility the effect of specialization and trade consumption of goods and services for individuals, subscinesses and services for individuals, businesses and services for individuals and services for individuals and services for individuals. Cantal and services for individuals and servi	Students will:			Composition
the essential responsibilities of each role. Describe the steps involved in a company status update report. Present status updates from each business team of the company. Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company. Application CH.1 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application CH.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elaminating a healthy credit rating, including elaminating a healthy credit rating, including and maintaining a healthy credit rating, including elaminating and magnetic ordinations. Decision Making & Money Management EL.H.8 dentify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFLH.9 Apply a formal decision-making model to make financial decisions	Explain the five functional			
the essential responsibilities of each role. Describe the steps involved in a company status update report. Present status updates from each business team of the company. Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company. Application C.H.1.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.3 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of credit work places. SELH.9 Apply a formal decision-making model to make financial decisions and for subsequent positive and negative consequences. SELH.9 Apply a formal decision-making model to make financial decisions and for subsequent positive and negative consequences. SELH.9 Apply a formal decision-making model to make financial decisions	roles of the company and	ES.H.7 Demonstrate and evaluate personal responsibility		
esponsibilities of each role. Describe the steps involved in a company status update report. Present status updates from each business team of the company. Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company. Application CH.1 Develop common skills, e.g., academic and running of their company operations. AAPPlication CH.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		and pride in assigned work (e.g., asking clarifying	specialization and trade	
Describe the steps involved in a company status update report. Present status updates from each business team of the company. • Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. • Establish a functional startup through completing tasks related to the management and running of their company. • Application C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. Financial decisions and for subsequent positive and negative consequences. Spicion Making & Money Management Fi.H.3 Identify why people make financial decisions and for subsequent positive and negative consequences. SF.H.9 Apply a formal decision-making model to make financial decisions and rounside documents, and scription of consumption of goods and services for individuals, businesses and services for individuals and ser	1		-	
in a company status update report. Present status updates from each business team of the company. Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company Preparation C.H.1 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.1 I dentify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit worthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions	1	quality of work).		
update report. Present status updates from each business team of the company. I dentify the purpose of each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company Application C.H.11 identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quilty of work, time-management) that are necessary for both the classroom and workplace. FinANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capacity, and persussed in and egative consequences. SE.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit F.H.17 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity,		Reliability	-	C.9-10.4
 Present status updates from each business team of the company. Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. Est. 1.1 Initiate and participate effectively in a range of each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company CAREERS Preparation CH.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application CH.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Critical Studential Studential Conditions. Decision Making & Money Management FLH.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthly credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FLH.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL10 Apply a formal decision-making model to make financial decisions. 				
from each business team of the company. Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. ■ Establish a functional startup through completing tasks related to the management and running of their company ■ CH.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. ■ Application ■ CH.1 I Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. ■ Financial decisions ■ Decision Making & Money Management FL.H.8 Identify why people and for subsequent positive and negative consequences. ■ CAREER S Preparation C.H.4.1 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.1.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building alm maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions			· ·	
Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company CAREERS Preparation CH.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit F.H.7 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on the collaborative and persuasively. L.9-10.3 L.11-12.3 L.9-10.5 L.9-10.		ES.H.14 Model self-control in all situations.		C.11-12.5
each element of the Finance Workbook and when each will be used in company operations. ■ Establish a functional startup through completing tasks related to the management and running of their company ■ CAREERS ■ Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit F.L.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management F.L.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SF.L.H.9 Apply a formal decision-making model to make financial decisions	1 ' ' 1	Communication		Language
each element of the Finance Workbook and when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit F.L.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management F.L.H.8 Identify my people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SF.L.H.9 Apply a formal decision-making model to make financial decisions				
when each will be used in company operations. Establish a functional startup through completing tasks related to the management and running of their company Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions	1			
company operations. Establish a functional startup through completing tasks related to the management and running of their company CH.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of credit worthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H. 9 Apply a formal decision-making model to make financial decisions		, -		L.11-12.3
Establish a functional startup through completing tasks related to the management and running of their company CH.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		, · · · · · · · · · · · · · · · · · · ·		L.9-10.5
startup through completing tasks related to the management and running of their company CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit F.L.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management F.L.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions	1 1 1	•		L.11-12.5
completing tasks related to the management and running of their company CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit F.L.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management F.L.H.3 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions	startup through			
running of their company Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				
C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				
technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions	running of their company	•		
experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				
of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				•
C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		of opportunities in a chosen career pathway.		-
C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		Application		MP.5. Use
time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				appropriate
classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		attendance, respect, preparedness, quality of work,		
FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				strategically.
Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		classroom and workplace.		
FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				
a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				
the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				
rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				
character, capacity, capital, collateral and conditions. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		·		
FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		9.		
FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		Decision Making & Money Management		
b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions				
and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		b. Recognize that individuals are responsible for their		
SFL.H.9 Apply a formal decision-making model to make financial decisions		·		
financial decisions				
		FL.H.10 Identify the components of a personal budgeting		
process:		, , , , , , , , , , , , , , , , , , , ,		
e. Compare tools for tracking of a budget, income and		·		
expenditures (e.g., the envelope system, paper				
tracking and online or software options).				
FL.H.11 Identify the major types of financial institutions				
and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services.				
money market, checking/savings accounts) and services.		money market, enecking/savings accounts) and services.		



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.	TOT SOCIAL STUDIES	Mathematics
Topic: Finances (Self-Guided) Students learn how the finance department is a vital part of an organization and review the characteristics that contribute to a strong finance team. Students will: Describe the importance of finance in a company. Explain the primary tasks and responsibilities of the finance team to understand this team's role in company operations.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness:	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.5 Assess how interest rates influence borrowing and investing. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5 Mathematical Practice MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions FL.H.10 Identify the components of a personal budgeting process: e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). FL.H.11 Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services. Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.		
Topic: Leadership and Management (Self-Guided) Students review the concept of leadership and how leaders guide organizations, discover the characteristics that foster strong leadership skills, and identify the primary responsibilities of this business role in the JA Company Program. Students will: Describe the importance of leadership and management in a company. Explain the primary tasks and responsibilities of the Leadership and Management team to understand this team's role in company operations.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole:	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods		
Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole:	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.	CAREERS CAREERS CH.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.1 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.5 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.



Section Descriptions	KY Academic Standards	KY Academic	KY Reading,
Session Descriptions	for Career Studies and Financial Literacy	Standards for Social Studies	Writing and Mathematics
	on others' ideas and expressing their own clearly and persuasively.		
	CAREERS		Mathematical Practice
	Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.		MP.1. Make sense of problems and persevere in solving them.
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		MP.5. Use appropriate tools strategically.
	FINANCIAL LITERACY		
	Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		
	Money & The Economy FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.		
Topic: Sales (Self-Guided) Students learn how sales teams are vital to an organization and discover the primary responsibilities of the Sales team for the JA Company Program and learn tips for sales success. Students will: Describe the importance of sales in a company Explain the primary tasks and responsibilities of the Sales team to understand this team's role in company operations.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole: HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5
	ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.		L.9-10.1 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Money & The Economy FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.		Mathematical Practice MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.
Topic: Supply Chain Workflow (Self-Guided) Students learn that a supply chain is the network established to gather components, manufacture a product, and distribute that product to consumers. responsibilities. Students will: Describe the function of a supply chain and the purpose of each link in the supply chain as it relates to company operations.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole: HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Money & The Economy FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	for Social Studies	Mathematical Practice MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.
Meeting Twelve: Liquidate the Company Students finalize their company's operations, initiate the steps necessary to liquidate their company's assets, and complete the steps to close out their company. Students will: Describe the liquidation process for the company and the associated tasks. Demonstrate the liquidation process of a business by executing the tasks to complete the student company.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole: HS.E.MA.5 Assess how interest rates influence borrowing and investing. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS		Mathematical
	Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.		Practice MP.1. Make sense of problems and persevere in solving them.
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		MP.5. Use appropriate tools strategically.
	FINANCIAL LITERACY		
	Credit and Debit FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions.		
	Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions FL.H.10 Identify the components of a personal budgeting process: e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). FL.H.11 Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services.		
	Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.		



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Meeting Thirteen: Create a Personal Plan of Action Students recognize the necessity of networking as an entrepreneur and work on a personal action plan to develop their personal network and to refine their entrepreneurial skills. Students will: Describe the importance of networking related to your business and overall entrepreneurial success. Execute an introductory plan to initiate networking by determining immediate people and organizations you can connect with. Execute a personal action plan to detail the next steps you will take in your entrepreneurial journey.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5
Meeting Fourteen: Develop an Annual Report (Optional) During this optional meeting, students create an annual report as a summary of their student company experience. Students will: Describe an annual report and its purpose. Develop a summary annual report project to complete the business venture experience.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.3



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards	Writing and
	Financial Literacy	for Social Studies	Mathematics
	CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 C.9-10.6 C.11-12.6 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5



JA Company Program® Pop Up

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session Descriptions Session One: Pop-Up Warm-Up This meeting introduces the Pop-Up program experience and reviews the milestones related to the project. The entrepreneurial mindset and characteristics are explored to guide students in envisioning the pop-up experience through the eyes of an entrepreneur. Finally, students review the primary business goal for the pop-up project and discuss how to set business success goals and personal growth goals. Students will: Explain what a pop-up business is and its intended purpose. Document goals for the pop-up business in S.M.A.R.T. goal-writing format that reflect business planning elements. Recognize the entrepreneurial characteristics that an entrepreneur must possess to achieve a successful business venture.	for Career Studies and	Standards	Writing and
	Decision Making & Money Management SFL.H.9 Apply a formal decision-making model to make financial decisions		



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session Two: Doing the Research This meeting focuses on the main goal for the pop-up business: making a profit. Students will examine the factors of the profit equation and learn about what they need to consider when determining a pricing strategy for achieving their goal. They also will define their target audience and explore the importance of market research for ensuring that their product meets customers' needs. They will prepare market research surveys and conduct independent market research that they will analyze in Meeting Three. Students will: Identify the elements of the profit equation and understand how to calculate profit. Explain what a target audience is. Recognize the importance of the customers' wants and needs related to the business's goals. Identify appropriate market research techniques to use when collecting information.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	Standards	## Writing and Mathematics Reading Informational Text RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 Mathematics MP.1. Make sense of problems and persevere in
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen		•
	career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
	FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.		



	KY Academic Standards	KY Academic	KY Reading,
Session Descriptions	for Career Studies and Financial Literacy	Standards for Social Studies	Writing and Mathematics
	SFL.H.9 Apply a formal decision-making model to make financial decisions FL.H.10 Identify the components of a personal budgeting process: a. Align goals with desired lifestyle expectations. b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses. e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.		
Session Three: Defining the Pop-Up Structure During this meeting, students review the market research data they have compiled and look for patterns to inform their decision making as they plan their pop-up business. Then, students explore the different roles and responsibilities of the pop-up company and evaluate their own personal skills and interests to determine what role they will assume during their pop-up experience. Students will: Analyze market research data to make planning decisions about the pop-up business to maximize sales. Describe the different roles and responsibilities necessary to organize and run a pop-up business. Reflect on personal strengths and weaknesses to determine a personal role on the pop-up team. Draft a timeline of tasks and associated due dates needed to meet the company's goals.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.1 C.11-12.1 C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.11-12.3 L.9-10.5 L.11-12.5 Mathematics MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY		
	Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.		
Session Four: The Ps of Pop-Up This meeting introduces students to the Four Ps of marketing (Product, Price, Place, and Promotion), which act as the framework for their pop-up business planning tasks. Students explore which factors to consider when making the important decision of where to locate the pop-up business, and they learn about merchandising, product display, and store layout as important elements of marketing strategy to maximize sales. Students will: Explain the importance of the four 4 Ps of the marketing mix related to a pop-up business. Identify the location for the pop-up business to include dates and hours of operation for the Place "P" detail of the marketing mix. Design an optimal layout for a pop-up business that will maximize sales.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the		Mathematics MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.
Session Five: Creating the Buzz This meeting focuses on selecting a price for the product or service, as well as promotional strategies for attracting attention to the pop-up store. Students will determine their expenses and the revenue necessary to break even so that they can set a price for their product that will achieve their profit goal. Additionally, they will determine how to promote their business and will work on tasks for advertising. Students will: Formulate the appropriate price for their product to achieve the pop-up store's monetary goal. Design promotional strategies and materials to attract interest in the pop-up business.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5



	KY Academic Standards	KY Academic	KY Reading,
Session Descriptions	for Career Studies and Financial Literacy	Standards for Social Studies	Writing and Mathematics
	Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.		Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.5 L.11-12.5 Mathematics MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. MP.6. Attend to precision.



Session Descriptions	KY Academic Standards for Career Studies and	KY Academic Standards	KY Reading, Writing and
ocssion bescriptions	Financial Literacy	for Social Studies	Mathematics
Session Six: Open for Business! In this meeting, students explore essential customer service and sales skills to use while their pop-up store is operating. Additionally, they review and finalize all logistics necessary to launch and open the store. Students will: Select appropriate sales strategies to use while interacting with customers during pop-up store sales. Practice excellent retail customer care skills to maximize the pop-up store's sales potential to reach its business goals. Resolve final logistics before launching the pop-up business, including transaction types, starting cash, inventory tracking, and staffing schedule.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.1 Mathematics MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. MP.6. Attend to precision.



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	SFL.H.9 Apply a formal decision-making model to make financial decisions FL.H.12 Demonstrate how to use different payment methods including checks, debit cards and digital services. Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.		
Session Seven: Pop-Up Wrap-Up This meeting guides students through the final tasks necessary to close the popup business, reconcile the finances, and determine the business's final profit. Students will use the final metrics and the intangible lessons they learned to discuss best practices for future businesses and to assess whether they achieved their business and personal goals. Finally, students deliver the pop-up store's proceeds to their charitable recipients and celebrate their accomplishments. Students will: Complete the tasks to calculate final sales and profit and close out the business. Analyze final sales information and compare it to the pop-up business's initial profit goal. Assess company and personal goals to determine successes and areas for improvement.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems. ES.H.10 Defend important concepts in learning to an authentic audience (e.g., city council, business and community partners). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.		Reading Informational Text RI.9-10.2 RI.11-12.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3 L.9-10.5 L.11-12.5 Mathematics MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. MP.6. Attend to precision.



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.		
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
	FINANCIAL LITERACY		
	Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions		
	Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.		



JA Excellence Through Ethics

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Day of the Visit A business professional volunteer will speak to the students about ethics and lead self-assessment and ethics scenario activities. Students will: Define ethics. Evaluate personal values in ethical dilemmas. Articulate and identify the steps necessary to make ethical decisions. Recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.H.19 Practice effective conflict resolution strategies. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.	NA NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.8 RI.11-12.8 Composition C.9-10.1 C.11-12.1 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.5 L.11-12.5
Reflection Activity (Optional) Students will reflect and discuss their learnings after interacting with a local business professional. Students will: Reflect on what they learned during their volunteer visit.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations.	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.1



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
 Begin to understand ethical choices beyond the perspective of what they read in books. Give thoughtful consideration to "right" and "wrong" choices and examination of personal beliefs. Self-examine to develop a personal awareness of values to begin to see the disconnect between their words and actions. Strengthen the belief that ethics is an active ethos and start to develop a deeper commitment to living ethically. 	Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.H.19 Practice effective conflict resolution strategies. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		C.11-12.1 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.5 L.11-12.5
Extended Learning Opportunities (Optional) Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma. Students will: Work independently to discover more about ethics.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.H.19 Practice effective conflict resolution strategies. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.8 RI.11-12.8 Composition C.9-10.1 C.11-12.1 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.5 L.11-12.5



JA High School Heroes

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Effective Civic Leadership Students explore the importance of leadership skills and the value of community involvement. They learn the importance of communication and conflict-management skills to achieve group goals. Students will: Identify qualities of a leader. Recognize the role of civic leadership in a community. Develop conflict-resolution skills.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.H.19 Practice effective conflict resolution strategies. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	CIVICS HS.C.KGO.3 Describe how active citizens can affect change in their communities and Kentucky. HS.C.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in civics.	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.1 C.11-12.1 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.5 L.11-12.5
Presentation Skills and Classroom Management Students learn effective presentation techniques to get an audience's attention and keep it. They gain insight into classroom dynamics to assist with managing elementary school students when in that environment.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Students will: Use strong presentation skills to communicate effectively. Develop classroom management practices. Recognize and use techniques that further teamwork and achieve group goals.	ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g.,		C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.5 L.11-12.5
	attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Critical Thinking and Problem Solving Students advance their critical thinking skills so that they can adapt quickly to new circumstances and develop successful solutions to problems. Students will: Use a problem-solving technique to solve personal and professional problems. Apply critical-thinking skills to work-based problems. Recognize that decisions have consequences.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Language L.9-10.1 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Reflection Students share their JA High School Heroes experience and learn about its relevance to their futures. They complete a self-assessment designed to reiterate lessons about leadership, presentations, and critical thinking. Students will: Implement objective criteria to self-evaluate Recognize the value of constructive feedback and the growth mind-set Develop a personal action plan.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Reliability ES.H.14 Model self-control in all situations. Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 Language L.9-10.1 L.9-10.5 L.11-12.5



JA Inspire Advanced

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session One: Career Interests and Your Path Students understand the importance of career planning and complete a Career Interest Inventory to assess their own values, skills, and interests in the context of career paths. Students will: Consider their values, skills, and interests. Take a Career Interest Inventory. Relate their values, skills, interests, and Career Interest Inventory to future career opportunities.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time- management) necessary for both the classroom and workplace.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5
Session Two: Career Planning and Your Path Students learn to recognize career clusters and focus on those tied to the results of their Career Interest Inventory. They explore the knowledge, skills, and abilities needed for their careers of interest, as well as the outlook for openings in those fields. Students will: Learn why career planning is important. Recognize career clusters. Identify career clusters that match their skills and interests. Identify requirements to obtain jobs in fields of interest.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time- management) necessary	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for	Writing and
	Financial Literacy	Social Studies	Mathematics
Session Three: Preparing to Meet Your Future Students learn how awareness of their values, skills, and interests helps guide them to a career that is meaningful, enjoyable, and positioned for success. They learn about soft skills and explore education and training requirements in their fields of interest. Students will: Understand why it's important to choose a career where they can be successful and develop a career plan. Practice soft skills. Recognize education and training requirements and opportunities for careers of interest.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. C.H.2 Develop a plan for the expense of post-secondary education, including possible sources of funding (e.g., loans, scholarships, grants, military). Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Careers, Education, and Income E.H.13 Evaluate the costs of funding sourc	NA NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session Four: Local Business Means Opportunity Students learn about their local economy. They review the list of JA Inspire Virtual career fair exhibitors and the website of their local Chamber of Commerce and look for common themes, such as career clusters. They identify companies they would like to visit during the virtual career fair. Students will: Recognize traits of their local economy. Identify common career clusters in their area and among JA Inspire Virtual exhibitors. Create a list of exhibitors to visit during JA Inspire Virtual.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA	Reading Informational Text RI.9-10.2 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5
Session Five: (Virtual Event): Learn from the Experts Students review the speakers and webinars available at the JA Inspire event, create a list of at least three to view, and define what they would like to learn from them. Students will: Identify relevant JA Inspire speakers and webinars to attend. Note facts about the speakers and topics of webinars they will attend. Develop questions to consider when watching speakers and webinars.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Communication . ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Session Five: (In-Person Event): Prepare for the JA Inspire Event Students prepare for the in-person JA Inspire event by reviewing logistics of the event day and getting ready to make a good first impression when interacting with company representatives. Students will: Learn the logistics of attending the in-person event. Learn how to conduct themselves at the event and receive a Code of Conduct. Learn the importance of networking and create an elevator pitch to help them network at the event. Prepare questions that they want to ask and practice asking them. Express their expectations of the upcoming event.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Communication . ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships).	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area.		
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Session Six: Visit the JA Inspire Event Students attend the JA Inspire event. • Attend the JA Inspire event. • (Virtual JA Inspire event only) Attend speeches and webinars. • (Virtual JA Inspire event only) Complete the What I learned section of the chart from their Learn From the Experts handout. • (In-Person JA Inspire event only) Engage with exhibitors and document what they learn.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.12 Propose appropriate attire for various situations. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for	Writing and
	Financial Literacy	Social Studies	Mathematics
Session Seven: JA Inspire Personal Reflection Students reflect on what they have learned and identify next steps to further define their academic choices and career path. Students will: Evaluate personal goals and priorities based on their experience at the JA Inspire Virtual event. Identify next steps, including exploration of high school coursework and other research.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Careers, Education, and Income FL.H.3 Evaluate the costs of funding sources for post-secondary education and training. a. Identify funding sources (e.g. loans, scholarships, grants, work-study, military) to assist in post-secondary education opportunities and applicable costs.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



JA It's My Job® (Soft Skills)

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Communicating About Yourself This session covers the basics of professional communication and workplace introductions. Activities are included for students to practice appropriate workplace behavior and language, as well as active listening skills. Students will: Recognize the importance of manners as an element of professionalism. Identify language and style appropriate for the workplace. Listen actively for content, not to anticipate response.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA .	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5
Applications and Resumes This session covers job applications and resumes, two written methods of applying for a job. Students examine both documents and begin to think about how to adapt their experiences, skills, and achievements to the applicable template to present themselves to a potential employer. Students will: Identify information necessary for a job application. Recognize key features and formatting of resumes. Use appropriate language for a resume.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Preparation C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Interviewing for a Job This session covers communication styles used during the process of job hunting, with an emphasis on interviewing. Students complete an activity and track their accomplishments in a "brag sheet." Students will: Identify appropriate content for a personal brag sheet Adapt personal information to interview situations. Develop answers to common interview questions. Recognize appropriate professional dress and demeanor for a job interview.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.12 Propose appropriate attire for various situations. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. CAREERS Preparation C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Cell Phones in the Workplace This session covers communication methods to ensure workplace success, focusing on using cell phones in the workplace. A required activity covers cell phone etiquette, plus there are three additional activities from which to choose. Students will: Recognize and identify appropriate uses of cell phones in the workplace. Identify the effects of inappropriate usage of cell phones in the workplace. Adapt cell phone behavior and functions for professional uses. Recognize and apply appropriate texting style for communicating in the workplace.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. CAREERS Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Language L.9-10.5 L.11-12.5
Workplace Communication This session covers communication methods in the workplace. Activities focus on appropriate tone and topics for the workplace and communication strategies for collaborating effectively. Students will: Identify and use an appropriate professional tone in workplace communication. Identify appropriate and inappropriate subjects for workplace discussion. Enable cooperative and productive group interactions.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA NA	Reading Informational Text RI.9-10.4 RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Workplace Writing This session covers the basics of professional writing. Included are activities that allow students to practice writing concisely, clearly, and correctly, with appropriate workplace style.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2
Students will: Use proper spelling, grammar, and punctuation in the workplace. List best practices for effective business writing. Use clear language and appropriate style for written communication in the workplace. Identify important ideas and express them clearly and concisely in writing.	Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	n, tive	C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5
	CAREERS Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		



JA Job Shadow®

Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for	Writing and
	Financial Literacy	Social Studies	Mathematics
Session One: Finding Your Future In this session, students are introduced to the Design for Delight innovation model and how to use it for career planning. They examine career options and pathways in relation to their skills and interests, to allow them to choose potential occupations to explore. Students will: Identify the three Design for Delight innovation principles. Correlate the Design for Delight innovation principles to the development of a personal career plan. Explain career clusters and their relationship to career pathways, industries, and careers.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future carer opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. C.H.10 Assess the relationship between personal behavior and employability (e.g., academic achievement, industry certifications, extracurricular activities, community involvement, driving record, impact of online behavior). Application C.H.11 Identify and follow agreed-upon work skills (e.g., att	NA NA	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for	Writing and
	Financial Literacy	Social Studies	Mathematics
Session Two: Career Exploration & Informational Interviews In this session, students work with a partner to explore their top three career choices and explain how they made their selections. They learn what an informational interview is and how to conduct one with a professional contact to learn more about a career of interest, and they prepare for a site visit. Students will: Analyze which career options most closely relate to their interests, strengths, and skills Describe informational interviews and their relevance to personal career exploration Develop questions for informational interviews to identify preferable careers Practice positive interview techniques and etiquette Research local individuals working in preferable careers (optional) Craft a personal elevator pitch (optional)	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.12 Propose appropriate attire for various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. c. demonstrating appropriate job seeking skills (e.g., college applications, participating in mock interviews). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. C.H.10 Assess the relationship between personal beha	NA NA	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session Three: Job Site Visit In this session students attend a workplace site visit. They see presentations about the company, conduct informational interviews, and participate in a series of challenges. A detailed itinerary is in the JA Job Shadow Site Coordinator Guide.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.11-12.7 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3
Students will: Observe and analyze a company's presentations to discern business mission, values, and functions. Make ethical decisions related to a business scenario. Conduct informational interviews. Relate what was learned from a workplace visit to a personal career path.	Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.12 Propose appropriate attire for various situations. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and wor		C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for	Writing and
	Financial Literacy	Social Studies	Mathematics
Session Four: Site Visit Reflection In this session students reflect on their site visit and write a thank you note to their hosts and any informational interview subjects. They create a resume and an online professional profile. Students will: Evaluate personal career plan. Create a resume. Research local individuals working in preferable careers (optional). Create an online job search profile. Write thank you notes.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. C.H.9 Practice being a good digital citizen (e.g., intellectual property, copyright, online reputation, cyberbullying, digital footprint). Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for	Writing and
	Financial Literacy	Social Studies	Mathematics
Session Five: Interviewing for a Job In this session students learn how to behave professionally and answer questions on job interviews, and they practice interviewing for a job. They explore how to secure a job shadow placement. Students will: Identify common interview mistakes. Investigate common job interview formats. Practice job interviews from both the employer's and applicant's perspectives. Prepare for job interview. Plan and obtain job shadow commitment.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.12 Propose appropriate attire for various situations. ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. c. demonstrating appropriate job seeking skills (e.g., college applications, participating in mock interviews). C.H.9 Practice being a good digital citizen (e.g., intellectual property, copyright, online reputation, cyberbullying, digital footprint). Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session Six: Job Shadow Prep In this session students prepare for their job shadow experience by developing questions to ask of their job shadow subjects, learning about appropriate workplace behavior, and researching the companies where they will spend time. Students will: Research the job shadow subject's company, employees, and industry. Develop questions for the job shadow experience. Distinguish between appropriate and inappropriate workplace behavior. Assess personal preparedness for the job shadow experience.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.12 Propose appropriate attire for various situations. Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5
Session Seven: Job Shadow Experience In this session students visit a workplace and participate in an independent job shadow experience with the host(s) they identified.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.11-12.7 Composition
Students will: Complete a job shadow experience. Observe and analyze a workplace to evaluate relevancy to personal career plan.	Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.11 Demonstrate consistent punctuality in a variety of activities. ES.H.12 Propose appropriate attire for various situations.		C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
 Adapt behavior to a work environment. Develop professional networking contacts. 	ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations.		
networking contacts.	Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.		
	CAREERS		
	Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway.		
	Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area.		
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Session Eight: Job Shadow Reflection & Career Planning In this session students reflect on their job shadow experience and write up their notes. They analyze the relevance of the company and jobs they observed to their own career path plans and consider next steps. Students will: Analyze job shadow experience. Re-evaluate personal career plan.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.3 L.9-10.5 L.11-12.5
 Demonstrate appropriate workplace etiquette. 	Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations.		



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.		
	CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway.		
	Preparation C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: a. creating and continuously updating the Individual Learning Plan. b. making decisions and setting goals for future plans. c. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews).		
	Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		



JA Launch Lesson®

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Optional Pre-Lesson Enhancements To prepare for the guest entrepreneur, consider these optional entrepreneurship-focused opportunities: Students will: ■ Watch the brief overview video at http://www.ja.org/launch. ■ Research the visiting entrepreneur(s) and their companies. ■ Prepare questions for the guest entrepreneur(s) to ask during the lesson. ■ Complete the Could I Be an Entrepreneur? self-guided assessment on JA Connect™ Entrepreneurship (recommended). ■ Explore other relevant resources on JA Connect™ Learning Pathways.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Careers, Education, and Income FL.H.1 Identify the financial impacts of a career choice. a. Examine the relationship between personal financial goals and career choice. c. Compare the advantages and disadvantages of being an employee versus being self-employed.	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.11-12.7 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3 L.9-10.5 L.11-12.5
Day of the Visit Students engage in an inspirational experience that explores entrepreneurship and highlights the opportunities, challenges, and preparation required for successful participation in the global economy. Students will: Analyze a real-world example of entrepreneurship. Determine one next step that could lead to a new business venture.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).	NA	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.11-12.7 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3 L.9-10.5 L.11-12.5



	·		
	Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY Careers, Education, and Income FL.H.1 Identify the financial impacts of a career choice. a. Examine the relationship between personal financial goals and career choice. b. making decisions and setting goals for future plans. c. Compare the advantages and disadvantages of being an employee versus being self-employed.		
Extended Learning Opportunities (Optional) Students will reflect and discuss their learnings after interacting with a local business professional. Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma. Students will: Work independently to discover more about entrepreneurship.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.	NA NA	Reading Informational Text RI.9-10.4 RI.11-12.4 RI.11-12.7 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.3 L.9-10.5 L.11-12.5



C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: b. making decisions and setting goals for future plans. C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships).	
Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	



JA Personal Finance® 2.0

Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session One: Earning, Employment, and Income Students learn that healthy personal finances require planning and managing. They begin to analyze the financial implications of their educational and career choices as a basis for understanding the relationship between earnings and personal finance. Students also explore how their decisions can affect other people they have relationships with and practice using healthy behaviors to discuss shared financial decisions. Students will: Explain how values, priorities, and educational goals can affect career decisions. Identify employment options that align with their priorities and values. Recognize how your financial decisions can affect others. Use healthy relationship behaviors to discuss shared financial decisions.	ESSENTIAL SKILLS Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.H.19 Practice effective conflict resolution strategies. FINANCIAL LITERACY Careers, Education, and Income FL.H.1 Identify the financial impacts of a career choice. a. Examine the relationship between personal financial goals and career choice. b. Evaluate the correlation between education, training and potential lifetime income. FL.H.2 Analyze how economic conditions can affect income and career opportunities (e.g. job outlook and cost of living). FL.H.3 Evaluate the costs of funding sources for post-secondary education and training. a. Identify funding sources (e.g. loans, scholarships, grants, work-study, military) to assist in post-secondary education opportunities and applicable costs. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.	NA NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.5 L.11-12.5
Session Two: Budgeting Students investigate the importance of budgeting and how to plan for staying within a budget. They review characteristics of a healthy relationship and explore how shared budgeting creates opportunities to talk about equality, independence, and respect. Students will: Recognize the importance of making and keeping a budget or spending plan.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
 Identify categories of expenses on a budget. Explain how to use a budget to clarify shared financial decisions with another person. Prioritize expense categories on a budget. 	ES.H.19 Practice effective conflict resolution strategies. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. FL.H.10 Identify the components of a personal budgeting process: a. Align goals with desired lifestyle expectations. b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses. d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options).		
Session Three: Savings Students analyze the role that saving plays in their personal finances. They explore how having a healthy savings plan is necessary in all phases of life but is especially critical for big-ticket items and emergencies. Students learn how to apply communication strategies when discussing financial issues. Students will: Recognize reasons for saving. Explain how saving can help you earn interest instead of paying interest. Use strategies to achieve a saving goal. Recognize unhealthy relationship behaviors related to saving.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.H.19 Practice effective conflict resolution strategies.	HS.E.MA.5 Assess how interest rates influence borrowing and investing. HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.2 C.11-12.2 C.9-10.3 C.11-12.3 C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.5 L.11-12.5
	FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.		



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	FL.H.10 Identify components of a personal budgeting process: a. Align goals with desired lifestyle expectations. b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses. d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). Saving & Investing FL.H.14 Examine implications of the time value of money: a. Examine the opportunity costs of saving versus spending.		
Session Four: Credit and Debt Students analyze the importance of credit and the outcomes of wise and poor use of credit. They examine the potential consequences of sharing credit or cosigning for loans. Students will: Differentiate between credit and debt. Recognize the factors that affect an individual's credit score and credit history. Recognize the consequences of a low credit score. Recognize the impact of sharing credit cards or cosigning for loans.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.H.19 Practice effective conflict resolution strategies. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Credit and Debit FL.H.6 Develop strategies to control and manage credit and debt. a. Interpret the components of a credit report. b. Investigate ways that credit scores can affect a consumer's financial options. FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions.	ECONOMICS HS.E.MA.5 Assess how interest rates influence borrowing and investing. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	 b. Identify the advantages and disadvantages of basic types of credit (e.g. unsecured versus. secured credit, credit cards, installment loans, revolving credit, student loans and predatory lenders). c. Describe the risks, responsibilities and rights associated with using credit (e.g. annual percentage rate (APR), grace period, late fees, finance charges, default rates, interest and closing costs). 		
Session Five: Consumer Protection Students explore consumer protection basics, including how to avoid scams, manage their money, use credit and loans carefully, and protect their personal information. They learn some of the risks associated with sharing finances with others. Students will: List ways to protect online information. Recognize how a credit report can help identify suspicious activity related to your finances. Recognize risks involved with sharing finances.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.H.19 Practice effective conflict resolution strategies. CAREERS Preparation C.H.9 Practice being a good digital citizen (e.g., intellectual property, copyright, online reputation, cyberbullying, digital footprint). FINANCIAL LITERACY Credit and Debit FL.H.6 Develop strategies to control and manage credit and debt. a. Interpret the components of a credit report. b. Investigate ways that credit scores can affect a consumer's financial options. Money & The Economy FL.H.22 Identify the role of regulatory agencies Insurance & Risk Management FL.H.25 Identify strategies for protecting personal financial information and resources. a. Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care in online activities and properly disposing of sensitive documents. b. Describe steps to recover from fraud and identity theft. c. Discuss ways to avoid financial scams such as Ponzi schemes and other illegal practices.	HS.E.MA.5 Assess how interest rates influence borrowing and investing. HS.E.MA.6 Assess the effectiveness of rules and laws that protect both consumers and producers. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session Six: Smart Shopping (Optional) This 20-minute self-guided activity focuses on making informed purchasing decisions to maximize buying power. Students learn about comparison shopping and participate in a simulated shopping experience. Students learn to identify unhealthy behaviors related to purchased decisions and how to use healthy conflict to manage purchasing decisions moving forward. Students will: Identify the factors necessary for making an informed purchase. Compare and contrast prices and data when	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.19 Practice effective conflict resolution strategies. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4
making a purchase decision. Calculate savings gained through smart shopping.	financial decisions and for subsequent positive and negative consequences. FL.H.10 Identify the components of a personal budgeting process: a. Align goals with desired lifestyle expectations. b. Develop a budget based on calculated income. f. Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing.		
Session Seven: Risk Management (Optional) This 20—minute, student self-guided activity focuses on risks that can lead to financial loss. Students will practice applying appropriate risk management strategies in a variety of scenarios. Students will also learn to identify unhealthy behaviors related to risky financial decisions and how to use healthy conflict to manage these decisions moving forward. Students will: Recognize the risk of financial loss as an everyday reality for everyone. Recognize risk management strategies and apply them appropriately.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.19 Practice effective conflict resolution strategies. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Understand the role of personal responsibility in preventing financial loss.	Insurance & Risk Management FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning. FL.H.24 Analyze the costs and benefits of using various insurance management strategies. a. Identify the major types of insurance		
Session Eight: Investing (Optional) Students explore the difference between saving and investing, the advantages and potential returns of investing, and common types of investment products. Students also learn about various types of investment risks and self-assess their personal investment risk tolerance and communication with others about shared investments. Students will: Evaluate investments with different levels of risk and reward. Describe the role that compound interest plays in wealth over time. Recognize that investment options carry different levels of risk and reward. Analyze the risk tolerances for different investment strategies. Recognize the importance of practicing healthy relationship behaviors in shared investment decisions.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.19 Practice effective conflict resolution strategies. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.14 Examine implications of the time value of money: a. Examine the opportunity costs of saving versus spending. b. Analyze inflation and its effect on purchasing power. c. Calculate compound interest and explain the benefits of investing early. FL.H.15 Evaluate investment alternatives: a. Differentiate between insured deposits and uninsured investments. b. Compare traditional and Roth Individual Retirement Accounts (IRA). c. Examine various types of employer-sponsored retirement opportunities. d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing	HS.E.MA.5 Assess how interest rates influence borrowing and investing. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards	Writing and
	Financial Literacy	for Social Studies	Mathematics
Session Nine: Credit Cards (Optional) These 10-minute, student self-guided activities introduce credit cards as a form of short-term financing that can be used to pay a bill or make a purchase. Other topics covered include credit card types, credit card terms and credit card rights. Students will: Define the term "credit card." Understand the difference between a credit card and a debit card. Discuss the reasons to use—ad credit card. Describe how using a credit card can impact your credit rating for better or worse. Discuss some of the pros and cons of sharing a credit card.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.19 Practice effective conflict resolution strategies. FINANCIAL LITERACY Credit and Debit FL.H.6 Develop strategies to control and manage credit and debt. a. Interpret the components of a credit report. b. Investigate ways that credit scores can affect a consumer's financial options. c. Compare the organizations providing credit counseling services. d. Understand the causes of and implications of bankruptcy. FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. b. Identify the advantages and disadvantages of basic types of credit (e.g. unsecured versus. secured credit, credit cards, installment loans, revolving credit, student loans and predatory lenders). c. Describe the risks, responsibilities and rights associated with using credit (e.g. annual percentage rate (APR), grace period, late fees, finance charges, default rates, interest and closing costs). Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards	Writing and
	Financial Literacy	for Social Studies	Mathematics
Session Ten: Debt Management (Optional) These 10-minute, student self-guided activities include lessons on bankruptcy, loans, managing debt, defaulting on loans, and consumer credit counselling. Students will: Recognize the process, purpose, and outcomes of declaring bankruptcy. Identify the different types of bankruptcy. Evaluate the pros and cons of declaring bankruptcy in different situations. Analyze the impact of bankruptcy when debt is shared.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.19 Practice effective conflict resolution strategies. FINANCIAL LITERACY Credit and Debit FL.H.6 Develop strategies to control and manage credit and debt. b. Investigate ways that credit scores can affect a consumer's financial options. c. Compare the organizations providing credit counseling services. d. Understand the causes of and implications of bankruptcy. FL.H.7 Analyze the costs and benefits of using credit. a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. b. Identify the advantages and disadvantages of basic types of credit (e.g. unsecured versus. secured credit, credit cards, installment loans, revolving credit, student loans and predatory lenders). c. Describe the risks, responsibilities and rights associated with using credit (e.g. annual percentage rate (APR), grace period, late fees, finance charges, default rates, interest and closing costs). Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.	NA NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards	Writing and
	Financial Literacy	for Social Studies	Mathematics
Session 11: Net Worth (Optional) These 10-minute, student self-guided activities explain net worth and the process of determining net worth. Students will explore the different types of net worth, set financial goals, and learn about investing to build wealth. Students will: Define net worth. Explore the process of determining net worth. Summarize the different types of net worth. Investigate the significance of shared net worth. Calculate personal net worth.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.19 Practice effective conflict resolution strategies. FINANCIAL LITERACY Careers, Education, and Income FL.H.1 Identify the financial impacts of a career choice. a. Examine the relationship between personal financial goals and career choice. b. Evaluate the correlation between education, training and potential lifetime income. Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. FL.H.10 Identify the components of a personal budgeting process: a. Align goals with desired lifestyle expectations. b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses. d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). Credit and Debit FL.H.6 Develop strategies to control and manage credit and debt. c. Compare the organizations providing credit counseling services. Saving & Investing FL.H.14 Examine implications of the time value of money: a. Examine the opportunity costs of saving versus spending. b. Analyze inflation and its effect on purchasing power. c. Calculate compound interest and explain the benefits of investing early.	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.



JA Take Stock in Your Future®

Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for	Writing and
	Financial Literacy	Social Studies	Mathematics
Session One: Understanding Stocks Students are introduced to the foundational concepts of stocks and the stock market through the analysis of an authentic, real-time stock market report. They practice selecting stocks from a fictitious market to develop a portfolio. Students will: Distinguish between private and public companies. Explain how and why people invest in corporations when they purchase stocks. Identify why companies issue stock. Explain how stocks can increase and decrease in value. Identify the steps in the process for buying and selling stocks on the stock market.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for	Writing and
	Financial Literacy	Social Studies	Mathematics
Session Two: Stock Trading Students explore how stocks are traded, how stock prices are affected by current events, and how investors make investment decisions and diversify their portfolios. Students are introduced to stock indexes/averages and stock tables, and they practice buying, selling, or holding stocks from their fictitious stock portfolio. Students will: Discuss the impact that economic events have on stock prices and supply and demand. Analyze the data in a stock table. Practice following the process for buying and selling stocks on the stock market.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: e. Risk versus reward e. Risk tolerance e. Diversification e. Rebalancing Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.ST.3 Explain how international economic trends and policies affect political, social and economic conditions in various nations. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Session Three: Exploring Dividends Students analyze today's stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments. Students will: Analyze how current events are affecting stock prices. Demonstrate an understanding of how cash dividends are earned and calculated. Evaluate the success of a fictitious stock portfolio in relation to market events.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: Risk versus reward Risk tolerance Diversification Rebalancing Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.ST.3 Explain how international economic trends and policies affect political, social and economic conditions in various nations. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.
Session Four: Best-in-Class Competition Students put their new stock market knowledge and skills into practice as they compete to win an in-class competition. This session is designed to be flexible based on students' grade level and experience, plus the online stock market simulation tool selected by local JA Areas.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior.	.ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.ST.3 Explain how international economic trends and	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Students will: Implement knowledge of how to buy and sell stocks. Apply knowledge of how current events can impact stock prices. Evaluate the possible trade-off for each stock decision, prior to committing to the decision. Communicate and collaborate effectively within a team to successfully implement game strategies	ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	policies affect political, social and economic conditions in various nations. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.
Session Five: Planning for the Future Students reflect on the experience of participating in the in-class competition and/or the JA Stock Market Challenge event and connect the simulations to the real world. They conclude the program by developing their own financial goals. Students will: Compare and contrast real vs. simulated stock markets. Identify various asset classes and assess the risks of each. Develop a personal financial plan.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.ST.3 Explain how international economic trends and policies affect political, social and economic conditions in various nations.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Reflect on your learning and growth throughout the program.	Communication ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively. ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.
Extension: Analyzing Initial Public Offerings (IPOs) Students learn some of the factors that investors consider when selecting an IPO for investment. Students will: Identify the factors to consider when deciding whether to invest in an IPO.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.ST.3 Explain how international economic trends and policies affect political, social and economic conditions in various nations. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.5. Use appropriate tools strategically.



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	SFL.H.9 Apply a formal decision-making model to make financial decisions Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the	opinions relevant to compelling and/or supporting questions in economics.	
Extension: Comparing Investment Channels Students learn about several ways in which investors buy and sell stocks, uncovering the upsides and downsides of each method. Students will: Compare the advantages and disadvantages of buying and selling investments through various channels.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives:	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5
	c. Examine various types of employer-sponsored retirement opportunities. d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing		



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Students learn where investors can find detailed information about companies and how to evaluate each source of information. Students will: Identify what resources investors use to make informed investment decisions. Express why investors research companies before making investment decisions.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.11-12.7 RI.9-10.8 RI.11-12.8 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5
Extension: Diversification and Risk Students learn that, even though individual investors may have different risk tolerances, smart investors always seek to minimize their risk by diversifying their portfolios. Students will: Identify different levels of risk tolerance. Express how and why investors use diversification to minimize risk.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: c. Examine various types of employer-sponsored retirement opportunities. d. Describe mutual funds, Exchange Traded Funds, stocks and bonds.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing		
Extension: Evaluating Your Financial Plan Students learn how to review their financial plans and select investments that meet stated goals. Students will: Review and evaluate their financial plans. Select possible investments that meet the goals of the financial plan.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. SFL.H.9 Apply a formal decision-making model to make financial decisions Saving & Investing FL.H.15 Evaluate investment alternatives: b. Compare traditional and Roth Individual Retirement Accounts (IRA). c. Examine various types of employer-sponsored retirement opportunities. d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: e. Risk versus reward e. Risk tolerance Diversification e. Rebalancing Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Extension: Factors That Influence Stock Prices Students learn the basics of supply and demand in the stock market, explore factors that impact stock price, and read and respond to scenarios related to determining stock price. Students will: Explain how supply and demand govern the price of a stock when it is traded on a stock market. Describe the factors that can influence stock price.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders). FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	HS.E.MI.2 Analyze and graph the impact of supply and demand shifts on equilibrium price and quantities produced. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.ST.3 Explain how international economic trends and policies affect political, social and economic conditions in various nations. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5
Extension: Financial Watchdogs Students learn about several groups who oversee the financial sector, set and enforce the policies and laws regulating it, and protect investors. Students will: Identify the protections provided to investors by market regulatory agencies that oversee financial markets, products, and professionals.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices:	HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy. HS.E.MA.3 Describe the externalities of government attempts to remedy market failure and improve market outcomes through fiscal policy.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	 b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.22 Identify the role of regulatory agencies, e.g.: Federal Reserve Federal Deposit Insurance Corporation (FDIC) National Credit Union Administration (NCUA) Federal Trade Commission (FTC) Securities and Exchange Commission (SEC) Financial Industry Regulatory Authority (FINRA) Internal Revenue Service (IRS) State regulatory agencies 	HS.E.MA.6 Assess the effectiveness of rules and laws that protect both consumers and producers.	
Investing for the Long Term Students learn why investing over the long-term offers the best path toward success in the market and why day trading can be fraught with risk. Students will: Identify the value of and benefits associated with long-term investments. Express the risks associated with day trading and short-term investments.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.ST.3 Explain how international economic trends and policies affect political, social and economic conditions in various nations. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Extension: My Stock Portfolio	ESSENTIAL SKILLS	ECONOMICS	Reading Informational
This student self-guided activity enables students to practice what they have learned about investing as they research, select, and track real stocks on the stock market using an initial imaginary investment of \$10,000. This activity has no time limit, and	Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole.	Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4
students may track and adjust their portfolios for as long as they'd like. You might want to set time parameters on this project, such as a month, six weeks, or some other period of time that makes sense for students to be able to track their portfolios.	Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management	HS.E.ST.3 Explain how international economic trends and policies affect political, social and economic conditions in various nations.	C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5
Students will:	FL.H.8 Identify why people make financial choices:		Practices
 Apply research-based investment decisions. Practice following the process for buying and selling stocks. 	 b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing 		MP.1. Make sense of problems and persevere in solving them.
ioi buying and sening scocks.	FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing		MP.5. Use appropriate tools strategically.
	Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).		
Extension: Preparing for the JA	ESSENTIAL SKILLS	ECONOMICS	Reading
Stock Market Challenge Students learn about the JA Stock Market Challenge and review the big ideas about stocks and the stock market.	Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and	Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4
Students will:	Diligence ES.H.3 Demonstrate resilience and perseverance by showing	financial markets and the economy as a	Composition
 Review the big ideas about investing, specifically stocks and stock trading. Prepare for the JA Stock Market Challenge. 	willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).	whole. HS.E.ST.3 Explain how international economic trends and policies affect political, social and	C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: Risk versus reward Risk tolerance Diversification Rebalancing	economic conditions in various nations. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	
Extension: Private vs. Public Companies Students learn the basics of company ownership models using a pizza business scenario. They explore the advantages and disadvantages for a company of remaining private or becoming publicly owned. Students will: Demonstrate an understanding of the differences between private and public companies as they relate to company ownership. Explain why a company would remain private or go public.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Extension: Setting Stock Prices & Trading Stock Students learn why public companies sell stock, what happens during a company's initial public offering, and how stocks are traded on a stock exchange. Students will: Identify how a stock's price is set during a company's initial public offering. Identify the steps in the process for buying and selling stocks on a stock exchange.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	HS.E.MI.2 Analyze and graph the impact of supply and demand shifts on equilibrium price and quantities produced. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.ST.3 Explain how international economic trends and policies affect political, social and economic conditions in various nations.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5
Extension: Smart Investing Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies. Students will: Recognize basic principles of investing in stocks. List strategies for smart investing.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Saving & Investing FL.H.14 Examine implications of the time value of money: c. Calculate compound interest and explain the benefits of investing early. FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).		
Extension: Taxes and the Stock Market Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income. Students will: Examine how short- and long-term capital gains are taxed.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Careers, Education, and Income FL.H.5 Analyze the factors that determine net income. a. Interpret a paycheck stub. b. Differentiate between gross, net, and taxable income. Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Saving & Investing FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit	ECONOMICS HS.E.MA.4 Analyze the impact of fiscal policies, various government taxation and spending policies on the economy.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. MP.6. Attend to precision.



Session Descriptions	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders). FL.H.19 Explain how government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.		
Extension: The Animals of the Stock Market Students learn terms and jargon commonly used by investors when talking about investing and the stock market. Students will: Express terms that describe people, events, and situations linked to investing	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). FINANCIAL LITERACY Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. c. Explain that inflation is an increase in the overall price level that reduces the value of money. FL.H.18 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



JA Titan®

Session Details	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for Social	Writing and
	Financial Literacy	Studies	Mathematics
Tutorial: Getting Ready for Business* In this tutorial session, students observe as their facilitator demonstrates gameplay to them through an interactive tour of the JA Titan simulation. Students learn about the program's goals and key terms used in the simulation, and how to play JA Titan. Students will: Recognize and correctly express the program's key terms. Predict and identify various business trade-offs based on business decisions. Apply business decisions that indicate an understanding of the importance of profit to the success of a business.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: c. Analyze the opportunity costs of short and long-term financial decisions. SFL.H.9 Apply a formal decision-making model to make financial decisions, FL.H.10 Identify the components of a personal budgeting process: b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses. e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy. HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. MP.6. Attend to precision.



Session Details	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for Social	Writing and
	Financial Literacy	Studies	Mathematics
Competition Prep: Freestyle Exploration Students jump straight into playing the JA Titan simulation. There is no teacher or volunteer led guidance or focus on a business concept. Instead, students learn solely by playing, using the Student Quick Start Guide and Student Activity Sheet. Students will: Apply the profit equals total revenue minus total costs. Apply the concept of pricing based on costs, productivity, and profit. Demonstrate an understanding that companies are constrained by limited resources. Evaluate the possible trade-offs for each business decision before committing to the decision. Use a budget as a strategy to monitor income, expenses, and other financial records. Identify potential customers and their preferred phone features to increase profitability. Identify a new phone feature to be developed to potentially increase profits.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. FINANCIAL LITERACY Decision Making & Money Management SFL.H.9 Apply a formal decision-making model to make financial decisions, FL.H.10 Identify the components of a personal budgeting process: b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses. e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	HS.E.MI.2 Analyze and graph the impact of supply and demand shifts on equilibrium price and quantities produced. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies. HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. MP.6. Attend to precision.



Session Details	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for Social	Writing and
	Financial Literacy	Studies	Mathematics
Competition Prep: How to Play JA Titan Students learn key terms and concepts for the simulation: budget, cash-on-hand, CEO, expenses, income statement, price, and production. Students will: Express and use the program's key terms. Use a budget as a strategy to monitor income, expenses, and other financial records. Demonstrate an understanding that businesses are constrained by limited resources. Express the importance of profit to the success of a business. Practice using the features and functionality of the simulation interface.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. FINANCIAL LITERACY Decision Making & Money Management SFL.H.9 Apply a formal decision-making model to make financial decisions, FL.H.10 Identify the components of a personal budgeting process: b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses. e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	HS.E.MI.2 Analyze and graph the impact of supply and demand shifts on equilibrium price and quantities produced. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies. HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. MP.6. Attend to precision.



Session Details	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for Social	Writing and
	Financial Literacy	Studies	Mathematics
Competition Prep: Exploring Production Students focus on the interconnected aspects of profit, price, cost, and production. Students will: Express the profit equation. Describe how price is determined by cost plus markup. Express the importance of profit to the success of a business. Practice using the features and functionality of the simulation interface.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. FINANCIAL LITERACY Decision Making & Money Management SFL.H.9 Apply a formal decision-making model to make financial decisions, FL.H.10 Identify the components of a personal budgeting process: b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses. e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	HS.E.MI.2 Analyze and graph the impact of supply and demand shifts on equilibrium price and quantities produced. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies. HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.



Session Details	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for Social	Writing and
	Financial Literacy	Studies	Mathematics
Competition Prep: Examining R&D and Marketing Students focus on the impact R&D and marketing can have on the product and the profits. Students will: Describe why R&D and marketing expenses are investments. Express how R&D and marketing decisions support the success of a company. Practice using the features and functionality of the simulation interface.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. SFL.H.9 Apply a formal decision-making model to make financial decisions, FL.H.10 Identify the components of a personal budgeting process: f. Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing. Money & The Economy FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	HS.E.MI.2 Analyze and graph the impact of supply and demand shifts on equilibrium price and quantities produced. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.



Session Details	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for Social	Writing and
	Financial Literacy	Studies	Mathematics
Competition Prep: Considering Economic Factors Students explore economic circumstances under which they may implement different strategies in preparation of the alternative scenario games available in the simulation. Students will: Express and use the program's key terms. Express the importance of profit to a business's success. Evaluate and select the optimal business-based choices using the resources available. Recognize that shocks to demand or supply affect business management decisions.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. c. Analyze the opportunity costs of short and long-term financial decisions. SFL.H.9 Apply a formal decision-making model to make financial decisions, Money & The Economy FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	HS.E.MI.2 Analyze and graph the impact of supply and demand shifts on equilibrium price and quantities produced. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies. HS.E.ST.3 Explain how international economic trends and policies affect political, social and economic conditions in various nations. HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. MP.6. Attend to precision.



Session Details	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for Social	Writing and
	Financial Literacy	Studies	Mathematics
Competition Prep: Presenting the JA Titan of Business Competition In this game-based session, students compete as businesses to see which will be crowned the JA Titan of Industry. Students will: Express the importance of profit to the success of a business. Apply the profit equals total revenue minus total costs. Demonstrate an understanding that companies are constrained by limited resources. Evaluate the possible trade-offs for each business decision before committing to the decision. Use a budget as a strategy to monitor income, expenses, and other financial records. Identify potential customers and their preferred phone features to increase profitability. Identify a new phone features to increase profitability. Identify a new phone features to be developed to potentially increase profits. Additionally, depending on the simulation settings selected, students may: Apply debt financing for profitability. Express the benefits to a business of making intentional, positive CSR decisions for the business, its employees, and the community. Recognize that shocks to demand or supply affect business management decisions.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. c. Analyze the opportunity costs of short and long-term financial decisions. SFL.H.9 Apply a formal decision-making model to make financial decisions, FL.H.10 Identify the components of a personal budgeting process: b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses. e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). f. Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing. Money & The Economy FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	HS.E.MI.2 Analyze and graph the impact of supply and demand shifts on equilibrium price and quantities produced. HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies. HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.5 Language L.9-10.5 L.11-12.5 11.3.1.2 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. MP.6. Attend to precision.



Session Details	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Deep Dive: Research & Development* This session provides a deeper exploration and study of R&D concepts. Students will: Express the importance of R&D to the continued profitability of a business. Identify a new feature to be developed for a smartphone that would potentially increase profits and practice working through the product design phase.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. FINANCIAL LITERACY	HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy. HS.E.ST.1 Draw conclusions regarding the effect of specialization and trade on production, distribution and consumption of goods and services for individuals, businesses and societies.	Practices MP.1. Make sense of problems and persevere in
	Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions.		solving them. MP.5. Use appropriate tools strategically.
Deep Dive: Marketing* This session provides a deeper exploration and study of marketing concepts. Students will: Express the importance of marketing as an investment in the continued profitability of a business. Apply the Four Ps of Marketing (product, place, price, and promotion) to a marketing plan to potentially increase a company's profits.	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole. HS.E.MA.2 Analyze ways in which competition and government regulation influence what is produced and allocated in an economy.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5



Session Details	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for Social	Writing and
	Financial Literacy	Studies	Mathematics
Deep Dive: Corporate Social Responsibility* In this session, students analyze how a company can be a good community partner and socially responsible, culminating in a case study to explore how investing in CSR and being a good corporate citizen can impact a business and its many stakeholders. Students will: Express how a business, its employees, and the community all benefit when the business makes intentional, positive CSR decisions. Resolve an ethical business dilemma between a business's responsibilities of profit versus its responsibilities to various stakeholders, including employees, customers, and the community.	FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. Money & The Economy FL.H.20 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand. ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. c. Analyze the opportunity costs of short and long-term financial decisions. SFL.H.9 Apply a formal decision-making model to make	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole.	Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically. Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.2 RI.9-10.4 RI.11-12.4 Composition C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 Language L.9-10.5 L.11-12.5 Mathematical Practices MP.1. Make sense of problems and persevere in solving them. MP.5. Use appropriate tools strategically.



Session Details	KY Academic Standards	KY Academic	KY Reading,
	for Career Studies and	Standards for Social	Writing and
	Financial Literacy	Studies	Mathematics
Deep Dive: Daily Business Operations Speaker Session* In this volunteer-led session, a volunteer presents how his/her own business knowledge applies and relates to the business concepts in the simulation. Students will: Recognize real-world applications of the terms and concepts from the game through a volunteer guest speaker presentation.	Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Reliability ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.H.14 Model self-control in all situations. Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Preparation C.H.4 Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA	Language L.9-10.1 L.11-12.3

