



A Correlation: Oregon Academic Content Standards and Junior Achievement Elementary School Programs

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Oregon Social Sciences Standards Adopted May 2018

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

Overview

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

In this document, Junior Achievement programs are correlated to the 2018 Oregon Academic Content Standards for grades K-5. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard, but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or business volunteer as needed. Often, Extended Learning Opportunities within the curriculum directly support an academic standard, in that case, the letters ELO are superscripted next to the standard.

JA Elementary School Programs

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

<u>JA Our Families</u>[®] introduces students to the intersection of entrepreneurship and first-grade social studies learning objectives, including how family members' jobs and businesses contribute to the well being of the family.

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

<u>JA Our City</u>[®] introduces students to the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how people and businesses in cities manage their money.

<u>JA Our Region</u>[®] introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.

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

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

For JA BizTown, refer to the Capstone Correlations Report.



JA Ourselves

Session Details	Oregon Social Sciences Standards	Common Core ELA	Common Core Math
Session One: This or That? Make a Choice Students practice economics by making personal choices. Objectives: The students will be able to: Identify personal interests Consider the factors that determine their choices Define money	Civics and Government K.2 Use and identify respectful dialogue, taking turns, and explain how rules are different in different settings.	Reading Foundations RF.K.1-3 Writing W.K.1-2,8 Literature RL.K.7 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.2
Session Two: Do I Need What I Want? Students recognize that people have basic needs and wants and that moneysmart people know the difference between them. Objectives: The students will be able to: Explain the difference between needs and wants Create a simple chart	Economics K.4 Distinguish between personal wants and needs. Historical Thinking K.17 Make connections (similarities and differences) between self and others.	Reading Foundations RF.K.1-3 Literature RL.K.1,4 RL.K.7 Speaking and Listening SL.K.1-3 SL.K.6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.3 Measurement and Data CC.2.4.K.A.4
Session Three: A Penny Earned Students are introduced to storybook characters and examine ways they can earn money. Objectives: The students will be able to: Describe the role of money in society Identify jobs they can do to earn money	Civics and Government K.3 Describe roles of self and family members. K.11. Use terms related to location, direction, and distance. Financial Literacy K.6. Give examples of different jobs performed in communities K.8 Explain how people earn income and that some jobs earn money while some are volunteer.	Reading Foundations RF.K.1-4 Writing W.K.2,8 Literature RL.K.1-4, 7 RL.K.9-10 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.1-3
Session Four: A Penny Saved Students are introduced to the concept of saving. Objectives: The students will be able to: Explain the importance of saving money Identify a savings goal Identify a place where people save money	Economics/Financial Literacy K.5. Identify various forms of money and explain how money is used.	Reading Foundations RF.K.1-4 Literature RL.K.1-4 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.1 Measurement and Data CC.2.4.K.A.4



JA Ourselves

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session Five: A Penny Shared Students are introduced to storybook characters and their plans to earn money for a worthy cause. Objectives: The students will be able to: Explain the importance of giving Organize a chronological sequence of events	Historical Thinking K.15 Distinguish between past and present. K.16 Understand and create timelines to show basic personal events in a sequential order. K.18 Compare and contrast past and present events or practices.	Reading Foundations RF.K.1-4 Writing W.K.1,8 Literature RL.K.1-4 RL.K.7 RL.K.9-10 Speaking and Listening SL.K.1-6 Language L.K.4,6	Counting and Cardinality CC.2.1.K.A.1-3



JA Our Families

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session One: All Kinds of Families The students discover how families are alike and different and how they can work together to create a strong economy for the neighborhood. Objectives: The students will be able to: Begin to understand the similarities and differences between families Recognize the importance of businesses in neighborhoods	Historical Knowledge 1.13 Understand, affirm, respect, and celebrate the diversity of individuals, families, and school communities. 1.14 Make connections between the student's family and other families, the student's school and other schools	Reading Literature RI.1.1 RI.1.3-4 RI.1.7,9,10 Reading Foundations RF.1.1-4 Writing W.1.2,5,8 Speaking & Listening SL.1.1-2 SL.1.4-5 Language L.1.1-2 L.1.4	Mathematical Practices 8
Session Two: Money for Needs and Wants Students become aware that all families need food, clothing, and shelter to live and must earn money to pay for these needs. Objectives: The students will be able to: Describe the difference between needs and wants Explain that families must earn money for the things they need and want	Financial Literacy 1.5 Identify different uses of money	Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Reading Foundations RF.1.1-4 Speaking & Listening SL.1.1-2 SL.1.4 Language L.1.1 L.1.4	Measurement and Data 1.MD.C.4 Mathematical Practices 1-2 4-5 7-8
Session Three: Businesses All Around the Neighborhood Students learn how the needs and wants of people in a neighborhood create an opportunity for entrepreneurs to start businesses. Objectives: The students will be able to: Define entrepreneur, goods, and services Interpret map symbols Identify the goods or services businesses provide	Economics 1.3 Identify sources of income Geography 1.7 Locate and identify important places in the community.	Reading Foundations RF.1.1-4 Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Writing W.1.2,5,8 Speaking & Listening SL.1.1-2 SL.1.4	Measurement and Data 1.MD.C.4 Mathematical Practices 1-2 5-8



JA Our Families

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session Four: Jobs All Around the Neighborhood Students learn that entrepreneurs create businesses, which provide jobs for families. Objectives: The students will be able to: Identify the jobs people do Analyze their own skills to determine ways they can support family members	Multicultural Studies 1.13 Understand, affirm, respect, and celebrate the diversity of individuals, families, and school communities. 1.14 Make connections between the student's family and other families, the student's school and other schools.	Reading Foundations RF.1.1-4 Reading for Information RI.1.6-7 Writing W.1.5 Speaking & Listening SL.1.1-2 SL.1.4-5 Language L.1.1-2 L.1.4	Mathematical Practices 1-2 4-5 7-8
Session Five: A New Business Students think like entrepreneurs and help advertise a new business needed in the neighborhood. Objectives: The students will be able to: Describe one of the entrepreneurial characteristics—Satisfy a Need or Want	Economics 1.3 Identify sources of income	Reading Foundations RF.1.1-4 Reading for Information RI.1.1 RI.1.3-4 RI.1.6-7 RI.1.10 Writing W.1.2,5,8 Speaking & Listening SL.1.1-2 SL.1.4 Language L.1.1-2 L.1.4	Operations in Algebra OA. 1 ELO OA 6-7 Measurement and Data 1.MD.C.4 Mathematical Practices 2 4 7-8



JA Our Community

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
Session One: People in a Community Working Together Students learn what a community is and the variety of jobs that people have in a community. Objectives: The students will: Describe a community. State how people contribute to and benefit from a community. Identify the variety of jobs in a community and how each requires specific skills.	Geography 2.13 Identify cultural characteristics of the community.	Reading Literature RL.2.1 RL.2.7 Reading for Information RI.2.1 RI.2.4 - 5 RI.7 Reading Foundations RF.2.3-4 Speaking and Listening SL.2.1-4 Language L.2.1-6	Geometry G.2.2 Mathematical Practices 4
Session Two: Sweet "O" Donuts Students learn that workers who produce goods and services earn money for their work. Objectives: The students will: Define the terms produce, product, production, goods, and services. Apply innovation to the production process. Explain that people in a community earn money by performing work.	Economics 2.7 Identify local businesses and the goods and services they produce.	Reading Foundations RF.2.3-4 Writing W.2.2 Speaking and Listening SL.2.1-6 Language L.2.1-6	Operations and Algebraic Thinking OA.2.1 Numbers Base Ten NBT.2.1-2 NBT.2.5 Measurement and Data MD.2.7
Session Three: Business and Government Jobs Students explore how the money earned for work moves through a community and the impact that money has on people, businesses, and government. Objectives: The students will: Locate businesses and identify government careers. Explain how taxation supports government services.	Civics and Government 2.2 Identify services provided by city government. 2.3 Evaluate how individuals, groups, and communities manage conflict and promote justice and equity. Economics 2.7 Identify local businesses and the goods and services they produce. Geography 2.11 Use basic information on maps and other geographic tools to locate, identify and describe physical and human features of the community. 2.12 Identify relative location of school and community in the state and nation and the world.	Reading for Information RI.2.1 RI.2.4 -5 RI.7 Reading Foundations RF.2.3-4 Speaking and Listening SL.2.1-4 Language L.2.1-6	Operations and Algebraic Thinking OA.2.1 Mathematical Practices 1-2 4-5



JA Our Community

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
The Session Four: Let's Vote! Students participate in a decision that benefits their community. They vote to express their choice and to determine the will of the majority. Objectives: The students will: Apply a decision-making process. Recognize voting as a way responsible citizens act and contribute to meet a community's needs.	Civics and Government 2.6 Analyze the different ways students can have an effect on their local community. Social Science Analysis 2.25 Evaluate information relating to an issue or problem. 2.26 Use listening, consensus-building, and voting procedures to decide on and take informed action.	Reading Foundations RF.2.3 Writing W.2.2 W.2.7-8 Speaking and Listening SL.2.1-6 Language L.2.1	Measurement and Data MD.2.7 MD.2.9 Mathematical Practices 2
Session Five: Money Moves in a Community Students learn about money and how it moves through a community. Objectives: The students will: Identify coins and money terms. Describe how money flows through a community's economy.	Economics 2.8 Describe the role of banks in an economy.	Reading Literature RL.2.1 RL.2.4 RL.2.7 Reading for Information RI.2.1 RI.2.3 -5 RI.7 Reading Foundations RF.2.3 Speaking and Listening SL.2.1-4 Language L.2.1-6	Operations and Algebraic Thinking OA.2.1 Numbers Base Ten NBT.2.1-2 NBT.2.5 Measurement and Data MD.2.7 MD.2.9 Mathematical Practices 1-2 5-7



JA Our City

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session One: Earn, Save, Spend, and Donate Knowing we have four choices with money helps people reach personal goals and dreams and helps keep cities alive and healthy. Objectives: The students will be able to: Describe the four choices we have with money. Define deposits and withdrawals.	Financial Literacy 3.7 Analyze the impact of personal financial decisions on personal, community, regional, and world resources. (i.e. how my individual financial actions have an impact on myself/others/resources).	Reading for Information RI.3.4-5 Reading Foundations RF.3.3-4 Writing W.3.2 ELO W.3.7 -8ELO Speaking and Listening SL.3.1 SL.3.3 SL.3.6 Language L.3.1 L.3.3 L.3.4	Measurement and Data MD.3.4 MD.3.5 MD.3.6 Mathematical Practices 1-8
Session Two: Invisible Money Students learn about the different forms of money and how people use them to pay for goods and services. Objectives: The students will be able to: Define goods and services. Explain how people spend money. Recognize methods of payment and whether they are readily visible or invisible.	Economics 3.4 Describe the relationship between producers and consumers. Financial Literacy 3.7 Analyze the impact of personal financial decisions on personal, community, regional, and world resources.	Reading for Information RI.3.1-5 Reading Foundations RF.3.3-4 Writing W.3.7 -8 ^{ELO} Speaking and Listening SL.3.1-4 SL.3.6 Language L.3.1 L.3.3-4	Operations and Algebraic Thinking OA.3.8 OA.3.9 Mathematical Practices 1-8
Session Three: How Do I Become an Entrepreneur? When entrepreneurs create businesses, they help keep cities alive and healthy. Objectives: The students will be able to: Define entrepreneur, producer, and consumer. Explain the need for a business plan. Discuss the ways in which entrepreneurs help a city.	Economics 3.5 Explain how profit influences sellers in markets. Financial Literacy 3.7 Analyze the impact of personal financial decisions on personal, community, regional, and world resources.	Reading for Information RI.3.1-5 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3-4	Operations and Algebraic Thinking OA.3.8 Numbers Base Ten NBT.3.2 Mathematical Practices 1-2 4-8

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



JA Our City

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session Four: Money Choices Make the City Go Round Money choices encourage economic exchange within a city. This happens when money travels back and forth among consumers, businesses, and the city government. Economic exchange is important for keeping a city functioning and vital. Objectives: The students will be able to: Demonstrate the importance of money in everyday life. Describe how money flows through a city's economy. Explain taxes and how the city government uses the money to pay for the goods and services it provides.	Civics and Government 3.1 Examine how different levels of city and county government provide services to members of a community. 3.2 Describe the responsibilities of people in their community and state. Financial Literacy 3.7 Analyze the impact of personal financial decisions on personal, community, regional, and world resources.	Reading for Information RI.3.1 RI.3.3-6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3 L.3.4	Operations in Algebra OA.3.8 OA.3.9 Numbers Base Ten NBT.3.2 Mathematical Practices 1-8
Session Five: Let's Build a City A healthy city is built on the money choices of consumers, businesses, and the government. A city thrives when these sectors of the economy earn, save, spend, and donate. Objectives: The students will be able to: Describe how personal choices make a city a good place to live, work, play, and go to school.	Financial Literacy 3.7 Analyze the impact of personal financial decisions on personal, community, regional, and world resources. Geography 3.8 Use geographical tools (maps, satellite images, photographs, Google Earth, and other representations) to identify multiple ways to divide [Oregon] into areas.	Reading for Information RI.3.1 RI.3.3-6 Reading Foundations RF.3.3-4 Writing W.3.2 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1 L.3.3 L.3.4	Operations in Algebra OA.3.8 Numbers Base Ten NBT.3.2 Mathematical Practices 1-7



JA Our Region

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session One: Be an Entrepreneur Students explore well-known businesses by matching entrepreneurs to their businesses, and identifying their own entrepreneurial traits. Objectives: The students will be able to: Recognize the impact entrepreneurs have on a region Apply traits that are common to successful entrepreneurs to their own skills and abilities	Geography 4.10 Describe how technological developments, societal decisions, and personal practices Affect Oregon's sustainability (dams, wind turbines, climate change and variability, transportation systems, etc.).	Reading for Information RI.4.1-2 RI.4.4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1 SL.4.3 Language L.4.3-4 L.4.6	Mathematical Practices 1-2 4-7
Session Two: Resources—Tools for Entrepreneurs Students are introduced to resources and, working in teams, use this information to create new businesses. Objectives: The students will be able to: Define natural, human, and capital resources Describe how products and services use resources	Economics 4.3 Analyze how wealth and scarcity connect to personal, community, regional, and world resources. Geography 4.7 Explain the interactions between the Pacific Northwest physical systems and human systems, (with a focus on Native Americans in that region.) 4.9 Identify conflicts involving use of land, natural resources, economic interests, competition for scarce resources, different political views, boundary disputes, and cultural differences within Oregon and between different geographical areas.	Reading for Information RI.4.4 RI.4.7 Reading Foundations RF.4.3-4 Writing W.4.2 W.4.8 Speaking and Listening SL.4.1-5 Language L.4.3-4 L.4.1-6	Mathematical Practices 1-2 4-8
Session Three: Hot Dog Stand Game Students learn the fundamental tasks performed by a business owner by playing the Hot Dog Stand game and tracking their revenue and expenses. Objectives: The students will be able to: Track the revenue and expenses of a business Identify the fundamental tasks required to run a business Explain the importance of keeping an accurate account of a business's financial information	Financial Literacy 4.4 Analyze different buying choices and opportunity costs.	Reading for Information RI.4.2-4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1 SL.4.3 Language L.4.1 L.4.3-6	NBT 4.4 NF.4.7 Mathematical Practices 1-7



JA Our Region

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session Four: Entrepreneurs Solve Problems Students journey through the complex world of business problem solving by brainstorming ideas and by determining the price, advertising, and supply for a new business using the Problem-Solver Catcher. Objectives: The students will be able to: Demonstrate the problem-solving process Identify the potential risks and rewards in making business decisions	Geography 4.9 Identify conflicts involving use of land, natural resources, economic interests, competition for scarce resources, different political views, boundary disputes, and cultural differences within Oregon and between different geographical areas.	Reading for Information RI.4.1 RI.4.3-4 RI.4.7 Reading Foundations RF.4.3-4 Writing W.4.2 W.4.8 Speaking and Listening SL.4.1-2 SL.4.4 Language L.4.1 L.4.3-4 L.4.6	Mathematical Practices 1-2 4 6-7
Session Five: Entrepreneurs Go Global Students demonstrate the supply chain by working in teams to build a sticker-sheet computer. Objectives: The students will be able to: Apply the supply chain to a manufacturing example Explain how resource providers, businesses, and consumers are interdependent	Social Science Analysis 4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions	Reading for Information RI.4.3-4 RI.4.7 Reading Foundations RF.4.3-4 Speaking and Listening SL.4.1-4 Language L.4.1 L.4.3-4 L.4.6	NA



JA Our Nation

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session One: Free to Choose Your Work or Business Students are introduced to the nation's free market system and how it supports businesses and careers. Objectives: The students will be able to: Identify the characteristics of a free market economy Explain how pricing guides economic decisions	NA	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	Operations and Algebraic Thinking OA.5.2 Numbers Base Ten NBT.5.6-7
Session Two: Innovation Nation Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income. Objectives: The students will be able to: Define entrepreneur and entrepreneurship Describe resources and how entrepreneurs use them Explore STEM skills and the process of innovation	Geography 5.10 Compare and contrast movement of people, goods, ideas, and cultural patterns in the United States, considering past, present and future trends	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Writing WS.5.2 WS.5.4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	Operations and Algebraic Thinking CC.2.2.5.A.1 Numbers Base Ten CC.2.1.5.B.2
Session Three: Career Quest Students learn about career clusters. Objectives: The students will be able to: Examine career groupings and the skills necessary for a variety of careers.	Financial Literacy 5.8 Analyze career choices through the return on investment (qualifications, education, and income potential).	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	Numbers Base Ten CC.2.1.5.B.2



JA Our Nation

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session Four: Get and Keep the Job! Students examine important work-readiness and behavioral skills needed for career success. Objectives: The students will be able to: Identify the soft skills wanted by today's employers	Financial Literacy 5.8 Analyze career choices through the return on investment (qualifications, education, and income potential).	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Writing WS.5.2 WS.5.4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	Operations and Algebraic Thinking CC.2.2.5.A.1 Numbers Base Ten CC.2.1.5.B.2
Session Five: Global Connections Students explore how the United States is connected to the global economy. Objectives: The students will be able to: Discuss why businesses specialize and trade Define opportunity cost	Economics 5.6 Explain ways trade can be encouraged or restricted and how it affects relationships between countries. Geography 5.13 Describe how natural and human-made events in one place affect people in other places.	Reading for Information RI.5.1-2 RI.5.4 RI.5.7 Reading Foundations RF.5.3-4 Speaking and Listening SL.5.1-4 SL.5.6 Language L.5.1-5	NA
Optional Supplement: Business Organization Students examine entrepreneurship, free enterprise, and business organization. Objectives: The students will be able to: Identify three basic ways businesses are organized.	Geography 5.12 Describe how technological developments, societal decisions, and personal practices affects sustainability in the United States.	Speaking and Listening SL.5.1-4 Language L.5.1,5	NA



JA More than Money

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session One: The Money Garden Students explore money-management skills and become familiar with the key differences between earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest. Objectives: The students will be able to: Identify the role of money in everyday life Explain the benefits of using a savings account	Financial Literacy 3.7 Analyze the impact of personal financial decisions on personal, community, regional, and world resources. (i.e. how my individual financial actions have an impact on myself/others/resources). 4.4 Analyze different buying choices and opportunity costs.	Reading for Information RI.3.1 RI.3.3-4 RI.3.6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1 SL.3.6 Language L.3.1 L.3.4 L.3.4	Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 5.NBT.5 5.NBT.7 Mathematical Practices 1-8
Session Two: Create a Business Students learn about the ways in which people's interests and skills can help them identify small businesses they can start. Objectives: The students will be able to: Define business, goods, and services Identify businesses they would like to start that align with their personal interests and skills Appreciate their own roles as entrepreneurs in affecting their community and their world	Economics 3.4 Describe the relationship between producers and consumers. 3.5 Explain how profit influences sellers in markets. Financial Literacy 5.8 Analyze career choices through the return on investment (qualifications, education, and income potential).	Reading for Information RI.3.2-4 RI.3.6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.1-4 L.3.6	Numbers Base Ten 3.NBT.3.3 4.NBT.4 4.NBT.5 5.NBT.5 5.NBT.7 Mathematical Practices 1-8
Session Three: Build a Business Students identify the fundamental steps for starting a small business and develop a basic business plan. Objectives: The students will be able to: Identify the basic steps for building a small business Develop a basic business plan	Economics 3.4 Describe the relationship between producers and consumers. 3.5 Explain how profit influences sellers in markets. Financial Literacy 4.4 Analyze different buying choices and opportunity costs.	Reading for Information RI.3.2-6 Reading Foundations RF.3.3-4 Speaking and Listening SL.3.1 SL.3.6 Language L.3.1-4 L.3.6	Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 4.NF.4.7 5.NBT.5 5.NBT.7 Mathematical Practices 1-2 4-8

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JA More than Money

Session Descriptions	Academic Standards	Common Core ELA	Common Core Math
Session Four: Run a Business Students explain why financial institutions lend money and why people borrow money for their businesses. They learn about advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated activity. Objectives: The students will be able to: Explain why financial institutions lend money Explain decision making and the traits of trustworthy borrowers Record and track financial gains and losses	Financial Literacy 3.7 Analyze the impact of personal financial decisions on personal, community, regional, and world resources. (i.e. how my individual financial actions have an impact on myself/others/resources). 4.4 Analyze different buying choices and opportunity costs. Social Science Analysis 3.18 Identify and compare different ways of looking at an event, issue, or problem with an emphasis on multiple perspectives.	Reading for Information RI.3.1-5 RI.3.7 Reading Foundations RF.3.3-4 Writing W.3.2-4 Speaking and Listening SL.3.1-3 SL.3.6 Language L.3.4 L.3.6	Numbers Base Ten 3.NBT.2.2 3.NBT.3.3 4.NBT.4 4.NBT.5 5.NBT.5 5.NBT.7 Mathematical Practices 1-8
Session Five: Global Success The students explore the opportunities and challenges of global markets. Objectives: The students will be able to: Explore reasons why businesses import and export goods Describe the economic considerations related to selling in a global market Define opportunity cost	Financial Literacy 3.7 Analyze the impact of personal financial decisions on personal, community, regional, and world resources. (i.e. how my individual financial actions have an impact on myself/others/resources). 4.4 Analyze different buying choices and opportunity costs. Economics 4.3 Analyze how wealth and scarcity Connect to personal, community, regional, and world resources. 5.6 Explain ways trade can be encouraged or restricted and how it affects relationships between countries. Social Science Analysis 4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions.	Reading for Information RI.3.1 RI.3.3-7 Reading Foundations RF.3.3-4 Writing W.3.3 Speaking and Listening SL.3.1-2 SL.3.6 Language L.3.1-4 L.3.6	

