



**A Correlation between
Oklahoma C³ Standards
and
Junior Achievement Elementary Programs**

Updated February 2017
Oklahoma Core Curriculum
Content Standards

Junior Achievement USA®
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Overview

Junior Achievement's Elementary Programs reinforce the value of workforce readiness, entrepreneurship, and financial literacy while providing opportunities to develop cross-disciplinary knowledge and skills. This multidisciplinary approach helps students connect information across social studies disciplines, such as economics, geography, history, government, and civics, while incorporating mathematical concepts, reasoning, and language arts skills.

In this document, Junior Achievement programs are correlated to the Oklahoma Academic Standards 2016-2017 for English Language Arts, Mathematics and Social Studies for grades K-5. Programs frequently used at other grade levels also may be listed in the standards. When a standard is specifically addressed by an Extended Learning Opportunity, On Your Own, or other additional material, it will be indicated by a superscripted ELO next to the standard number.

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.

JA Elementary School Programs

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

JA Our Families[®] 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.

JA Our Community[®] explores the interdependent roles of workers in a community, the work they perform, and how communities work.

JA Our City[®] 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.

JA Our Region[®] 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.

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

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

[*JA BizTown*[®]](#) combines in-class learning with a day-long visit to a simulated town. This popular program allows elementary school students to operate banks, manage restaurants, write checks, and vote for mayor. The program helps students connect the dots between what they learn in school and the real world.

JA Ourselves

Session Details	OK Social Studies Standards	OAS ELA	OAS Math
<p>Session One: This or That? Make a Choice</p> <p>Students practice economics by making personal choices.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify personal interests. ▪ Consider the factors that determine their choices. ▪ Define money. 	<p>Process and Literacy Skills</p> <p>PALS 1.1. With prompting and support, ask and answer questions about key details in a text.</p> <p>Standard 1.7.7. With prompting and support, describe the relationship between illustrations and the text in which they appear.</p>	<p>K.1.R.1 K.1.R.2 K.1.W.1 K.2.PA.1 K.2.PC.1-4 K.4.R.1-2 K.6.R.1</p>	<p>K.N.1.6 K.N.1.3 K.N.1.4</p>
<p>Session Two: Do I Need What I Want?</p> <p>Students recognize that people have basic needs and wants and that money-smart people know the difference between them.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between needs and wants. ▪ Create a simple chart. 	<p>Economics</p> <p>CS 2.3 Describe the basic needs of food, clothing, and shelter that are common to all people.</p>	<p>K.1.R.3 K.1.R.4 K.2.PA.2 K.4.R.1-3</p>	<p>K.N.3.1 K.A.1.1</p>
<p>Session Three: A Penny Earned</p> <p>Students are introduced to storybook characters and examine ways they can earn money.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the role of money in society. ▪ Identify jobs they can do to earn money. 	<p>Process and Literacy Skills</p> <p>PALS 1.2. With prompting and support, identify the main topic and retell key details of a text.</p> <p>Economics</p> <p>CS 2 2. Explain the relationship between work and earning money.</p>	<p>K.1.R.1-3 K.1.W.1-2 K.2.R.1-2 K.3.R.2-4 K.6.R.1-2</p>	<p>K.N.1.6</p>
<p>Session Four: A Penny Saved</p> <p>Students are introduced to the concept of saving.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the importance of saving money. ▪ Identify a savings goal. ▪ Identify a place where people save money. 	<p>NA</p>	<p>K.1.R.1-3 K.1.W.1-2 K.4.R.1 K.6.R.1-2</p>	<p>K.N.4.1</p>
<p>Session Five: A Penny Shared</p> <p>Students are introduced to storybook characters and their plans to earn money for a worthy cause.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Explain the importance of giving. ▪ Organize a chronological sequence of events. 	<p>Process and Literacy Skills</p> <p>PALS 1.3 With prompting and support, describe the connection between two individuals, events, ideas, or pieces of information in a text.</p>	<p>K.1.R.1-3 K.1.W.1-2 K.2.R.1-3 K.2.W.2 K.3.R.2-4 K.6.R.1</p>	<p>NA</p>

JA Our Families

(Retires 2017)

Session Descriptions	Key Learning Objectives	OK Social Studies Standards
<p>Session One: Our Families</p> <p>The students discover how families are alike and different and how they can work together to make where they live a better place.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Understand the similarities and differences between families. ▪ Recognize the importance of individuals and families as part of neighborhoods. 	<p>PALS 1.3.B 4. Describe social studies related people, places, things, and events with relevant details, expressing ideas clearly.</p> <p>PALS.5. Add social studies focused drawings or other visual displays to descriptions when appropriate to clarify ideas, thoughts, and feelings.</p>
<p>Session Two: Our Families' Needs and Wants</p> <p>The students become aware that all families need food, clothing, and shelter to live. They begin to understand and distinguish needs from wants.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize needs and wants. ▪ Describe the difference between a need and a want. 	<p>1.CS.2.2. Define and explain the roles of consumers and producers in the American economy.</p>
<p>Session Three: Great Job!</p> <p>The students examine the jobs family members have, including operating their own businesses, and the ways people earn money to provide for a family's needs and wants.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define the terms job, business, and entrepreneur. ▪ Identify the jobs people do. ▪ Analyze their own skills to determine ways they can support family members. 	<p>1.CS2.1. Summarize the need for money, how money is earned, and how money and credit are used in order to meet needs and wants including the costs and benefits of spending and saving.</p>
<p>Session Four: Businesses in Our Neighborhood</p> <p>The students use the Floor Map to locate businesses throughout the neighborhood. They also identify locations for new entrepreneurial businesses, along with the goods or services these businesses will provide.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Interpret map symbols. ▪ Identify the goods or services businesses provide. 	<p>1.CS.2.2. Define and explain the roles of consumers and producers in the American economy.</p>
<p>Session Five: Our New Business</p> <p>Students become entrepreneurs and start their own businesses.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe one of the entrepreneurial characteristics— Satisfy a Need or Want. 	<p>PALS 1.C. 7 Use the illustrations and details in a text to describe its key ideas.</p>

JA Our Community

Session Descriptions	OK Social Studies Standards	OAS ELA	OAS Math
<p>Session One: How Does a Community Work? Students identify typical jobs in a community.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify a variety of jobs in the community Recognize how people live and work together in a community Become aware of a wide range of job opportunities 	2.CS.3.1 Construct basic maps using legends, scale, and intermediate directions...	2.1.R.1-4 2.2.R.1 2.4.R.1	
<p>Session Two: Sweet “O” Donuts Students compare two production strategies.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define production Compare unit and assembly line production methods Explain that different strategies are used to produce different types of products 	2.CS21. Describe ways people are paid for their labor.	2.1.R.1-4 2.2.R.2 2.4.R.1	2.N.1.2 2.N.1.3 2.N.2.1 2.N.4.1 2.N.2.5
<p>Session Three: The Role of Government Students recognize that the government must collect taxes from everyone to pay for public services.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize government jobs in the community Understand why taxation is necessary 	2.CS2.2. Describe the connection between taxes and community services including schools, sanitation and water, fire and police protection, libraries, and roads.	2.1.R.1-4 2.2.R.1 2.4.R.1 2.6.R.3	
<p>Session Four: A New Business Students use the decision- making process to make a group decision</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define choices Use a decision-making model Recognize the need to make informed decisions Take personal responsibility for decisions 	2.PALS.3.1 Participate in collaborative conversations with diverse partners about topics and texts with peers and adults in small and larger groups.	2.1.R.1-4 2.4.R.1 2.4.W.1-2	2.N.4.1 2.N.2.5
<p>Session Five: Money Moves Students illustrate the circular flow of money.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify circumstances of money being exchanged for goods or services Recognize how money flows through a community’s economy 	2.CS2.1 Describe ways people are paid for their labor and how goods and services are purchased through means like check, cash, and credit cards, and provide examples of interdependence through trade/barter and purchase.	2.1.R.1-4 2.1.W.2 2.2.R.1 2.2.R.2 2.4.R.1 2.6.R.3	2.N.1.2 2.N.1.3 2.N.2.1 2.N.4.1 2.N.2.5

JA Our City

(Retires 2017)

Session Descriptions	Key Learning Objectives	OK Social Studies Standards
<p>Session One: Our City, A Place Where People Live, Work, and Play Students identify the different zones used in city planning and apply the information to organize businesses.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the zones found within a city. ▪ Describe the goods and services provided by businesses. ▪ Match local businesses to specific city zones. 	<p>Geography Literacy 3.1. B. Interpret thematic maps of Oklahoma with the essential map elements of title, legend, scale, and directional indicators.</p>
<p>Session Two: Our City, A Place Where People Spend Money Students examine the importance of money to a city and how people use different methods to pay for goods and services.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the importance of money in a city, including the role of taxes. ▪ Understand the differences between needs and wants. ▪ Examine the different ways that people pay for goods and services. 	<p>Economics Literacy 2.1. Summarize the need for money, how money is earned, and how money and credit are used in order to meet needs and wants including the costs and benefits of spending and saving.</p>
<p>Session Three: Our City, A Place Where People Bank Students see the contributions of financial institutions to a city and how those institutions help businesses and people achieve their economic goals.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Summarize the contribution of financial institutions to a city. ▪ Manage a personal bank account. 	<p>Economics Literacy 2.2. Compare differences among human, natural, and capital resources used to produce goods and services.</p>
<p>Session Four: Our City, A Place Where People Dine Students learn the role of an entrepreneur by exploring the process involved in starting one type of business: a restaurant. They learn how businesses promote a healthy economy within a city.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define consumer, producer, and entrepreneur. ▪ Explore the role of a business owner by operating a business. ▪ Apply money management strategies to a business account. 	<p>Economics Literacy 2.2 Compare differences among human, natural, and capital resources used to produce goods and services.</p>
<p>Session Five: Our City, A Place Where People Communicate The students learn the importance of news media to the financial well-being of a city.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the role of the news media in a city. ▪ Describe how news is delivered in various formats, including print, electronic, and human sources. ▪ Recognize the importance of the news media and technology in a community. 	<p>Process and Literacy 3.C.7. Use the illustrations and details in a text to describe its key ideas. 3.C.9. Identify basic similarities in and differences between two texts on the same topic.</p>

JA Our Region

Session Details	OK Social Studies Standards	OAS ELA	OAS Math
<p>Session One: Be an Entrepreneur Students explore well-known businesses by matching entrepreneurs to their businesses, and identify their own entrepreneurial traits.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize the impact entrepreneurs have on a region. Apply traits that are common to successful entrepreneurs to their own skills and abilities. 	<p>PALS 3.A.1 Engage effectively in a range of collaborative discussions with diverse partners on Grade 4 topics, building on others' ideas and expressing their own clearly.</p>	<p>4.1.R.1 4.1.R.2 4.2.R.1 4.2.R.3 4.4.R.1 4.7.R.2</p>	<p>NA</p>
<p>Session Two: Resources: Tools for Entrepreneurs Students are introduced to resources and use this information, working in teams to create new businesses.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define natural, human, and capital resources. Describe how products and services use resources. 	<p>PALS 1.A 1. Refer to details and examples in a text when explaining what the text says explicitly and when drawing inferences from the text.</p> <p>CS.1.3.Compare and contrast the regional vegetation, climate, and spatial distribution and use of natural resources.</p> <p>CS.1.4 Analyze natural resources and how they impact the economy of each region.</p>	<p>4.1.R.1 4.1.R.2 4.1.R.3 4.1.W.1 4.1.W.2 4.2.W.1 4.3.W.2 4.4.R.1 4.6.R.2</p>	<p>Mathematical Actions and Processes 1-3 6-7</p>
<p>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.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> 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. 	<p>PALS 1.A.3 Explain events, ideas, or historic and geographic concepts based on specific information in the text.</p>	<p>4.2.R.3 4.4.R.1 4.7.R.1 4.7.R.2</p>	<p>4.N.2.6 4.N.3.1</p> <p>Mathematical Actions and Processes 1-5, 7</p>
<p>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.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Demonstrate the problem solving process. Identify the potential risks and rewards in making business decisions. 	<p>PALS 3.A.2 Paraphrase portions of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.</p>	<p>4.1.R.1 4.1.R.2 4.1.R.3 4.1.W.1 4.1.W.2 4.2.R.1 4.2.W.1 4.3.W.2 4.4.R.1 4.7.R.1</p>	<p>Mathematical Actions and Processes 1-4,7</p>

JA Our Region

Session Details	OK Social Studies Standards	OAS ELA	OAS Math
<p>Session Five: Entrepreneurs Go Global Students demonstrate the supply chain by working in teams to build a sticker-sheet computer.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Apply the supply chain to a manufacturing example. ▪ Explain how resource providers, businesses, and consumers are interdependent. 	<p>PALS 1.C.7 Interpret qualitative and quantitative information and explain how the information contributes to an understanding of the text.</p>	<p>4.1.R.1 4.1.R.2 4.1.R.3 4.1.W.1 4.1.W.2 4.4.R.1 4.6.R.2</p>	<p>NA</p>

JA Our Nation

Session Details	OK Social Studies Standards	OAS ELA	OAS Math
<p>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.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of a free market economy. ▪ Explain how pricing guides economic decisions. 	<p>Process and Literacy Skills PALS 3.A.1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on Grade 5 United States History topics and texts, building on others’ ideas and expressing their own clearly.</p>	<p>Reading 1.1 a-b 2.2 3.1 a-c 3.2 a-b 3.3 Oral Language 1.1-2 2.1-2 3.1-2</p>	<p>Number and Operations 2.a</p>
<p>Session Two: Innovation Nation Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define entrepreneur and entrepreneurship. ▪ Describe resources and how entrepreneurs use them. ▪ Explore STEM skills and the process of innovation. 	<p>Process and Literacy Skills PALS 3.A.1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on Grade 5 United States History topics and texts, building on others’ ideas and expressing their own clearly.</p>	<p>Reading 1.1 a-b 2.2 3.1 a-c 3.2 a-b 3.3 Writing 1.1-3 2.5 d 3.4-5 Oral Language 1.1-2 2.1-2 2.4,6 3.1-2 Visual Literacy 1.1-2</p>	<p>Number and Operations 2.a</p>
<p>Session Three: Career Quest Students learn about career clusters.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Examine career groupings and the skills necessary for a variety of careers. 	<p>Process And Literacy Skills PALS 1.C.7. Draw on information from multiple print or digital sources (e.g., timelines, maps, graphs, charts, political cartoons, images, artwork), demonstrating the ability to locate an answer to a question or to solve an historic problem.</p>	<p>Reading 1.1 a-b 2.2 3.1 a-c 3.2 a-b 3.3 Oral Language 1.1-2 2.1 2.3-4 3.1-2 Visual Literacy 1.1-2</p>	<p>Number and Operations 2.a-b</p>

JA Our Nation

Session Details	OK Social Studies Standards	OAS ELA	OAS Math
<p>Session Four: Get and Keep the Job! Students examine important work-readiness and behavioral skills needed for career success.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify the soft skills wanted by today's employers. 	<p>Process And Literacy Skills PALS C. 7. Draw on information from multiple print or digital sources (e.g., timelines, maps, graphs, charts, political cartoons, images, artwork), demonstrating the ability to locate an answer to a question or to solve an historic problem.</p>	<p>Reading 1.1 a-b 2.2 3.1 a-c 3.2 a-b 3.3 Writing 1.1-3 2.5 d 3.4-5 Oral Language 1.1</p>	<p>Number and Operations 2.a-b Measurement 4.2</p>
<p>Session Five: Global Connections Students explore how the United States is connected to the global economy.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Discuss why businesses specialize and trade. Define opportunity cost. 	<p>Process And Literacy Skills PALS B. 4. Determine the meaning of social studies-specific words and phrases in a text relevant to United States history and government.</p> <p>Content Skills 4-5 CS1. The student will identify and locate both relative and absolute location (latitude and longitude), the physical features of the regions of the United States including bodies of water, major rivers and drainage systems, mountain ranges, and unique, natural geographic features. CS.5. Summarize how people interact with their environment to resolve geographic challenges.</p>	<p>Reading 1.1 a-b 2.2 3.1 a-c 3.2 a-b 3.3 Oral Language 1.1-2 2.1 2.3-4 3.1-2 Visual Literacy 1.1-2</p>	<p>NA</p>

JA More than Money

Session Descriptions	Key Learning Objectives	OK Social Studies Standards
<p>Session One: Money in the Bank Students manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the role of money in everyday life ▪ Explain the benefits of a personal bank account <p>Concepts: bank account, deposit, earn, income, interest, money, register, savings, withdrawal</p> <p>Skills: active listening, completing forms, math computation, following directions, working in groups</p>	<p>3.CS2.1.1. Summarize how scarcity and surplus require people to make choices about producing and consuming goods and services.</p>
<p>Session Two: A Sense of Worth Students identify characteristics of a positive work ethic and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify several characteristics of a positive work ethic ▪ Distinguish between working for someone and self-employment ▪ Identify ways to earn income through jobs or a small business ▪ Practice personal money- management skills through business and ethical decision making <p>Concepts: business, employee, entrepreneur, income, job skills, mentor, money management, role model, self-employed, work ethic</p> <p>Skills: active listening, comparing and contrasting, completing forms, math computation, drawing, following directions, matching and classifying, working in groups</p>	<p>NA</p>
<p>Session Three: Balancing Act Students connect personal interests to possible business opportunities and manage a bank account</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Match personal skills with jobs and self-employment ▪ Understand market research ▪ Identify ways to share, save, and spend personal income ▪ Practice personal money management skills ▪ Practice making sound, personal financial choices ▪ Discuss ways to evenly share, save, and spend money <p>Concepts: interests, market research, money management, skills</p> <p>Skills: basic math, charting data, comparing and contrasting, deductive reasoning, following written and verbal instructions, working in groups, self- assessment, taking turns, vocabulary building</p>	<p>3.CS2.1 Summarize how scarcity and surplus require people to make choices about producing and consuming goods and services.</p>

JA More than Money

Session Descriptions	Key Learning Objectives	OK Social Studies Standards
<p>Session Four: Building a Business Students develop a business plan and calculate business costs.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define the basic steps in planning and starting a business ▪ Calculate operating expenses and income for a small business ▪ Develop a basic business plan based on their job skills and interests <p>Concepts: business plan, competition, estimate, expense, profit, start-up cost</p> <p>Skills: basic math, comparing and contrasting, deductive reasoning, problem-solving, reading and following directions, taking turns, vocabulary building</p>	<p>3.CS2.1 Summarize how scarcity and surplus require people to make choices about producing and consuming goods and services.</p>
<p>Session Five: Get SMART Students apply the SMART decision- making process and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Practice using the SMART system to make consumer decisions ▪ Identify the difference between personal and business spending ▪ Manage money by making SMART business and consumer decisions ▪ Apply the problem-solving steps needed to own and operate a business <p>Concepts: business consumer, money management, personal consumer</p> <p>Skills: basic math, comparing and contrasting, deductive reasoning, evaluating data, problem-solving, reading and following directions, role-playing</p>	<p>3.CS2.1 Summarize how scarcity and surplus require people to make choices about producing and consuming goods and services.</p>
<p>Session Six: What’s the Catch? During recognize deceptive advertising practices and manage a bank account.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize deceptive advertising ▪ Apply money management skills in a simulated business ▪ Record and track financial gains and losses in a simulated business ▪ Promote business through advertising ▪ Practice sound financial choices and cooperative decision- making skills ▪ Apply the steps necessary to own and operate a small business <p>Concepts: advertisement, deceptive, money management</p> <p>Skills: basic math, comparing and contrasting, critical thinking, evaluating data, mind-mapping, problem-solving, reading and following directions, teamwork</p>	<p>3.CS2.1 Summarize how scarcity and surplus require people to make choices about producing and consuming goods and services.</p>

JA BizTown

JA BizTown Unit	Objectives and Concepts	OK Academic Standards	OAS ELA	OAS Math
<p>Unit 1: Financial Literacy You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life. In a society in which money transactions increasingly are instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals and then build on that knowledge to understand electronic banking and bank cards.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions. ▪ Complete a bank account application. ▪ Demonstrate an ability to endorse a paycheck. ▪ Complete a deposit ticket. ▪ Maintain a check register correctly. ▪ Describe the consequences of insufficient funds. ▪ Write and sign checks. ▪ State the benefit of an interest-earning savings account. ▪ Explain how money in a savings account grows. ▪ Explore the differences between checks, debit cards, and credit cards. ▪ Explain how money changes hands when a debit card is used. ▪ Demonstrate use of a check register to record a debit purchase. <p>Concepts: Financial institutions, Check register, Goods and services, Payment methods</p> <p>Skills: Critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication</p>	<p>Personal Financial Literacy PASS 3.1 Identify and compare the basic types of financial institutions. PASS 3.2 Describe and compare the most common financial products and services. PASS 4.1 Explain the reasons for balancing a checkbook and reconciling an account statement. PASS 4.2 Develop and apply banking account management skills. PASS 5.1 Explain reasons for saving and investing to meet goals and build wealth. PASS 7.1 Identify and analyze sources of credit and credit products. PASS 8.1 Compare costs and benefits of using credit cards and making online purchases. PASS 8.2 Evaluate options for payments on credit cards.</p>	<p>4.1.R.1-3 4.2.R.1 4.3.R.7 4.4.R.1 4.6.R.1-3 4.7.R.1-2 5.1.R.1-3 5.2.R.3 5.4.R.1,5 5.6.R.1-3 5.7.R.1-2 6.1.R.1-3 6.2.R.3 6.4.R.1,5 6.6.R.1-3 6.7.R.1-2</p>	<p>4.N.1.1 4.N.1.3 4.N.1.5 4.N.1.6 4.GM.2.5 5.N.1.4 5.N.2.2 5.A.2.^{ELO} 6.N.2.1 6.N.4.4 6.A.3.1 6.A.1.3^{ELO} 6.A.3.1-2^{ELO}</p>

ELO- Standard is supported by an Extended Learning Opportunity

JA BizTown

JA BizTown Unit	Objectives and Concepts	OK Academic Standards	OAS ELA	OAS Math
<p>Unit 2: Community and Economy Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms. ▪ Explain how good citizens have a sense of responsibility to others and to their community. ▪ Identify goods, services, and resources (human, natural, and capital). ▪ Demonstrate the circular flow of an economy. ▪ Discover the function of businesses in producing goods and services. ▪ Define scarcity and learn more about free enterprise. ▪ Identify the three basic economic questions (what, how, and for whom to produce). ▪ Understand why people pay taxes. ▪ Define gross pay and net pay. ▪ Calculate tax by multiplying with decimals. ▪ Differentiate between public goods and services and private goods and services. ▪ Give examples of philanthropy. <p>Concepts: Circular flow, Resources, Free enterprise, Scarcity</p> <p>Skills: Critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation</p>	<p>Economics CS.2.1. Summarize how scarcity and surplus require people to make choices about producing and consuming goods and services. CS.2.2 Compare differences among human, natural, and capital resources used to produce goods and services.</p> <p>Process and Literacy Skills PALS 1.A.3. Explain events, ideas, or historic and geographic concepts based on specific information in the text. PALS 3.A. 1. Engage effectively in a range of collaborative discussions</p> <p>Personal Financial Literacy PASS 2.1 Identify and explain types of taxes (e.g., personal income, sales, and property taxes) and explain the reasons for taxation at the local, state, and federal levels.</p>	<p>4.1.R.1-3 4.1.W.1-2 4.2.R.1 4.2.R.3-4 4.2.W.1-4 4.3.R.7 4.4.R.1 4.4.W.1 4.6.R.1-3 4.7.R.1-2</p> <p>5.1.R.1-3 5.1.W.1-2 5.2.R.3 5.2.W.2-5 5.4.R.1,5 5.6.R.1-3 5.7.R.1-2</p> <p>6.1.R.1-3 6.1.W.1-2 6.2.R.3 6.2.W.2-5 6.4.R.1,5 6.6.R.1-3 6.7.R.1-2</p>	<p>4.N.1.5 5.D.1.2^{ELO} 6.N.4.4</p>

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<p>Unit 3: Work Readiness Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills. ▪ Explain the relevance of interests and skills in career exploration and planning. ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things. ▪ Categorize STEM careers into different types. ▪ Demonstrate appropriate workplace behaviors. ▪ Define resume, job interview, and applicant. ▪ Complete a job application. ▪ Model appropriate business greetings. ▪ Demonstrate proper interview skills. <p>Concepts: Interests and skills, Careers, Soft skills, Jobs</p> <p>Skills: Word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline</p>	<p>Process and Literacy Skills PALS 1.C. 7. Interpret qualitative and quantitative information and explain how the information contributes to an understanding of the text.</p> <p>Personal Financial Literacy PASS 1.1 Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living.</p>	<p>4.1.R.1-3 4.1.W.1-2 4.2.R.1 4.2.R.3-4 4.2.W.1-4 4.3.R.7 4.3.W.3 4.4.R.1 4.4.W.1 4.7.R.1-2</p> <p>5.1.R.1-3 5.1.W.1-2 5.2.R.3 5.2.W.2-5 5.3.W.3-4 5.4.R.1,5 5.7.R.1-2</p> <p>6.1.R.1-3 6.1.W.1-2 6.2.R.3 6.2.W.2-5 6.3.W.3-4 6.4.R.1,5 6.7.R.1-2</p>	<p>4.N.1.5 4.D.1.1^{ELO} 5.D.1.2^{ELO} 6.N.4.4</p>

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<p>Unit 4: Business Management Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business. ▪ Calculate business expenses. ▪ Use teamwork to create a paragraph that describes a business. ▪ Define selling price, revenue, and inventory. ▪ Describe factors that affect selling price. ▪ Explain the relationship between revenue, costs, and profit. ▪ Define advertising. ▪ Describe characteristics of effective advertising. ▪ Acknowledge how effective teamwork and cooperation enhance business teams. ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit. <p>Concepts: Running a business, Operating costs, Advertising, Quality business, Personal finance</p> <p>Skills: Leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions</p>	<p>Economics CS.2.1. Summarize how scarcity and surplus require people to make choices about producing and consuming goods and services. CS.2.2. Compare differences among human, natural, and capital resources used to produce goods and services.</p> <p>Process and Literacy Skills PALS 3.A 1. Engage effectively in a range of collaborative discussions with diverse partners on topics and texts, building on others' ideas and expressing their own clearly.</p> <p>Personal Financial Literacy PASS 1.3 Explain how taxes, employee benefits, and payroll deductions affect income. PASS 9.2 Describe ways to recognize and avoid identity theft.^{ELO}</p>	<p>4.1.R.1-3 4.1.W.1-2 4.3.R.7 4.3.W.3 4.4.R.1 4.4.W.1 4.6.R.1-3 4.7.R.1-2 5.1.R.1-3 5.1.W.1-2 5.3.W.3-4 5.4.R.1,5 5.6.R.1-3 5.7.R.1-2 6.1.R.1-3 6.1.W.1-2 6.3.W.3-4 6.4.R.1,5 6.6.R.1-3 6.7.R.1-2</p>	<p>4.N.1.1 4.N.1.5 5.N.1.4 5.N.2.2 6.N.4.4</p>

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<p>Unit 5: Visit and Debrief Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown. ▪ Manage their personal finances and time. ▪ Carry out responsibilities of citizenship, such as voting and obeying laws. ▪ Evaluate team performance at JA BizTown. ▪ Explain the circular flow of economic activity. ▪ Describe how citizens use financial institutions. ▪ Describe how citizens work within a quality business. <p>Concepts: Business management, Economics, Free enterprise, Performance evaluation</p> <p>Skills: Self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</p>	<p>Process and Literacy Skills PALS 2.B.4. Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience. PALS 6. With some guidance and support from adults, use technology, including the Internet, to produce and publish writing as well as to interact and collaborate with others.</p> <p>Personal Financial Literacy PASS 4.2 Develop and apply banking account management skills. PASS 5.1 Explain reasons for saving and investing to meet goals and build wealth.</p>	<p>4.1.R.1-3 4.1.W.1-2 4.2.R.1 4.2.W.1-4 4.3.R.7 4.3.W.3 4.4.R.1 4.4.W.1 4.7.R.1-2 5.1.R.1-3 5.1.W.1-2 5.2.W.2-5 5.3.W.3-4 5.4.R.1,5 5.7.R.1-2 6.1.R.1-3 6.1.W.1-2 6.2.W.2-5 6.3.W.3-4 6.4.R.1,5 6.7.R.1-2</p>	<p>4.A.2.2 4.N.1.1 4.N.1.3 4.N.1.5 4.N.1.6 4.N.3.1 4.GM.2.5 5.N.1.4 5.N.2.2 6.N.2.1 6.N.4.4 6.A.3.1</p>