

A Correlation: MARYLAND Academic Standards and Junior Achievement Elementary School Programs

Updated December 2020 Maryland Social Studies Standards Maryland Career Development Standards

> 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 Maryland State Social Studies Standards and the Maryland Career Development Standards for grades K-5, where applicable.

Often Extended Learning Opportunities within the curriculum directly support an academic standard. When indicated, the letters ELO will appear superscripted next to the standard.

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

<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.

<u>JA Career Exploration Fair</u>TM is an event where students learn about a range of career options across multiple career clusters. (Grades K-5)

JA Career Speakers SeriesTM In JA Career Speakers Series, a volunteer guest speaker visits the classroom and shares information about his or her career, work, and education experience. (Grades K-5)



JA Ourselves

Session Details	Academic Standards	Common Core ELA	Common Core Math
Session One: This or That? Make a Choice Students practice economics by making personal choices. Objectives: Students will: Identify personal interests Consider the factors that determine their choices Define money	Social Studies K Unit 3 Choice Students will analyze decision making by determining that people make choices because of limited resources, identifying that incentives influence the choices we make, explaining that the consequences of choices lie in the future, identifying choices they have made and the incentives that motivated them and identifying the consequences of choices made in their past.	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: Students will: Explain the difference between needs and wants Create a simple chart	Social Studies K Unit 3 Scarcity Students will analyze the role of scarcity in their lives by explaining why people can't have everything they want using classroom and school examples, identifying natural and human productive resources in schools and explaining why natural and human productive resources are limited in schools.	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: Students will: Describe the role of money in society Identify jobs they can do to earn money	Social Studies K Unit 3 Scarcity Students will analyze the role of scarcity in their lives by explaining why people can't have everything they want using classroom and school examples, identifying natural and human productive resources in schools and explaining why natural and human productive resources are limited in schools.	Reading Foundations RF.K.1-4 Writing W.K.2,8 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
Session Four: A Penny Saved Students are introduced to the concept of saving. Objectives: Students will: Explain the importance of saving money Identify a savings goal Identify a place where people save money	Social Studies K Unit 3 Scarcity Students will analyze the role of scarcity in their lives by explaining why people can't have everything they want using classroom and school examples, identifying natural and human productive resources in schools and explaining why natural and human productive resources are limited in schools.	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: Students will: Explain the importance of giving Organize a chronological sequence of events	Social Studies K Unit 4 Chronology Students will analyze change over time in school by analyzing school schedules to determine past, present, and future, classifying activities of the day, week, and month according to themes and constructing personal timelines that show events from the past, present, and dreams for the future.	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: Students will: Begin to understand the similarities and differences between families Recognize the importance of businesses in neighborhoods	Social Studies 1 Unit 3 Trade Students will analyze trade by identifying goods and services that are provided by a school and local businesses, identifying barter as a form of trade, explaining that people benefit when they trade voluntarily and describing times when they have traded, the goods or services that were exchanged, and the benefit they got from the trade.	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: Students will: Describe the difference between needs and wants Explain that families must earn money for the things they need and want	Social Studies 1 Unit 3 Decision Making Students will analyze decision making by determining that people make choices because of limited resources, identifying that incentives influence the choices we make, explaining that the consequences of choices lie in the future and identifying trade-offs as the options that people give up when they make a choice.	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: Students will: Define entrepreneur, goods, and services Interpret map symbols Identify the goods or services businesses provide	Social Studies 1 Unit 3 Trade Students will analyze trade by identifying goods and services that are provided by a school and local businesses, identifying barter as a form of trade, explaining that people benefit when they trade voluntarily and describing times when they have traded, the goods or services that were exchanged, and the benefit they got from the trade.	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: Students will: Identify the jobs people do Analyze their own skills to determine ways they can support family members	Social Studies 1 Unit 3 Decision Making Students will analyze decision making by determining that people make choices because of limited resources, identifying that incentives influence the choices we make, explaining that the consequences of choices lie in the future and identifying trade-offs as the options that people give up when they make a choice.	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: Students will: Describe one of the entrepreneurial characteristics— Satisfy a Need or Want	Social Studies 1 Unit 3 Decision Making Students will analyze decision making by determining that people make choices because of limited resources, identifying that incentives influence the choices we make, explaining that the consequences of choices lie in the future and identifying trade-offs as the options that people give up when they make a choice.	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

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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: 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.	Social Studies 2 Unit 1 Civic Engagement Students will analyze responsible civic engagement by describing characteristics of good citizenship through historic figures and ordinary citizens, explaining how participating in civic activities engages citizens with their communities and identifying civic engagement activities on the local, state and national level.	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: 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.	Social Studies 2 Unit 3 Producers Students will analyze producers by explaining how producers and consumers use natural, capital and human resources, determining the key economic questions of what to produce, how to produce, and for whom to produce as guiding economic questions economists, identifying the government as a producer who uses tax money to produce goods and services., connecting the goods and services that are produced by local businesses and government to address the wants and needs of their community, explaining how goods and services have changed over time and identifying how technology and transportation have changed how goods and services are produced and exchanged.	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: Students will: Locate businesses and identify government careers. Explain how taxation supports government services.	Social Studies 2 Unit 3 Producers Students will analyze producers by explaining how producers and consumers use natural, capital and human resources, determining the key economic questions of what to produce, how to produce, and for whom to produce as guiding economic questions economists, identifying the government as a producer who uses tax money to produce goods and services., connecting the goods and services that are produced by local businesses and government to address the wants and needs of their community, explaining how goods and services have changed over time and identifying how technology and transportation have changed how goods and services are produced and exchanged	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 8



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: Students will: Apply a decision-making process. Recognize voting as a way responsible citizens act and contribute to meet a community's needs.	Social Studies 2 Unit 1 Civic Engagement Students will analyze responsible civic engagement by describing characteristics of good citizenship through historic figures and ordinary citizens, explaining how participating in civic activities engages citizens with their communities and identifying civic engagement activities on the local, state and national level.	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 4
Session Five: Money Moves in a Community Students learn about money and how it moves through a community. Objectives: Students will: Identify coins and money terms. Describe how money flows through a community's economy.	Social Studies 2 Unit 3 Personal Finance Students will describe an economy by explaining how available resources, wants, and needs influence family decisions, identifying how people earn money, identifying age-appropriate financial goals, describing situations in which saving is necessary, explaining the meaning and purpose of taxes and developing a spending and saving plan including income and expenses.	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

Social Studies 3 Unit 2: Economics and Geography	Reading for	
Standard 4.0 Economics Students shall inquire about decisions made by individuals and groups using economic reasoning Financial Literacy 1.5.A Explain that people make financial choices based on available resources, needs, and wants. 1.5.A.1 Explain the consequences of making financial decisions. 1.5.B Explain attitudes, assumptions and patterns of behavior regarding money, saving, investing, and work and how they affect personal consumer decisions. 1.5.B.1 Identify factors that affect personal financial decisions and actions. 1.5.B.2 Explain philanthropy, volunteer service and charities. Social Studies 3 Unit 2: Economics and Geography Students will be able to explain the locations of goods and services in the state of Maryland Financial Literacy 1.5.B Explain attitudes, assumptions and patterns of behavior regarding money, saving, investing, and work	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 Reading for Information RI.3.1-5 Reading Foundations RF.3.3-4 Writing W.3.7 -8ELO Speaking and	Measurement and Data MD.3.4 MD.3.5 MD.3.6 Mathematical Practices 1-8 Operations and Algebraic Thinking OA.3.8 OA.3.9 Mathematical Practices 1-8
 1.5.B.1 Identify factors that affect personal financial decisions and actions. 1.5.C Apply financial knowledge, attitudes, and skills. 1.5.C.1 Develop and apply financial literacy vocabulary. 1.5.C.2 Describe different ways in which consumers plan their purchasing decisions. 	SL.3.1-4 SL.3.6 Language L.3.1 L.3.3-4	
Students will be able to explain the locations of goods and services in the state of Maryland by: • Identifying examples of entrepreneurship in the local and state economy and how location, history and culture influence those businesses. • Identifying the risk and rewards of entrepreneurship Financial Literacy 1.5.D Describe different types of retail markets.	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	Operations and Algebraic Thinking OA.3.8 Numbers Base Ten NBT.3.2 Mathematical Practices 1-2 4-8
	Financial Literacy 1.5.A Explain that people make financial choices based on available resources, needs, and wants. 1.5.A.1 Explain the consequences of making financial decisions. 1.5.B Explain attitudes, assumptions and patterns of behavior regarding money, saving, investing, and work and how they affect personal consumer decisions. 1.5.B.1 Identify factors that affect personal financial decisions and actions. 1.5.B.2 Explain philanthropy, volunteer service and charities. Social Studies 3 Unit 2: Economics and Geography Students will be able to explain the locations of goods and services in the state of Maryland Financial Literacy 1.5.B Explain attitudes, assumptions and patterns of behavior regarding money, saving, investing, and work and how they affect personal consumer decisions. 1.5.B.1 Identify factors that affect personal financial decisions and actions. 1.5.C.A pply financial knowledge, attitudes, and skills. 1.5.C.1 Develop and apply financial literacy vocabulary. 1.5.C.2 Describe different ways in which consumers plan their purchasing decisions. Social Studies 3 Unit 2 Development Students will be able to explain the locations of goods and services in the state of Maryland by: Identifying examples of entrepreneurship in the local and state economy and how location, history and culture influence those businesses. Identifying the risk and rewards of entrepreneurship	Financial Literacy 1.5.A Explain that people make financial choices based on available resources, needs, and wants. 1.5.A.1 Explain the consequences of making financial decisions. 1.5.B Explain attitudes, assumptions and patterns of behavior regarding money, saving, investing, and work and how they affect personal consumer decisions. 1.5.B.1 Identify factors that affect personal financial decisions and actions. 1.5.B.2 Explain philanthropy, volunteer service and charities. Social Studies 3 Unit 2: Economics and Geography Students will be able to explain the locations of goods and services in the state of Maryland Financial Literacy 1.5.B Explain attitudes, assumptions and patterns of behavior regarding money, saving, investing, and work and how they affect personal consumer decisions. 1.5.C.1 Develop and apply financial literacy vocabulary. 1.5.C.2 Describe different ways in which consumers plan their purchasing decisions. Social Studies 3 Unit 2 Development Students will be able to explain the locations of goods and services in the state of Maryland by: Identifying examples of entrepreneurship in the local and state economy and how location, history and culture influence those businesses. I dentifying the risk and rewards of entrepreneurship Financial Literacy 1.5.D.D Describe different types of retail markets. 1.5.D.D Describe market situations where buyers and

^{*}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: Students will: 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.	Social Studies 3 Unit 2 Development Students will be able to explain the locations of goods and services in the state of Maryland by: • Identifying ways that people use the physical environment for buying and selling goods and services. Students will analyze how economic development in Maryland impacts people by: • Analyzing government services that are impacted by economic development. Financial Literacy 1.5.C Apply financial knowledge, attitudes, and skills. 1.5.C.1 Develop and apply financial literacy vocabulary. 1.5.C.2 Describe different ways in which consumers plan their purchasing decisions	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: Students will: Describe how personal choices make a city a good place to live, work, play, and go to school.	Social Studies 3 Unit 2 Development Students will be able to explain the locations of goods and services in the state of Maryland by Identifying ways that people use the physical environment for buying and selling goods and services. Students will analyze how economic development in Maryland impacts people by: Explaining how jobs and careers are influenced by key economic centers	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.3.1,3,4	Operations in Algebra OA.3.8 Numbers Base Ten NBT.3.2 Mathematical Practices 1-7



JA Our Region

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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: Students will: Recognize the impact entrepreneurs have on a region Apply traits that are common to successful entrepreneurs to their own skills and abilities	Financial Literacy 1.5.A Explain that people make financial choices based on available resources, needs, and wants. 1.5.A.1 Explain the consequences of making financial decisions. Career Development 3-5 A.1. Identify one's positive personal characteristics (honesty, dependability, responsibility, integrity, and loyalty). Standard 2. C 2. Identify different career options, including those that may be considered nontraditional.	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: Students will: Define natural, human, and capital resources Describe how products and services use resources	 1.5.C Apply financial knowledge, attitudes, and skills. 1.5.C.1 Develop and apply financial literacy vocabulary. 1.5.D Describe different types of retail markets. 1.5.D.1 Describe market situations where buyers and sellers meet to exchange goods and services. Career Development 3-5 B Identify and apply goals, rules, procedures, roles, and resources to work cooperatively in group activities, including impact on one's learning and academic achievement. 	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: Students will: 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	Career Development 3-5 B 3. Identify and apply goals, rules, procedures, roles, and resources to work cooperatively in group activities, including impact on one's learning and academic achievement.	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: Students will: Demonstrate the problem-solving process Identify the potential risks and rewards in making business decisions	Financial Literacy 1.5.A Explain that people make financial choices based on available resources, needs, and wants. 1.5.A.1 Explain the consequences of making financial decisions. 1.5.A.3 Apply the steps in the decision-making process to a financial situation. Career Development 3-5 Standard 2 D. 1. Describe the decision-making process. 3. Clarify alternatives and their outcomes when making a decision. D.4. Understand that decision-making involves compromise.	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: Students will: Apply the supply chain to a manufacturing example Explain how resource providers, businesses, and consumers are interdependent	Social Studies 4.2 Students will compare how geography influenced culture and economic development. Financial Literacy 1.5.D Describe different types of retail markets. 1.5.D.1 Describe market situations where buyers and sellers meet to exchange goods and services. 1.5.D.2 Identify markets that are not face-to-face meetings such as Internet shopping and catalog shopping.	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: Students will: Identify the characteristics of a free market economy Explain how pricing guides economic decisions	Financial Literacy 1.5.C Apply financial knowledge, attitudes, and skills. 1.5.C.1 Develop and apply financial literacy vocabulary. 1.5.C.2 Describe different ways in which consumers plan their purchasing decisions. 1.5.D Describe different types of retail markets. 1.5.D.1 Describe market situations where buyers and sellers meet to exchange goods and services.	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: Students will: Define entrepreneur and entrepreneurship Describe resources and how entrepreneurs use them Explore STEM skills and the process of innovation	Financial Literacy 1.5.A Explain that people make financial choices based on available resources, needs, and wants. 1.5.A.1 Explain the consequences of making financial decisions. Career Development 3-5 2. C 2. Identify different career options, including those that may be considered nontraditional.	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: Students will: Examine career groupings and the skills necessary for a variety of careers.	Career Development 3-5 2.A. 1. Identify the industries in the community that align with the career clusters. C.1. Identify sources of information about careers. Financial Literacy Standard 2 2.5.A Compare the relationships among education, skills, career choices, economic conditions, and income. 2.5.A.1 Describe how education choices, interests, skills, and career choices affect income.	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 Descriptions	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: Students will: Identify the soft skills wanted by today's employers	Career Development 3-5 Standard 1.b 1. Demonstrate and evaluate how one's positive social skills, manners, and showing gratitude contribute to effective interactions with others group activities. 1.B.2. Assess the consequences of appropriate and inappropriate behavior and effects of outside pressure in specific school, and social situations.	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: Students will: Discuss why businesses specialize and trade Define opportunity cost	Financial Literacy 1.5.A Explain that people make financial choices based on available resources, needs, and wants. 1.5.A.1 Explain the consequences of making financial decisions. 1.5.A.2 Identify opportunity cost of financial decisions made by individuals. Career Development 3-5 Standard 1.B. 3. Identify and apply goals, rules, procedures, roles, and resources to work cooperatively in group activities, including impact on one's learning and academic achievement.	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: Students will: Identify three basic ways businesses are organized.	NA	Speaking and Listening SL.5.1-4 Language L.5.1,5	NA



JA More than Money

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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: Students will: Identify the role of money in everyday life Explain the benefits of using a savings account	Social Studies 3 Unit 2 Development Students will be able to explain the locations of goods and services in the state of Maryland by identifying goods and services bought and sold in Maryland, Financial Literacy 3-5 Standard 3 3.5.B Identify products used at financial institutions. 3.5.B.1 Describe the services financial institutions provide, such as savings, checking, and money market accounts.	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: Students will: 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	Social Studies 3 Unit 2 Development Students will be able to explain the locations of goods and services in the state of Maryland by identifying goods and services bought and sold in Maryland, identifying ways that people use the physical environment for buying and selling goods and services Career Development 3.A.1. Understand that effective planning facilitates the attainment of personal and career goals.	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: Students will: Identify the basic steps for building a small business Develop a basic business plan	Social Studies 3 Unit 2 Development Students will be able to explain the locations of goods and services in the state of Maryland by identifying the risk and rewards of entrepreneurship and evaluating local and state laws that impact business owners in Maryland. Financial Literacy 3.5.A Demonstrate the ability to use money management skills and strategies by saving for and acquiring goods and services. 3.5.A.1 Define and list the components of a spending plan.	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

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



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: Students will: Explain why financial institutions lend money Explain decision making and the traits of trustworthy borrowers Record and track financial gains and losses	Social Studies 3 Unit 2 Development Students will be able to explain the locations of goods and services in the state of Maryland by identifying the risk and rewards of entrepreneurship and evaluating local and state laws that impact business owners in Maryland. Financial Literacy 3-5 Standard 4 4.5.A Identify why people enter into debt. 4.5.A.1 List reasons why people borrow. 4.5.B Differentiate credit products from services. 4.5.B.1 Describe the concept of a loan. 4.5.F Describe creditworthiness.	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: Students will: Explore reasons why businesses import and export goods Describe the economic considerations related to selling in a global market Define opportunity cost	Social Studies 3 Unit 2 Development Students will be able to explain the locations of goods and services in the state of Maryland by identifying goods and services bought and sold in Maryland. Financial Literacy 1.5.A Explain that people make financial choices based on available resources, needs, and wants. 1.5.A.1 Explain the consequences of making financial decisions. 1.5.A.2 Identify opportunity cost of financial decisions made by individuals.	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	



JA Career Exploration Fair K-2

	Todioor Expreration Fair IX	
Session Descriptions	Academic Standards	Common Core ELA
Pre-JA Career Exploration Fair Session: A Job to Do! Students identify the jobs people have and the work people do to make their community a good place to live, work, and play. They will also prepare questions to ask the speakers. Objectives: Students will: Define careers. Examine the jobs of family members. Identify jobs within the community.	Social Studies K Unit 3 Financial Literacy Students will analyze choices made regarding career paths by identifying jobs and careers in their community, inquiring about choices that were made in order for people in their community to have certain jobs and careers and identifying the personal characteristics and interests that are needed for certain jobs and careers. Social Studies 1 Unit 3 Decision Making Students will analyze decision making by determining that people make choices because of limited resources, identifying that incentives influence the choices we make, explaining that the consequences of choices lie in the future and identifying trade-offs as the options that people give up when they make a choice. Social Studies 2 Unit 3 Personal Finance Students will describe an economy by explaining how available resources, wants, and needs influence family decisions, identifying how people earn money, identifying age-appropriate financial goals, describing situations in which saving is necessary, explaining the meaning and purpose of taxes and developing a spending and saving plan including income and expenses.	Foundational Skills RF 1 RF 2 RF 3 Writing W 2 W 5 W 8 Speaking and Listening SL 1 SL 3 SL 4 SL 5 SL 6 Language L 4 L 5 L 6
The Day of the Fair Students will visit six speakers from the community who will give brief presentations about their jobs, allowing time for students to ask questions. Objectives: Students will: Observe speakers and the tools they use. Identify the variety of careers people have in the community and how each job requires specific skills. Express ideas and questions concerning the jobs people have.	Social Studies K Unit 3 Financial Literacy Students will analyze choices made regarding career paths by identifying jobs and careers in their community, inquiring about choices that were made in order for people in their community to have certain jobs and careers and identifying the personal characteristics and interests that are needed for certain jobs and careers. Social Studies 1 Unit 3 Decision Making Students will analyze decision making by determining that people make choices because of limited resources, identifying that incentives influence the choices we make, explaining that the consequences of choices lie in the future and identifying trade-offs as the options that people give up when they make a choice. Social Studies 2 Unit 3 Personal Finance Students will describe an economy by explaining how available resources, wants, and needs influence family decisions, identifying how people earn money, identifying age-appropriate financial goals, describing situations in which saving is necessary, explaining the meaning and purpose of taxes and developing a spending and saving plan including income and expenses.	Foundational Skills RF 1 RF 2 RF 3 Writing W.4 W.5 W.6 Speaking and Listening SL 1 SL 3 SL 4 SL 5 SL 6 Language L 4 L 5 L 6



JA Career Exploration Fair K-2

Session Descriptions	Academic Standards	Common Core ELA
Post-JA Career Exploration Fair Activity: I Think I Want to Be Students reflect on their JA Career Exploration Fair experience. Objectives: Students will: Begin to identify a future career interest.	Social Studies K Unit 3 Financial Literacy Students will analyze choices made regarding career paths by identifying jobs and careers in their community, inquiring about choices that were made in order for people in their community to have certain jobs and careers and identifying the personal characteristics and interests that are needed for certain jobs and careers. Social Studies 1 Unit 3 Decision Making Students will analyze decision making by determining that people make choices because of limited resources, identifying that incentives influence the choices we make, explaining that the consequences of choices lie in the future and identifying trade-offs as the options that people give up when they make a choice Social Studies 2 Unit 3 Personal Finance Students will describe an economy by explaining how available resources, wants, and needs influence family decisions, identifying how people earn money, identifying age-appropriate financial goals, describing situations in which saving is necessary, explaining the meaning and purpose of taxes and developing a spending and saving plan including income and expenses.	Foundational Skills RF 1 RF 2 RF 3 Writing W.4 W.5 W.6 Language L 4 L 5 L 6



JA Career Exploration Fair 3-5

Session Descriptions	Academic Standards	Common Core ELA
Pre-JA Career Exploration Fair Session: A Job for Everyone Students reflect on their interests and skills as they consider future careers. Objectives: Students will: Define careers. Analyze their interests and skills to learn how they fit in the classroom and the workplace. Construct new understandings connected to prior knowledge.	Financial Literacy 2.5.A Compare the relationships among education, skills, career choices, economic conditions, and income. 2.5.A.1 Describe how education choices, interests, skills, and career choices affect income. 2.5.A.2 Differentiate between a job and a career. 2.5.A.3 Describe the benefits and trade-offs of a variety of careers including personal satisfaction. 2.5.A.4 Describe how personal characteristics and interests affect career decisions.	Foundational Skills RF 3 RF 4 Speaking and Listening SL 1 SL 6 Language L 4 L 5 L 6
The Day of the Fair Students will visit six speakers from the community who will give brief presentations about their jobs, allowing time for students to ask questions. Objectives: Students will: Observe speakers and the tools they use. Identify the variety of careers people have in the community and how each job requires specific skills. Express how jobs require specific interests and skills. Examine how school skills apply to career paths.	Career Development Standard 3 A. 4. Explore specific learning experiences within Maryland's career clusters. Standard 4.A 3. Apply academic, career cluster content standards, and the Skills for Success through project-based learning and other career connecting activities.	Foundational Skills RF 3 RF 4 Speaking and Listening SL 1 SL 3 SL 5 SL 6 Language L 4 L 5 L 6
Post-JA Career Exploration Fair Activity: Someday I'll Be Students reflect on their JA Career Exploration Fair experience. Objectives: Students will: Prepare a personal interest "resume." Begin to identify a future career interest.	Career Development Standard 3 A 1. Understand that effective planning facilitates the attainment of personal and career goals.	Foundational Skills RF 3 RF 4 Writing W.4 W.5 W.6 Language L 4 L 5 L 6



JA Career Speaker Series K-5

Session Descriptions	Academic Standards	Common Core ELA
Before the Event Students prepare questions for the speaker to answer. Objectives: Students will: Identify skills and interests Explain how the speaker's job helps people in the community	Financial Literacy 2.5.A Compare the relationships among education, skills, career choices, economic conditions, and income. 2.5.A.1 Describe how education choices, interests, skills, and career choices affect income. 2.5.A.2 Differentiate between a job and a career. 2.5.A.3 Describe the benefits and trade-offs of a variety of careers including personal satisfaction. 2.5.A.4 Describe how personal characteristics and interests affect career decisions.	Foundational Skills RF 1 RF 2 RF 3 RF 4 Speaking and Listening SL 1 SL 6 Language L 4 L 5 L 6
Speaker Day: Invite a Career Speaker to Class Students interact with a career speaker who describes his or her job and how it relates to his or her skills and interests. Objectives: Students will: Listen to a career speaker. Express how jobs require specific interests and skills. Examine how interests and skills apply to careers.	Career Development Standard 3 A. 4. Explore specific learning experiences within Maryland's career clusters. Standard 4.A 3. Apply academic, career cluster content standards, and the Skills for Success through project-based learning and other career connecting activities.	Foundational Skills RF 1 RF 2 RF 3 RF 4 Speaking and Listening SL 1 SL 3 SL 5 SL 6 Language L 4 L 5 L 6
After the Event Students reflect on what they learned during their preparation and the speaker event. Objectives: Students will: Recognize career clusters. Identify careers that relate to personal interests and skills.	Career Development Standard 3 A 1. Understand that effective planning facilitates the attainment of personal and career goals.	Foundational Skills RF 1 RF 2 RF 3 RF 4 Writing W.4 W.5 W.6 Language L 4 L 5 L 6

