



**A Correlation between
Common Core State Standards,
Delaware Content Standards and
Junior Achievement Elementary Programs**

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Delaware Financial Literacy Standards
Common Core State Standards Included

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Overview

Junior Achievement 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 and reasoning, and language arts skills

In this document, Junior Achievement elementary school programs are correlated to the Delaware State Standards for social studies and Financial Literacy for grades K-5 as well as the Common Core State Standards in English/ Language Arts and Mathematics.

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 storybook characters in read-aloud and hands-on activities to introduce the role people play in an economy. Through engaging, volunteer-led activities, young students learn about individual choices, money, the importance of saving and giving, and the value of work.....Page 3

[*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.....Page 5

[*JA Our Community*](#)[®] 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.....Page 7

[*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.....Page 9

[*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.....Page 11

[*JA Our Nation*](#)[®] provides practical information about the need for employees who can meet the demands of the 21st century job market, particularly high-growth, high-demand jobs. By program's end, students will understand the skills, especially in science, technology, engineering, and math that will make their futures brighter.....Page 13

[*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.....Page 16

JA Ourselves

Session Details	Social Studies Standards	Common Core ELA	Common Core Math
<p>Session One: This or That? Make a Choice Students practice economics by making personal choices.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify personal interests. ▪ Consider the factors that determine their choices. ▪ Define money. 	<p>Economics 1.K-3b: Students will apply the concept that economic choices require the balancing of costs incurred with benefits received.</p>	<p>Reading Foundational Skills RF.K.1-3</p> <p>Writing W.K.1-2 W.K.8</p> <p>Literature RL.K.7</p> <p>Speaking and Listening SL.K.1-3 SL.K.5-6</p> <p>Language L.K.4 L.K.6</p>	<p>Counting and Cardinality CC.K.4</p>
<p>Session Two: Do I Need What I Want? Students recognize that people have basic needs and wants and that money-smart people know the difference between them.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between needs and wants. ▪ Create a simple chart. 	<p>Economics 3.K-3a: Students will identify human wants and the various resources and strategies which have been used to satisfy them over time.</p>	<p>Reading Foundational Skills RF.K.1-3</p> <p>Literature RL.K.1 RL.K.4,7</p> <p>Speaking and Listening SL.K.1-3 SL.K.6</p> <p>Language L.K.4-6</p>	<p>Counting and Cardinality CC.K.4-6</p> <p>Measurement and Data MD.K.1,3</p>
<p>Session Three: A Penny Earned Students are introduced to storybook characters and examine ways they can earn money.</p> <p>Objectives: 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>Economics 1.K-3a: Students will understand that individuals and families with limited resources undertake a wide variety of activities to satisfy their wants. 2.K-3a: Students will understand how barter, money, and other media are employed to facilitate the exchange of resources, goods, and services.</p> <p>Financial Literacy 1. K-3.a: Students will understand that different jobs require different skills.</p>	<p>Reading Foundational Skills RF.K.1-4</p> <p>Writing W.K.2 W.K.8</p> <p>Literature RL.K.1-4 RL.K.7,9,10</p> <p>Speaking and Listening SL.K.1-6</p> <p>Language L.K.4 L.K.-6</p>	<p>Counting and Cardinality CC.K.1 CC.K.3-5</p>

JA Ourselves

Session Details	Social Studies Standards	Common Core ELA	Common Core Math
<p>Session Four: A Penny Saved Students are introduced to the concept of saving.</p> <p>Objectives: 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>Civics 4.K-3a: Students will acquire the skills necessary for participating in a group, including defining an objective, dividing responsibilities, and working cooperatively.</p> <p>Financial Literacy 1. K-3b: Students will set goals and develop a plan to achieve them. 2.K-3: Students will examine how planning for spending can help individuals and households make informed choices 3.K-3: Students will understand that individuals save money in order to increase future income and/or wealth.</p>	<p>Reading Foundational Skills RF.K.1-4</p> <p>Literature RL.K.1-4 RL.K.4,7</p> <p>Speaking and Listening SL.K.1-6 SL.K.6</p>	<p>Counting and Cardinality CC.K.4-6</p> <p>Measurement and Data MD.K.1-,3</p> <p>Operations and Algebraic Thinking OA.K.1</p>
<p>Session Five: A Penny Shared Students are introduced to storybook characters and their plans to earn money for a worthy cause.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Explain the importance of giving. ▪ Organize a chronological sequence of events. 	<p>History 1.K-3a: Students will use clocks, calendars, schedules, and written records to record or locate events in time.</p> <p>Financial Literacy 3. K-3: Students will understand that individuals save money in order to achieve a goal.</p>	<p>Reading Foundational Skills RF.K.1-4</p> <p>Writing W.K.1,8</p> <p>Literature RL.K.1-4 RI.K.7,9,10</p> <p>Speaking and Listening SL.K.1-6</p> <p>Language L.K.4-5a L.K.6</p>	<p>Counting and Cardinality CC.K.4-6</p>

JA Our Families

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<p>Session One: Our Families 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: 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>Economics 1.K-3a: Students will understand that individuals and families with limited resources undertake a wide variety of activities to satisfy their wants.</p>	<p>Reading for Information RI.1.7 RI.1.10</p> <p>Reading Foundations RF.1.4</p> <p>Writing W.1.2</p> <p>Speaking and Listening SL.1.1 SL.1.2 SL.1.4 SL.1.5</p> <p>Language L.1.1 L.1.4</p>	<p>Mathematical Practices 8</p>
<p>Session Two: Our Families' Needs and Wants 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: The students will:</p> <ul style="list-style-type: none"> ▪ Categorize needs and wants. ▪ Describe the difference between a need and a want. 	<p>Financial Literacy 2. K-3: Students will examine how planning for spending can help individuals and households make informed choices.</p>	<p>Reading for Information RI.1.7 RI.1.10</p> <p>Reading Foundations RF.1.2 RF.1.4</p> <p>Writing W.1.2</p> <p>Speaking and Listening SL.1.1 SL.1.2</p> <p>Language L.1.1 L.1.4</p>	<p>1.MD.C.4</p>
<p>Session Three: Great Job! 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: 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>Economics 1.K-3a: Students will understand that individuals and families with limited resources undertake a wide variety of activities to satisfy their wants.</p> <p>Financial Literacy 1. K-3.a: Students will understand that different jobs require different skills.</p>	<p>Speaking and Listening SL.1.1 SL.1.4 SL.1.5</p> <p>Language L.1.1 L.1.4</p>	<p>Mathematical Practices 1-2 5-8</p>

JA Our Families

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<p>Session Four: Businesses in Our Neighborhood 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: The students will:</p> <ul style="list-style-type: none"> ▪ Interpret map symbols. ▪ Identify the goods or services businesses provide. 	<p>Geography K-3a: Students will understand the nature and uses of maps, globes, and other geo-graphics.</p>	<p>Reading for Information RI.1.7</p> <p>Speaking and Listening SL.1.1 SL.1.4 SL.1.5</p> <p>Language L.1.1 L.1.4</p>	<p>Mathematical Practices 2 4-5 7-8</p>
<p>Session Five: Our New Business Students become entrepreneurs and start their own businesses.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Describe one of the entrepreneurial characteristics— Satisfy a Need or Want. 	<p>Economics 1.K-3a: Students will understand that individuals and families with limited resources undertake a wide variety of activities to satisfy their wants. 2. K-3a: Students will understand how barter, money, and other media are employed to facilitate the exchange of resources, goods, and services.</p> <p>Financial Literacy 1.K-3.b: Students will plan and set goals to achieve personal employment aspirations. 3.K-5: Students will understand that individuals save money in order to increase future income and/or wealth</p>	<p>Speaking and Listening SL.1.1 SL.1.4 SL.1.5</p> <p>Language L.1.1 L.1.4</p>	<p>1.OA.A.1 1.NBT.C.4</p> <p>Mathematical Practices 2 4 7-8</p>

JA Our Community

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<p>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.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Civics 4.K-3a: Students will acquire the skills necessary for participating in a group, including defining an objective, dividing responsibilities, and working cooperatively.</p> <p>Financial Literacy 1. K-3.a: Students will understand that different jobs require different skills.</p>	<p>Reading for Information RI.2.1 RI.2.4 -5</p> <p>Reading Foundations RF.2.3-4</p> <p>Speaking and Listening SL.2.1-4</p> <p>Language L.2.1-6</p>	<p>Mathematical Practices 4</p>
<p>Session Two: Sweet “O” Donuts Students learn that workers who produce goods and services earn money for their work.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Economics 1.K-3a: Students will understand that individuals and families with limited resources undertake a wide variety of activities to satisfy their wants.</p>	<p>Reading for Information RI.2.3-4 RI.2.7</p> <p>Reading Foundations RF.2.3-4</p> <p>Writing W.2.2</p> <p>Speaking and Listening SL.2.1-6</p> <p>Language L.2.1-6</p>	<p>OA.2.1 NBT.2.1-2.2 MD.2.7</p> <p>Mathematical Practices 1-2 4 6</p>
<p>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.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Locate businesses and identify government careers. ▪ Explain how taxation supports government services. 	<p>Financial Literacy 4. K-3: Students will understand that planning for potential and unexpected risks can minimize personal loss or harm.</p>	<p>Reading for Information RI.2.1 RI.2.4-5</p> <p>Reading Foundations RF.2.3-4</p> <p>Speaking and Listening SL.2.1-4</p> <p>Language L.2.1-6</p>	<p>OA.2.1 MD.2.7</p> <p>Mathematical Practices 1-2 4-5 8</p>

JA Our Community

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<p>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.</p> <p>Objectives: The students will: Students will be able to:</p> <ul style="list-style-type: none"> ▪ Apply a decision-making process. ▪ Recognize voting as a way responsible citizens act and contribute to meet a community’s needs. 	<p>Economics 1.K-3b: Students will apply the concept that economic choices require the balancing of costs incurred with benefits received.</p>	<p>Reading Foundations RF.2.3</p> <p>Writing W.2.7-8</p> <p>Speaking and Listening SL.2.1-4 SL.2.6</p> <p>Language L.2.1-6</p>	<p>Mathematical Practices 2 4</p>
<p>Session Five: Money Moves in a Community Students learn about money and how it moves through a community.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Identify coins and money terms. ▪ Describe how money flows through a community’s economy. 	<p>Economics 2. K-3a: Students will understand how barter, money, and other media are employed to facilitate the exchange of resources, goods, and services.</p> <p>Financial Literacy 2.K-3: Students will examine how planning for spending can help individuals and households make informed choices. 3.K-5: Students will understand that individuals save money in order to increase future income and/or wealth.</p>	<p>Reading for Information RL.2.4 RF.2.3</p> <p>Speaking and Listening SL.2.1-4</p> <p>Language L.2.1-6</p>	<p>OA.2.1 NBT.2.1-2.2 MD.2.7</p> <p>Mathematical Practices 1-2 5-7</p>

JA Our City

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<p>Session One: Our City, A Place Where People Live, Work, and Play</p> <p>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>Financial Literacy 1.K-3.a: Students will understand that different jobs require different skills.</p>	<p>Reading for Information RI.3.1 RI.3.5</p> <p>Reading Foundations RF.3.3 RF.3.4</p> <p>Writing W.3.7 W.3.8</p> <p>Language L.3.1 L.3.3 L.3.4</p>	<p>3.NBT.A.2 3.MD.B.4 3.MD.C.5</p> <p>Mathematical Practices 1-2 4-8</p>
<p>Session Two: Our City A Place Where People Spend Money</p> <p>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>Civics K-3b: Students will understand that positions of authority carry responsibilities and should be respected.</p> <p>Economics 2.K-3a: Students will understand how barter, money, and other media are employed to facilitate the exchange of resources, goods, and services.</p> <p>Financial Literacy 2.K-3: Students will examine how planning for spending can help individuals and households make informed choices.</p>	<p>Reading for Information RI.3.1 RI.3.5</p> <p>Reading Foundations RF.3.3 RF.3.4</p> <p>Writing W.3.7 W.3.8</p> <p>Language L.3.1 L.3.3 L.3.4</p>	<p>3.OA.D.8</p> <p>Mathematical Practices 1-2 4-6 8</p>
<p>Session Three: Our City, A Place Where People Bank</p> <p>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>Financial Literacy 3.K-5: Students will understand that individuals save money in order to increase future income and/or wealth.</p>	<p>Writing W.3.7</p> <p>Speaking and Listening SL.3.1 SL.3.3 SL.3.6</p> <p>Language L.3.1 L.3.3 L.3.4</p>	<p>3.OA.D.8</p> <p>Mathematical Practices 1-2 4-8</p>

JA Our City

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<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>Financial Literacy 1.K-3.b Students will set goals and develop a plan to achieve them.</p>	<p>Reading for Information RI.3.5</p> <p>Writing W.3.2 W.3.7</p> <p>Speaking and Listening SL.3.1 SL.3.3 SL.3.6</p> <p>Language L.3.1 L.3.3 L.3.4</p>	<p>3.NBT.A.2</p> <p>Mathematical Practices 1-4 6 8</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>Civics 2.K-3a: Students will understand that respect for others, their opinions, and their property is a foundation of civil society in the United States.</p>	<p>Reading Foundations RF.3.1 RF.3.3 RF.3.4</p> <p>Writing W.3.2</p> <p>Speaking and Listening SL.3.1 SL.3.3 SL.3.6</p> <p>Language L.3.1 L.3.3 L.3.4</p>	<p>Mathematical Practices 3-5</p>

JA Our Region

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<p>Session One: Am I an Entrepreneur? Students explore well-known businesses, their origins, and the traits common to the entrepreneurs who started them.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize the impact entrepreneurs have on a community or a region. Apply traits common to successful entrepreneurs to their own skills and abilities. 	<p>Financial Literacy 1.4-5 Students will analyze how choices that individuals make in jobs and careers affect quality of life</p>	<p>Writing W.4.2 W.4.8</p> <p>Speaking and Listening SL.4.1 L.4.1</p> <p>Language L.4.3 L.4.4</p>	<p>NA</p>
<p>Session Two: Regional Resources: Tools for Entrepreneurs Students are introduced to resources and how entrepreneurs use resources to offer products and services in a region.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize natural, human, and capital resources. Analyze products and services that can be offered by using resources. 	<p>Geography 3.4-5a: Students will understand the reasons for the locations of human activities and settlements and the routes connecting them in Delaware and in the United States. 4.4-5a: Students will apply geographic skills to develop a profile of the local community by placing it in the context of physical, cultural, and other types of regions.</p>	<p>Reading for Information RI.4.2-4</p> <p>Writing W.4.8</p> <p>Speaking and Listening SL.4.1</p> <p>Language L.4.1 L.4.3 L.4.4</p>	<p>Mathematical Practices 1-3 5</p>
<p>Session Three: The Hot Dog Stand Game Students learn about the fundamental tasks performed by a business owner and play a game that allows them to see money coming in and going out of a business.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Explain the importance of keeping an accurate account of a business' financial information. Track the revenue and expenses of a business. Recognize the fundamental tasks required to run a business. 	<p>Economics 1.4-5b: Students will understand that consumers and producers make economic choices based on supply, demand, access to markets, and the actions of the government.</p> <p>Financial Literacy 2.4-5 Students will establish a budget by setting and prioritizing goals, and understand that a budget requires regular review and adjustments</p>	<p>Reading for Information RI.4.1</p> <p>Reading Foundations RF.4.4</p> <p>Speaking and Listening SL.4.1</p> <p>Language L.4.1 L.4.3 L.4.4</p>	<p>4.NBT.4 4.NBT.5</p> <p>Mathematical Practices 1-8</p>

JA Our Region

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<p>Session Four: Entrepreneurs are Problem Solvers!</p> <p>Students journey through the complex world of business problem solving by weighing potential risks and rewards and tracking the outcome of their choices.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Apply the business problem- solving process. ▪ Recognize that there are potential risks and rewards to business decisions. 	<p>Financial Literacy 4.4-5: Students will understand that individuals can choose to accept financial risk or take action to reduce the likelihood and size of the risk.</p>	<p>Reading Foundations RF.4.4</p> <p>Writing W.4.8</p> <p>Speaking and Listening SL.4.1 SL.4.4</p> <p>Language L.4.1 L.4.3 L.4.4</p>	<p>Mathematical Practices 1-3 7</p>
<p>Session Five: My Region in the World Students demonstrate the supply chain through a hands-on manufacturing and trade experience.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the interdependence of resource providers, businesses, and consumers. ▪ Apply the supply chain to a manufacturing example. 	<p>Economics 1.4-5b: Students will understand that consumers and producers make economic choices based on supply, demand, access to markets, and the actions of the government. 3.4-5a: Students will identify different means of production, distribution, and exchange used within economic systems in different times and places.</p>	<p>Speaking and Listening SL.4.1</p> <p>Language L.4.1 L.4.3 L.4.4</p>	<p>Mathematical Practices 1-2 4-5</p>

JA Our Nation

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core 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>Economics 1.4-5a: Students will understand that prices in a market economy are determined by the interaction of supply and demand, with governments intervening to deal with market failures.</p> <p>History 1.4-5a: Students will study historical events and persons within a given time-frame in order to create a chronology and identify related cause-and-effect factors.</p>	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Speaking and Listening SL.5.1-4 S.5.6</p> <p>Language L.5.1 L.5.3-5</p>	<p>Operations and Algebraic Thinking OA.5.2</p> <p>Numbers Base Ten NBT. 5.6-7</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>Economics 1.4-5b: Students will understand that consumers and producers make economic choices based on supply, demand, access to markets, and the actions of the government.</p> <p>Financial Literacy 1.4-5: Students will analyze how choices that individuals make in jobs and careers affect income and quality of life. 4.4-5: Students will understand that individuals can choose to accept risk or alter their behavior to reduce the likelihood and size of the risk.</p>	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Writing WS.5.2,4</p> <p>Speaking and Listening SL.5.1-4 SL.5.6</p> <p>Language L.5.1 L.5.3-5</p>	<p>Operations and Algebraic Thinking OA.5.2</p> <p>Numbers Base Ten NBT.5.7</p>

JA Our Nation

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<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>Civics 4.4-5b: Students will identify and employ the formal and informal methods by which democratic groups function.</p>	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Speaking and Listening SL.5.1-4 SL.5.6</p> <p>Language L.5.1-5</p>	<p>Numbers Base Ten NBT.5.6-7</p>
<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>Civics 2.4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p>	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Writing WS.5.2,4</p> <p>Speaking and Listening SL.5.1-4 SL.5.6</p> <p>Language L.5.1 L.5.3-5</p>	<p>Operations and Algebraic Thinking OA.5.2</p> <p>Numbers Base Ten NBT.5.6-7</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>Economics 4.4-5a: Students will demonstrate how international trade links countries around the world and can improve the economic welfare of nations.</p>	<p>Reading for Information RI.5.1-2 RI.5.4,7</p> <p>Reading Foundations RF.5.3-4</p> <p>Speaking and Listening SL.5.1-4 SL.5.6</p> <p>Language L.5.1-5</p>	<p>NA</p>

JA Our Nation

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<p>Optional Supplement: Business Organization Students examine entrepreneurship, free enterprise, and business organization.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Identify three basic ways businesses are organized. 	<p>Economics 3.4-5a: Students will identify different means of production, distribution, and exchange used within economic systems in different times and places.</p> <p>Financial Literacy 3.4-5: Students will demonstrate how individuals, households, and businesses invest to increase future income and/or wealth.</p>	<p>Speaking and Listening SL.5.1-4 SL.5.6</p> <p>Language L.5.1,5</p>	<p>NA</p>

JA More than Money

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<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>Economics 2.4-5a: Students will understand the role of banks and other financial institutions in the economy.</p> <p>Financial Literacy Grade 3 3.K-5. Students will understand that individuals save money in order to achieve a goal.</p>	<p>Grade 3 RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6</p> <p>Grade 4 RI.4.1-8 W.4.1,4 SL.4.1,3 L.4.1,4</p> <p>Grade 5 RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4</p>	<p>Grade 3 3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>Grade 4 4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>Grade 5 5.OA.2 5.NBT.4-5,7</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>Civics 2. 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p> <p>Financial Literacy Grade 3 1.K-3a: Students will understand that different jobs require different skills.</p> <p>Financial Literacy Grades 4/5 1.4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</p>	<p>Grade 3 RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6</p> <p>Grade 4 RI.4.1-8 W.4.1,4 SL.4.1,3 L.4.1,4</p> <p>Grade 5 RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4</p>	<p>Grade 3 3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>Grade 4 4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>Grade 5 5.OA.2 5.NBT.4-5,7</p>

JA More than Money

Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<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>Economics 1.K-3b: Students will apply the concept that economic choices require the balancing of costs incurred with benefits received. 1.4-5a: Students will understand that prices in a market economy are determined by the interaction of supply and demand.</p> <p>Financial Literacy Grade 3 1.K-3b: Students will set goals and develop a plan to achieve them. 3.K-3. Students will understand that individuals save money in order to achieve a goal.</p> <p>Financial Literacy Grades 4/5 2.4-5: Students will establish a budget by setting and prioritizing goals, and understand that a budget requires regular review and adjustments. 3.4-5: Students will demonstrate how individuals and households save and invest to increase future income and/or wealth.</p>	<p>Grade 3 RI.3.1-9 SL.3.1-3 L.3.1-2,4,6</p> <p>Grade 4 RI.4.1-8 SL.4.1,3 L.4.1,4</p> <p>Grade 5 RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>Grade 3 3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>Grade 4 4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>Grade 5 5.OA.2 5.NBT.4-5,7</p>
<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>Civics 4.4-5b: Students will identify and employ the formal and informal methods by which democratic groups function.</p> <p>Economics 2. K-3a: Students will understand how barter, money, and other media are employed to facilitate the exchange of resources, goods, and services. 3.4-5a: Students will identify different means of production, distribution, and exchange used within economic systems in different times and places.</p>	<p>Grade 3 RI.3.1-9 SL.3.1-3 L.3.1-2,4,6</p> <p>Grade 4 RI.4.1-8 SL.4.1,3 L.4.1,4</p> <p>Grade 5 RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>Grade 3 3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>Grade 4 4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>Grade 5 5.OA.2 5.NBT.4-5,7</p>

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Session Descriptions	Social Studies Standards	Common Core ELA	Common Core Math
<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>Civics 2.4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p> <p>Financial Literacy Grade 3 2.K-3: Students will examine how planning for spending can help individuals and households make informed choices.</p>	<p>Grade 3 RI.3.1-9 SL.3.1-3 L.3.1-2,4,6</p> <p>Grade 4 RI.4.1-8 SL.4.1,3 L.4.1,4</p> <p>Grade 5 RI.5.2,4,7 RF.5.3-4 SL.5.1-4,6 L.5.1-4</p>	<p>Grade 3 3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>Grade 4 4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>Grade 5 5.OA.2 5.NBT.4-5,7</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>Civics 3.4-5a: Students will apply the fundamental rights and protections of American citizens guaranteed in the Bill of Rights to everyday situations.</p> <p>Economics 1.4-5b: Students will understand that consumers and producers in a market economy make economic choices based on supply and demand Two: 4-5a Three: 4-5a</p> <p>Financial Literacy Grade 3 4.K-3: Students will understand that planning for potential and unexpected risks can minimize personal loss or harm.</p> <p>Financial Literacy Grades 4/5 4.4-5 Students will understand that individuals can choose to accept financial risk or take action to reduce the likelihood and size of the risk.</p>	<p>Grade 3 RI.3.1-9 W.3.2,6-8 SL.3.1-3 L.3.1-2,4,6</p> <p>Grade 4 RI.4.1-8 W.4.1,4 SL.4.1,3 L.4.1,4</p> <p>Grade 5 RI.5.2,4,7 RF.5.3-4 W.5S.2,4 SL.5.1-4,6 L.5.1-4</p>	<p>Grade 3 3.OA.1,7-8 3.NBT.1-3 3.NF.1</p> <p>Grade 4 4.NBT.1,3-5 4.NF.4,6 4.MD.2</p> <p>Grade 5 5.OA.2 5.NBT.4-5,7</p>