**High School Programs (Grades 9-12)**

**JA Be Entrepreneurial®** introduces students to the essential components of a practical business plan and challenges them to start an entrepreneurial venture while still in high school. Seven volunteer-led sessions required.

**Concepts:** Advertisement, business plan, competitive advantage, customer, demographic, entrepreneur, entrepreneurial spirit, ethical dilemma, ethics, financing, franchise, long- vs. short-term consequences, management, market, market needs, marketing, nonprofit business, product, product development, profits, social entrepreneur, social responsibility, stakeholder, voting

**Skills:** Analyzing information, business planning, categorizing data, decision making, evaluating alternatives, expressing multiple viewpoints, graphic presentation, oral and written communication, presenting information, reading for understanding, weighing consequences, working in groups and pairs

**JA Career Success®** equips students with the tools and skills required to get and keep a job in high-growth career industries. Seven volunteer-led sessions required.

**Concepts:** Career clusters, career planning, career preparation, collaboration, conflict management, critical thinking, education and training, employer expectations, high-growth jobs, high-performance teams, interests, inventory and ordering, job interviews, job outlook, job retention, post-secondary options, problem-solving techniques, retail stocking, skills, soft skills, STEM, technical skills, the 4Cs, work priorities, workplace skills

**Skills:** Analyze data, collaborative discussions, conflict resolution, communication, competition, creativity and innovation, critical thinking, decision making, following written instructions, formulating answers from personal experiences, goal setting, identifying behaviors, interpersonal skills, organizing information, prioritizing, problem solving, research skills, role-playing, self-assessment, time management, working collaboratively, working in groups

**JA Company Program® Blended Model** provides students an actual opportunity to fill a need or solve a problem in their community by building, launching, and managing their own start-up business. Available for both in-school or after-school implementation, and may be completed in one-semester or throughout an entire school year. Two implementation options are available: 13 two-hour meetings or 26 one-hour meetings. A volunteer must lead 13 Instructional Contact Hours; the teacher may deliver the remainder.

**Concepts:** Annual report, business plan, capitalization, charitable giving, company structure, entrepreneurial traits, financial tools, launch the company, leadership, liquidate, marketing, personal action plan, pitch, product development process, product and service evaluation, quality control, ROI, sales techniques, supply chain, SWOT analysis

**Skills:** Accountability, analyzing alternatives, brainstorming, creativity, critical thinking, cross-departmental collaboration, decision making, idea development, leadership, listening, product evaluation, public speaking, research, sales, self-assessment, synthesizing and evaluating information, task-management, teamwork

**JA Economics®** examines the fundamental concepts of micro-, macro-, and international economics. Seven volunteer-led sessions required; typically a semester-long course with the majority of sessions teacher-led.

**Concepts:** Advantage, demand, economic systems, exchange rates, fiscal policy, government, gross domestic product, income distribution, inflation, investment, labor, markets, opportunity cost, productivity, scarcity, supply, trade

**Skills:** Applying information, classifying, critical thinking, decision making, giving reports, graphing, interpreting data, math computation, reading, research, taking notes, writing
# High School Programs (Grades 9-12)

**JA Exploring Economics®** fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics. Seven volunteer-led sessions required.

**Concepts:** Banks as borrowers and lenders, command economy, consumer price index (CPI), consumer purchasing power, demand, distribution, economics, economic isolationism, economic systems, federal reserve system, free-rider problem, inflation, inflation rate, international trade, investing options, market economy, market-clearing price, non-rivalry, percentage change, private property, production, public vs. private goods, public vs. private sector, regional trade, risk versus reward, saving options, simple interest, supply, supply and demand, tariff, taxes, trade restrictions, utility, Bureau of Labor Statistics (BLS), world trade

**Skills:** Analyzing information, categorizing data, decision making, evaluating alternatives, evaluating information, graphing, listening for understanding, oral and written communication, negotiating, public speaking, reading for understanding, solving algebraic equations, working in pairs and groups

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**JA Finance Park®** builds a foundation on which students can make intelligent lifelong financial decisions, including those related to income, expenses, saving, and credit. Composed of project-based learning activities, the program culminates in a hands-on budgeting simulation at a facility, mobile unit, or virtual site. A minimum of 13 teacher-led sessions required; 1 volunteer-led simulation required.

**Concepts:** Banking, benefits, budgets, career, categorization, credit, credit reports, credit score, debit, debt, deposit insurance, financial responsibility, goal setting, government, identity theft, impulse buying, income, interest, loans, opportunity cost, payment methods, risk, saving, savings, taxes, values, wages, wants and needs

**Skills:** Active listening, brainstorming, collaboration, comparing, comprehension, creativity, critical thinking, decision making, following directions, interpreting data, math, reading, self-knowledge and reflection, speaking and listening, vocabulary, working in pairs and teams, writing

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**JA Job Shadow™** prepares students to be entrepreneurial thinkers in their approach to work. Students acquire and apply the skills needed in demanding and ever-changing workplaces. Two classroom sessions prior to a four- to five-hour site visit, and one classroom session required after the visit.

**Concepts:** Career assessment, career clusters, career planning, elevator pitch, infographic profile, interests, job hunting, job interview, job outlook, networking, professional and ethical behavior, resume, skills, thank you notes, work priorities

**Skills:** Analyze and apply data, business communication, creativity and innovation, following written instructions, formulating answers from personal experience, identifying behaviors, interviewing, oral and written communication, organizing information, presenting information, researching a variety of sources for information, role-playing, self-assessment, technical writing, working collaboratively

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**JA Launch Lesson™** is a point-of-entry program delivered by community entrepreneurs. Students gain firsthand knowledge about starting a business and the entrepreneurial journey.

**Concepts:** Capital, customers, elements of the entrepreneurial experience (motivation, inspiration, preparation, expectations, and challenges), entrepreneurship, marketing, product, sales, service, value proposition

**Skills:** Funding a startup, meeting a need, product ideation, steps to becoming an entrepreneur, problem solving

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**Pillars of Student Success** signify a program’s primary focus; however, each JA program is developed to include all three pillars.
**High School Programs (Grades 9-12)**

### JA Personal Finance® Kit-Based
- **Concepts:** Budgeting, credit, financial choices, fraud, identity theft, insurance, investment, pay yourself first, saving, setting goals, spending
- **Skills:** Analyzing information, categorizing data, decision making, financial planning, group work, organization, oral and written communication, public speaking, reading comprehension

### JA Personal Finance® Blended Model
- **Concepts:** Benefits versus costs, budgeting, compound interest, consequences, cost of living, credit, credit card fraud, credit reporting and rating, debt, delayed gratification, earnings, education, expense tracking, financial management, identity theft, income, interest, investing, job skills, limited resources, liquidity, maximizing earnings, opportunity cost, pawnshop, payday loan, priorities, rent-to-own, return on investment, reward, risk, saving, savings plan, unlimited wants, variable and discretionary expenses
- **Skills:** Analyze and evaluate data from multiple sources, car buying, comparing results, comparison shopping, computer skills, critical thinking, decision making, disputing unauthorized credit card charges, estimating, evaluating risks, rewards, online resources, options, and personal skills, grocery shopping, interpreting analogy, long-term planning, online research, personal inventory, planning, predicting outcomes, presentation skills, prioritizing, proactive planning, problem solving, recognizing scams and fraud, requesting and checking credit reports, research, saving and investing, sorting, teamwork, tracking expenses, weighing costs and benefits

### JA Titan®
- **Concepts:** Business management, capital investment, charitable giving, demographics, fixed costs, four Ps of Marketing, law of diminishing returns, marketing, marketing research, price, product life cycle, production, research and development, target marketing, variable costs
- **Skills:** Analyzing information, critical thinking, data analysis, decision making, mathematical skills, planning, reading charts and graphs, researching, teamwork, working in groups

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**Blended Model:** Programs are delivered to students through an integration of face-to-face volunteer and teacher mentoring and instruction, student-led groups, and digital learning during the traditional school day.

**Classroom-Based:** Programs are delivered to students by a volunteer during the traditional school day.

**JA AfterSchool®:** Programs are delivered to students by a volunteer outside traditional school hours, including afternoon, evenings, weekends, and summer.

**JA Capstone:** Programs in which the classroom teacher prepares students for a day-long, out-of-school, volunteer-led experience.

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**KEY**
- Minimal
- Moderate
- High

*Pillars of Student Success signify a program’s primary focus; however, each JA program is developed to include all three pillars.

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Find out how you can make a difference.
Visit www.ja.org

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**JA Titan®** introduces students to critical economic and management decision making through an interactive simulation.

Seven volunteer-led sessions required.

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**JA Personal Finance®** focuses on earning money, spending money wisely through budgeting, saving and investing money; using credit cautiously; and protecting personal finances. Five volunteer-led sessions required.