### Middle School Programs (Grades 6-8)

#### JA Economics for Success®
**Provides practical information about personal finance and the importance of identifying education and career goals based on a student’s skills, interests, and values. Six volunteer-led sessions required.**

**Concepts:** Budget, credit, credit card, credit score, co-pay insurance, debit card, decision making, deductible, goal setting, gross income, higher education, interest, interests, needs and wants, net income, opportunity cost, policy, premium, risk, self-knowledge, skills, values, world of work.

**Skills:** Analyzing information, critical thinking, inquiry skills, interpreting data, math calculations, oral and written communication, organizing information, presentation, problem solving, reading for understanding, self-assessment, working in groups and pairs.

#### JA Finance Park®
**Builds a foundation on which students can make intelligent lifelong financial decisions, including those related to income, expenses, saving, and credit. 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.

#### JA Global Marketplace® Kit-Based
**Provides practical information about the global economy and its effect on students’ lives. Six volunteer-led sessions required.**

**Concepts:** Business practices, culture, currency, domestic trade, embargo, emigrate, entrepreneurship, exchange rates, exports, franchise, global trade, human resources, immigrate, international trade, market, productivity, quota, standard, subsidy, tariff, technology, trade, trade barrier.

**Skills:** Analyzing points of view, brainstorming, critical reading, critical thinking, gathering and organizing information, interpreting maps, charts, and globes, math calculations, oral and written communication, persuasion, compromise and bargaining, working in groups.

#### JA Global Marketplace® Blended Model
**Demonstrates why and how countries buy and sell from each other. Students examine the interconnection between producers and consumers in the global marketplace and the effect of free enterprise in an economic system. Two implementation options are offered: Basic (Sessions One–Six volunteer-led) and Advanced (Sessions One–Six volunteer-led; Session Seven teacher- or volunteer-led).**

**Concepts:** Business, business ethics, career exploration, communication, cultural awareness in international business, cultural differences, cultural norms, culture, currency, customer, educational and legal requirements, etiquette, exchange rate, export, free trade, immigration, import, innovation, interdependence, international careers, international trade, market, marketplace, migration, product, product safety, production, profit, quota, resources, service, specialization, standards, subsidy, tariff, trade, trade barriers, trade embargo.

**Skills:** Analyze charts and evaluate information, analyze human behavior, categorize data, decision making, describe how need leads to innovation, entrepreneurial thinking, examine resources, follow instructions, identify business responsibilities, identify foreign currency, identify international job requirements, identify positive and negative traits, interpret charts and graphs, learning a second language, making customer-based product decisions, negotiating, reading a spreadsheet, reading comprehension, recognize and apply terms, recognize consequences of trade barriers, teamwork, trading, understanding business and cultural etiquette, using a currency converter.
## Middle School Programs (Grades 6-8)

### JA It’s My Business!® Kit-Based

**Encourages students to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations. Six volunteer-led sessions required.**

**Concepts:** Advertising, apprentice, auction, auctioneer, be creative and innovative, believe in yourself, bid, business, business plan, civic responsibility, customer, entrepreneur, entrepreneur profile, fill a need, know your customer and product, market, marketing, profit, self-taught, social entrepreneur

**Skills:** Active listening, analyzing information, brainstorming, critical thinking, decision making, deductive reasoning, estimating, following directions, interpreting information, measuring, money management, oral and written communication, problem solving, self-assessment, working in groups

### JA It’s My Business!® Blended Model

**Encourages middle school students to turn their ideas into a pitch plan for a business. The program introduces design thinking as a problem-solving process and provides students an authentic entrepreneurial experience that builds toward a pitch competition. Six volunteer-led sessions required.**

**Concepts:** Business, consumer feedback, design, entrepreneur, entrepreneurial characteristics, funding, innovation, innovative, investor, market, market research, need, product, passionate, persistent, persuasive, pitch, presentation visuals, product, product sketches, prototype, risk-taker, self-confident, self-motivated, service, speaking skills, surveys, target market

**Skills:** Analyze an example performance, analyze and synthesize data from media sources, applying terms, brainstorming, collecting data, creating a model, creative thinking, communicating information through design, deduction, empathy, evaluating alternatives, group presentation, group work, labeling an illustration, listening, logical reasoning, memory recall and matching, presenting ideas, problem solving, processing data from media, self-evaluation, teamwork

### JA It’s My Future® Kit-Based

**Provides students with hands-on practical information to prepare them for the working world while still in middle school. Six volunteer-led sessions required.**

**Concepts:** Brand, career clusters, career mapping, career planning, employee, high-growth jobs, interests, job application, job forecast, job hunting, job interview, logo, long-term consequences, personal brand, recommendation, resumes, short-, middle-, and long-term goals, soft skills, symbolism, tagline, technical skills, working environment

**Skills:** Analyzing data, analyzing information, categorizing data, creativity, following written instructions, goal-setting, interviewing, mapping, model building, oral and visual presentation, oral and written communication, organizing information, reading for understanding, self-assessment, working in pairs and groups

### JA It’s My Future® Blended Model

**Offers students practical information to help prepare them for the working world. Students develop the personal-branding and job-hunting skills needed to earn a job. Six volunteer-led sessions required.**

**Concepts:** Achievements, attitude, brand, career, career clusters, career mapping, career paths, communication, decline, education level, high-growth careers, interests, job application, job growth, job hunting, job interview, job outlook, logo, making a good impression, maps, personal brand, professionalism, references, reputation, soft skills, tagline, teamwork, technical skills, transferable skills, work ethic

**Skills:** Analyze branding, analyze charts and graphs, analyze data from media, applying cause and effect, demonstrating cause and effect, evaluating and sorting options, group discussion, identifying personal skills, identifying strengths and weaknesses, logical reasoning, note taking, prediction, read for understanding, recognize patterns, review results, role-playing, self-evaluation, teamwork, use art as self-expression

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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.

**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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**Pillars of Student Success**

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<thead>
<tr>
<th>JA Program</th>
<th>Entrepreneurship</th>
<th>Financial Literacy</th>
<th>Work Readiness</th>
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