



## 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.

Find out how you can make a difference.

Visit [www.ja.org](http://www.ja.org)

## 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

Pillars of Student Success*			Primary Implementation			
Entrepreneurship	Financial Literacy	Work Readiness	Blended Model	Classroom-Based	JA AfterSchool	JA Capstone
						
						
						
						

## 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.

Find out how you can make a difference.

Visit [www.ja.org](http://www.ja.org)

## 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

**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

**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




**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

Pillars of Student Success*			Primary Implementation			
Entrepreneurship	Financial Literacy	Work Readiness	Blended Model	Classroom-Based	JA AfterSchool	JA Capstone
						
						
						
						

## 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.

Find out how you can make a difference.

Visit [www.ja.org](http://www.ja.org)

## High School Programs (Grades 9-12)

**JA Personal Finance® Kit-Based** 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.

**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** demonstrates the interrelationship between today's financial decisions and future financial freedom. Money-management strategies include earning, employment, income, budgeting, savings, credit and debt, consumer protection, smart shopping, risk management, and investing. Two implementation options are offered: Basic (Sessions One–Five volunteer-led) and Advanced (Sessions One–Five volunteer-led; Sessions Six–Eight teacher- or volunteer-led).














**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®** introduces students to critical economic and management decision making through an interactive simulation. Seven volunteer-led sessions required.

**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

Pillars of Student Success*			Primary Implementation			
Entrepreneurship	Financial Literacy	Work Readiness	Blended Model	Classroom-Based	JA AfterSchool	JA Capstone
						
						
						

## JA Be Entrepreneurial®

By developing the essential components of a business plan, *JA Be Entrepreneurial* challenges students to start an entrepreneurial venture while still in high school.

### Following participation in the program, students will be able to:

- Recognize characteristics and practices of successful entrepreneurs.
- Evaluate an entrepreneurial idea based on product, customer, and competitive-advantage criteria.
- Demonstrate business-planning skills for venture start-up, marketing, financing, management, and ethical decision-making.



### Session Titles and Summaries:

1

#### **Session One: Introduction to Entrepreneurship**

Students are introduced to the elements of successful business start-ups, myths and facts about entrepreneurship, and participate in a product development competition.

2

#### **Session Two: What's My Business?**

Students take on the roles of various entrepreneurs as they develop their product or service idea, and analyze sources of successful entrepreneurial ventures to select a product or service as the basis of their business plan.

3

#### **Session Three: Who's My Customer?**

Student groups create and present advertisements to demonstrate how market needs and demographics contribute to successful entrepreneurial ventures.

4

#### **Session Four: What's My Advantage?**

Students evaluate actual companies that have excelled in selecting and applying successful competitive advantages.

5

#### **Session Five: Competitive Advantages**

Students play a game that demonstrates effective competitive advantages and select the best for their own entrepreneurial venture.

6

#### **Session Six: Ethics Are Good For Business**

Students learn through case-studies how being ethical is good for business in the long run.

7

#### **Session Seven: The Business Plan**

Students apply the key elements of successful entrepreneurs to their product or services and complete a sample business plan.



Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

### JA's Turnkey Volunteer Solution:

#### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

#### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and relaying the JA curriculum, working with the classroom teacher, and communicating effectively with students.

#### Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. High school-level classes include six 45-minute sessions.

And, JA provides you with a kit containing all of the session plans and student materials you'll need to make every minute count.

#### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions pertaining to your volunteer assignment.

# JA Be Entrepreneurial<sup>®</sup>

If starting a business seems too out-of-reach for high school students, JA Be Entrepreneurial shows them how realistic an entrepreneurial venture can be.



- 1 Guide for Volunteers and Teachers**  
Provides lesson plans and teaching tips.
- 2 Student Workbook**  
An in-class and take-home reference tool for students to follow along and complete with each session.
- 3 Certificate of Achievement**  
Given to students in recognition of their participation.
- 4 Take-Home Newsletter**  
Provides online resources to prepare students for their entrepreneurial venture.
- 5 Product Challenge Sheets**  
Students test their innovative thinking in a product development competition.
- 6 Entrepreneur Script Card**  
Students perform as entrepreneurs to show successful product development strategies.
- 7 Business Profile Cards Sheets and Profile Voting Stickers**  
Students study the competitive advantages of entrepreneur-based companies, create their own business poster, and vote on the winner.
- 8 Competitive Advantage Game Boards and Game Cards**  
In this engaging game, students decide if actual quotes and mottos represent competitive advantages or profit only.
- 9 Ethical Dilemmas**  
By examining case studies, students see that choosing to be ethical is good for business in the long-run.
- 10 Sample Business Plan**  
Students compile the key elements of successful entrepreneurship into a working plan.



# JA Career Success™

*JA Career Success* equips students with the tools and skills required to earn and keep a job in high-growth career industries.

## Following participation in the program, students will be able to:

- Apply 4Cs: critical thinking, communication, collaboration, and creativity.
- Demonstrate strong soft skills.
- Rank work priorities.
- Recognize STEM and other high-growth industries.
- Identify personal-brand and job-hunting tools—resumes, cover letters, interviews, and digital profiles.



## Session Titles and Summaries:

1

### **Session One: Get Hired: Critical Thinking and Creativity**

Students are introduced to the need to be work ready by developing the 4Cs skills that employers want from people entering the workforce. Students apply critical-thinking skills and creativity to solve problems in real-life work scenarios.

2

### **Session Two: Get Hired: Communication and Conflict-Management Skills**

Students apply communication skills to resolve conflicts in work-based scenarios. Students will role-play conflicts and conflict management. They will explore behaviors that inflame conflict and behaviors that lead to a resolution.

3

### **Session Three: Get Hired: Collaboration and Creativity**

Students practice collaboration—a 4Cs skill—by using a team-building model referred to as the GRPI model (Goals, Roles and Responsibilities, Processes, and Interpersonal Relationship Skills). The model describes the behaviors found in high-performance teams in the workplace.

4

### **Session Four: Get Hired: Strong Soft Skills**

Students will review soft skills that are in demand by employers and rate their own soft skills. They will use personal stories in a job-interview workshop to communicate these skills to a potential employer.

5

### **Session Five: Know Your Work Priorities**

Students learn that in the current workforce, people change jobs or careers several times over a lifetime. That means it is important to be prepared and adaptable. Students explore which of their priorities should be their anchors as they prepare to enter the working world.

6

### **Session Six: Know Who's Hiring**

In groups, students analyze factors to consider when researching careers: skills learned through training and education; interests in various career clusters; and specific high-growth jobs and the requirements needed to earn them.

7

### **Session Seven: Know Your Personal Brand**

Students work in teams to rate the personal brand of candidates applying for a job by comparing cover letters, resumes, and digital profiles of the candidates.



Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

### JA's Turn-Key Volunteer Solution:

#### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

#### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and delivering the JA curriculum, working with the classroom teacher, and communicating effectively with students.

#### Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. High school grade-level classes include seven 45-minute sessions.

JA provides you with a kit containing all of the session plans and student materials you'll need to make every minute count.

#### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions about your volunteer assignment.

## JA Career Success™

High-growth career industries dominate the global marketplace. This new hands-on program prepares today's students with the 4Cs skills they need to compete and succeed—critical thinking, communication, collaboration, and creativity. Selected pieces of the program are featured below.



#### 1 Guide for Volunteers and Teachers

Provides session plans, teaching tips, and talking points.

#### 2 Certificate of Achievement

Given to students in recognition of their participation.

#### 3 Career Success Poster

Used throughout the program, this poster introduces seven session topics designed to help students get and keep a job.

#### 4 GRPI Card

Describes the GRPI model, a tool used by business teams to increase their effectiveness.

#### 5 Soft Skills Self-Assessment

Students rank whether they are good at a skill, need more practice, or need to learn more.

#### 6 Career Guide

Students study high-growth job profiles and requirements for various careers.

#### 7 Personal Brand Packet

Students prescreen hypothetical job candidates and rate their cover letters, resumes, and digital profiles.

#### 8 Problem-Solving Challenge

Groups work together to solve a work-based problem.

#### 9 Team Challenge

A building competition requiring teamwork and creativity.

#### 10 Soft Skills Bookmark

Student take home a reminder of the soft skills and job interview tips they will need.

## JA Company Program® Blended Model

*JA Company Program* provides high school students (grades 9–12) an opportunity to fill a need or solve a problem in their community by launching their own start-up business, unleashing their entrepreneurial spirit. The program utilizes both original and curated content. Meeting-specific, student-friendly materials enable students to identify the key elements of organizing and operating a business and to consider creating their own start-up business.

*JA Company Program* Blended Model is available for implementation in school or after school, 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 is required to lead 13 Instructional Contact Hours; the teacher may deliver the remainder. Each student receives 26 Instructional Contact Hours.



### 1 Meetings One–Five: Startup and Launch

#### Meeting One: Start a Business

Students examine their own entrepreneurial traits and how those traits fit within their company structure, and they explore potential ways to fund their venture.

### 2 Meeting Two: Fill a Need

Students brainstorm potential products and services that could fill a need or solve a problem, and determine which business ideas should be vetted further.

### 3 Meeting Three: Vet the Venture

Students conduct research on their top product or service ideas and decide which idea to move forward with based on a series of factors.

### 4 Meeting Four: Create a Structure

Students form business teams and begin to develop their business plan through a series of specialized tasks.

### 5 Meeting Five: Launch the Business!

Business teams report on their tasks and findings to the entire company and come to a consensus on major decisions as they launch the business and finalize their business plan.

### 6-11 Meetings Six–Eleven: Run the Business

Each week, business teams meet to provide status updates to the entire company, review priorities, and accomplish tasks to meet company goals and objectives.

### 12-13 Meetings Twelve and Thirteen: Wrap-up and Look Ahead

#### Meeting Twelve: Liquidate the Company

Students conclude remaining business operations, liquidate the business, and decide what to do with the profits.

### 13 Meeting Thirteen: Create a Personal Action Plan

Students create their own personal action plan using the knowledge and experience gained throughout the program.





Join Junior Achievement's national network of more than 237,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

### JA's Turnkey Volunteer Solution:

#### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

#### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. Training also will be available in the Learning Platform so you are familiar with the program. Training topics include working with students and the classroom teacher, and understanding and facilitating the JA program.

#### Flexible Time Commitment through Blended Learning

The time commitment is flexible to maximize the impact you make. High school classes include 13 two-hour meetings or 26 one-hour meetings.

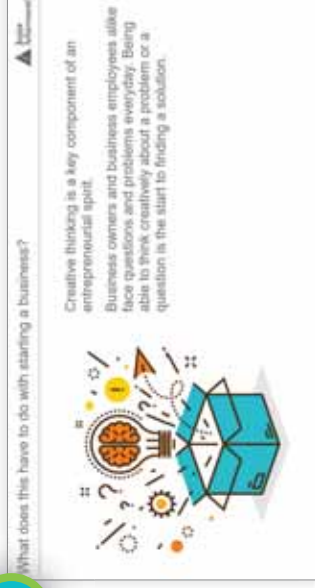
JA provides you with online access to the volunteer, teacher, and student materials you'll need to fit your schedule.

#### JA Staff Follow-Up and Support

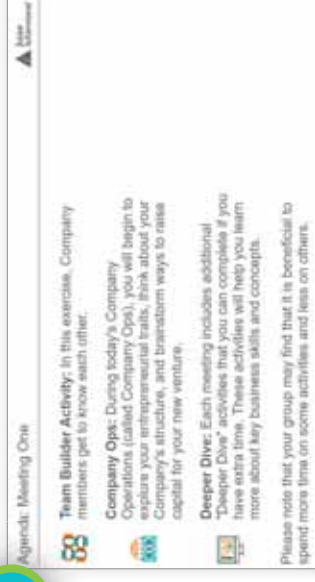
JA staff is available to answer your questions or make suggestions about your volunteer assignment.

# JA Company Program® Blended Model

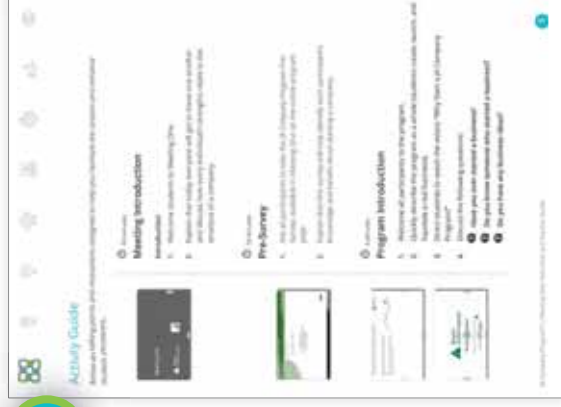
1



2



3



4



5



1

Interactive digital tools and resources

2

Engaging interface and blended-learning opportunities

3

Volunteer resources, including a Volunteer and Teacher Guide with instructions and talking points

4

Multi-media content

5

Link to JA My Way™ – Entrepreneurship Pathway



Powered by:

## JA Economics®

*JA Economics®* is a one-semester teacher-taught course recommended for students in grades 11 and 12. The program examines the fundamental concepts of micro-, macro-, and international economics.

### Program Components

The *JA Economics* program includes four components:

- Textbook: Contains the information students need to gain an understanding of economic concepts and principles.
- Student Study Guide: Provides students with an opportunity to extend their learning beyond the knowledge gained from the textbook through a variety of reinforcement and enrichment activities.
- Guides for Teachers and Volunteers: Includes lesson guides for the teacher to assist in presenting program content and activities for the volunteer to present to students during classroom visits.
- Test Bank: Generates economics quizzes and tests from a bank of nearly 500 multiple choice questions categorized by chapter, written at varying levels of difficulty, and accessed from a CD-ROM.



### What's Improved?

#### The JA Economics textbook has been:

- Reformatted to allow students to complete in-text activities as part of each chapter. Students also are prompted to mark content in the text that is important to remember, or information that is unclear or confusing. This interactive format provides students with a resource they can take with them at the completion of the course.
- Printed in color to make the content more engaging to students.

#### The Student Study Guide has been:

- Rewritten to parallel the revised textbook.
- Developed to include a vocabulary review, content application activities, challenge activities, and chapter review exercises.

#### Guides for Teachers and Volunteers have been:

- The Guide for Teachers has been expanded to include answer keys to each Student Study Guide activity.
- The Guide for Volunteers has been revised to contain updated activities for the volunteer to present.

#### The Test Bank has been:

- Reformatted on a CD-ROM for use on a Mac or PC.
- Simplified to make quizzes and exams easier to construct.



Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

### JA's Turnkey Volunteer Solution:

#### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

#### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. You will be trained in: classroom management, understanding and relaying the JA curriculum, working with the classroom teacher, and communicating effectively with students.

#### Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. JA Economics is a one-semester course recommended for 11th and 12th grade students.

#### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions about your volunteer assignment.

## JA Economics®

This program reinforces principles of micro- and macro- economics by having students ask: What are the basic characteristics of the U.S. economic system? Why so much buzz in our country around private property, the price system, competition, and entrepreneurship? How do economic principles influence business decisions in the U.S. and global markets, and what role does government play in a market economy? Business volunteers and other local community members introduce students to career opportunities, consumer issues, and help reinforce important academic and leadership skills including: research and data analysis, problem-solving, and critical thinking. Designed for high school students.

1



3



2



4



1

#### JA Economics Textbook

Provides students with a solid foundation in economics education.

2

#### Study Guide

Activities for students to connect what they have learned about economics to the real world.

3

#### Guides for Volunteers and Teachers

Step by step lesson plans and teaching tips for the volunteer and teacher.

4

#### Certificate of Achievement

Given to students in recognition of their achievement.

## JA Exploring Economics®

Through hands-on classroom activities, *JA Exploring Economics* fosters lifelong skills and knowledge about how the economy works, including micro-, macro-, personal, and international economics.

### Following participation in the program, students will be able to:

- Synthesize and evaluate how fundamental economic concepts and principles guide the U.S. and global economic systems.
- Identify the role and impact of government within the market economy.
- Demonstrate an understanding of economic principles that guide personal and business decisions.



### Session Titles and Summaries

1

#### **Session One—Economic Systems: Who Makes the Big Decisions?**

Students examine how the economic system that a society uses for production, distribution, and consumption of goods and services significantly affects the individuals in that society.

2

#### **Session Two—Supply and Demand: What's It Worth to You?**

Students illustrate the impact of supply and demand on the economy by participating in an economic situation using real-life examples.

3

#### **Session Three—Supply and Demand: The JA Market Game**

Using an experiential game format, students demonstrate the interaction of supply and demand and how market forces affect the price of products.

4

#### **Session Four—Saving and Investing: Risks and Rewards**

Students explore concepts related to saving and investing. They compare the characteristics, risks, and rewards of several saving and investing options.

5

#### **Session Five—Government's Role in the Market**

Students analyze the effect of government on the economy, including intervention through the production of public goods and services, taxes, and its role in protecting private property.

6

#### **Session Six—Money, Inflation, and the CPI**

Students learn about inflation and its effect on prices, consumer purchasing power, the willingness of financial institutions to loan money, and how the Consumer Price Index (CPI) is used to monitor inflation.

7

#### **Session Seven—International Trade**

Students see the advantages of international trade through a simulation based on the increased utility (satisfaction) of global interaction.





Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

## JA's Turnkey Volunteer Solution:

### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and relaying the JA curriculum, working with the classroom teacher, and communicating effectively with students.

### Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. Elementary school programs include five 45-minute sessions.

And, JA provides you with a kit containing all of the session plans and student materials you'll need to make every minute count.

### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions about your volunteer assignment.

# JA Exploring Economics®

This program introduces students to the concept of globalization as it relates to resources and careers and the need for students to be entrepreneurial in their thinking to meet the requirements of business worldwide. Through engaging activities, students learn about STEM (science, technology, engineering, and math) skills, resources, and job skills.



1

### Guide for Volunteers and Teachers

Provides lesson plans and teaching tips.

2

### Student Workbook

An in-class and take-home reference tool for students to follow along and complete with each session.

3

### Certificate of Achievement

Given to students in recognition of their participation.

4

### Take-Home Newsletter

Provides activities for the student's family to enjoy.

5

### Concert Description Posters

In this activity, students have the opportunity to see the impact of an economic system on its citizens.

7

### Demand and Supply Graph Poster

Students learn about the market-clearing price through graphs.

6

### JA Market Game

In this engaging game, students are divided into two teams—buyers and sellers. Students will negotiate and agree on an exchange price.

8

### Trading Game

Students learn about the importance of international trade, both for individual countries and for the global economy.

9

### Risk Reward Level Banners

Students analyze a scenario and decide where they will invest or save their money.

## JA Job Shadow™

*JA Job Shadow* prepares students to be entrepreneurial thinkers in their approach to work. Students will acquire and apply the skills needed in demanding and ever-changing workplaces.

### Following participation in the program, students will be able to:

- Recognize career clusters and potential job positions and understand the importance of researching the requirements needed to earn a position.
- Develop job-hunting tools, such as networking, resumes, and interviewing skills.
- Identify the next steps needed in their personal career preparation.



### Session Titles and Summaries:

1

#### **Session One: Before the Job Hunt (In-class; teacher taught)**

Students are introduced to the *JA Job Shadow* program and the Seven Steps to Get Hired and Succeed. Through a close examination of specific skills and career clusters, they learn the key factors to investigate in career planning: skills, interests, work priorities, and job outlook.

2

#### **Session Two: Perfect Match (In-class; teacher taught)**

Students review the Seven Steps to Get Hired and Succeed and analyze job-hunting skills. They then participate in mock interviews to prepare for the Job Shadow Challenge at the site visit.

3

#### **Site Visit (Site-based; led by company staff)**

Students visit a business or nonprofit organization, where they observe professional work conduct, learn what skills and education they need to earn jobs, and participate in a series of host-led challenges that bring home lessons from the “real world” of work.

4

#### **Session Three: Next Steps (In-class; teacher taught)**

Students reflect on what they learned before and during the site visit, and they practice business communication by composing a thank-you note. They then create one of four career-preparation tools: a career assessment, elevator pitch, resume, or infographic profile.



Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

### JA's Turn-Key Volunteer Solution:

#### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

#### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and delivering the JA curriculum, working with the classroom teacher, and communicating effectively with students.

#### Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. High school grade-level classes include seven 45-minute sessions.

And, JA provides you with a kit containing all of the session plans and student materials you'll need to make every minute count.

#### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions pertaining to your volunteer assignment.

# JA Job Shadow™

What does it take to get and keep a job in an increasingly competitive job market? This classroom and site-based program prepares students to be entrepreneurial thinkers and encourages them to develop personal strategies to pursue lifelong learning and career opportunities. Presented below are components of the program.



1

#### Teacher Guide

Provides session plans, teaching tips, and talking points. Also included are master copies of student materials for each session.

2

#### Site Coordinator and Host Site Visit Guide

Provides hosts and site coordinators with detailed instructions and a schedule for the site visit.

3

#### JA Job Shadow Challenge handout

Students complete various challenges during their site visit. (Master copy is included in the Site Coordinator and Host Site Visit Guide.)

4

#### Certificate of Achievement

Given to students in recognition of their participation. (Master copy is included in the Site Coordinator and Host Site Visit Guide.)

## JA Personal Finance®

*JA Personal Finance* focuses on earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one's personal finances.

### Following participation in the program, students will be able to:

- Recognize the fundamental elements of their personal finances: earnings, saving and investing, budgeting, credit, risk management, and giving.
- Apply these fundamental elements to a personal financial plan that allows them to set specific goals for their lifelong financial needs and desired quality of life.



### Session Titles and Summaries

1

#### **Session One: Plan to Earn**

Students learn that healthy personal finances take planning and managing. They begin to analyze major life events and issues that have financial implications.

2

#### **Session Two: Saving for Life**

Students analyze the role saving plays in their personal finances and how having a healthy savings plan is necessary in all phases of life.

3

#### **Session Three: The Budget Game**

Students investigate budgeting and why many people have difficulty staying within a budget.

4

#### **Session Four: Credit Choices**

Students analyze the importance of credit and the outcomes of wise and poor use of credit.

5

#### **Session Five: Savvy Consumer**

Groups work together to create public service announcements (PSAs) to inform each other of risks they could face in their finances and identify ways to protect themselves from potential loss.





Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

### JA's Turnkey Volunteer Solution:

#### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

#### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and relaying the JA curriculum, working with the classroom teacher, and communicating effectively with students.

#### Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. High school programs include seven to five 45-to-120-minute sessions.

JA provides you with a kit containing all the session plans and student materials you'll need to make every minute count.

#### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions about your volunteer assignment.

## JA Personal Finance®

This program focuses on earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one's personal finances.



### 1 Guide for Volunteers and Teachers

Provides session plans and teaching tips.

### 2 Personal Finance Checklist

Helps students determine the events and choices that can have a significant impact on personal finances.

### 3 Sample Budget

Reiterates the components of a budget, specifically Income, Expense, Fixed Expense, and Variable Expense.

### 4 Certificate of Achievement

Given to students in recognition of their participation in the program.

### 5 Savings Plan Flier

Categorizes potential expenses in a fun and engaging way.

### 6 Credit Fact Card

Provides facts related to various credit topics.

### 7 Saving Plan Poster

This poster describes the expenses that occur during different phases in life.

## JA Personal Finance® Blended Model

Students experience the interrelationship between today's financial decisions and future financial freedom. To achieve financial health and wellness, they learn about money-management strategies, including earning, employment and income, budgeting, savings, credit and debt, consumer protection, smart shopping, risk management, and investing. At the conclusion of this program, students will be able to identify how their personal finances affect their quality of life. They will understand how their financial choices will be the basis of how they get what they want and need.

*JA Personal Finance* Blended Model consists of eight 45-minute sessions with Additional Opportunities offered throughout. The program has two implementation options—basic or advanced.

- Basic implementation includes Sessions One–Five delivered by the volunteer.
- Advanced implementation includes Sessions One–Five delivered by the volunteer and Sessions Six–Eight delivered by the teacher or volunteer.

Basic or advanced implementation depends on educator requirements and correlations to local standards. Contact your local JA Area staff to find out which implementation will be used.



### Session Titles and Summaries:

- 1 Session One: Earning, Employment, and Income (volunteer-led)**  
Students learn that healthy personal finances require planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.
- 2 Session Two: Budgeting (volunteer-led)**  
Students investigate the importance of budgeting and how to plan for staying within a budget.
- 3 Session Three: Savings (volunteer-led)**  
Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.
- 4 Session Four: Credit and Debt (volunteer-led)**  
Students explore the importance of credit and identify the outcomes of wise and poor uses of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.
- 5 Session Five: Consumer Protection (volunteer-led)**  
Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.
- 6 Session Six: Smart Shopping (volunteer- or teacher-led)**  
Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.
- 7 Session Seven: Risk Management (volunteer- or teacher-led)**  
Students investigate risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.
- 8 Session Eight: Investing (volunteer- or teacher-led)**  
Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.



Join Junior Achievement's national network of more than 237,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

### JA's Turnkey Volunteer Solution:

#### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

#### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. Training also will be available in the Learning Platform so you are familiar with the program. Training topics include working with students and the classroom teacher, and understanding and facilitating the JA program.

#### Flexible Time Commitment through Blended Learning

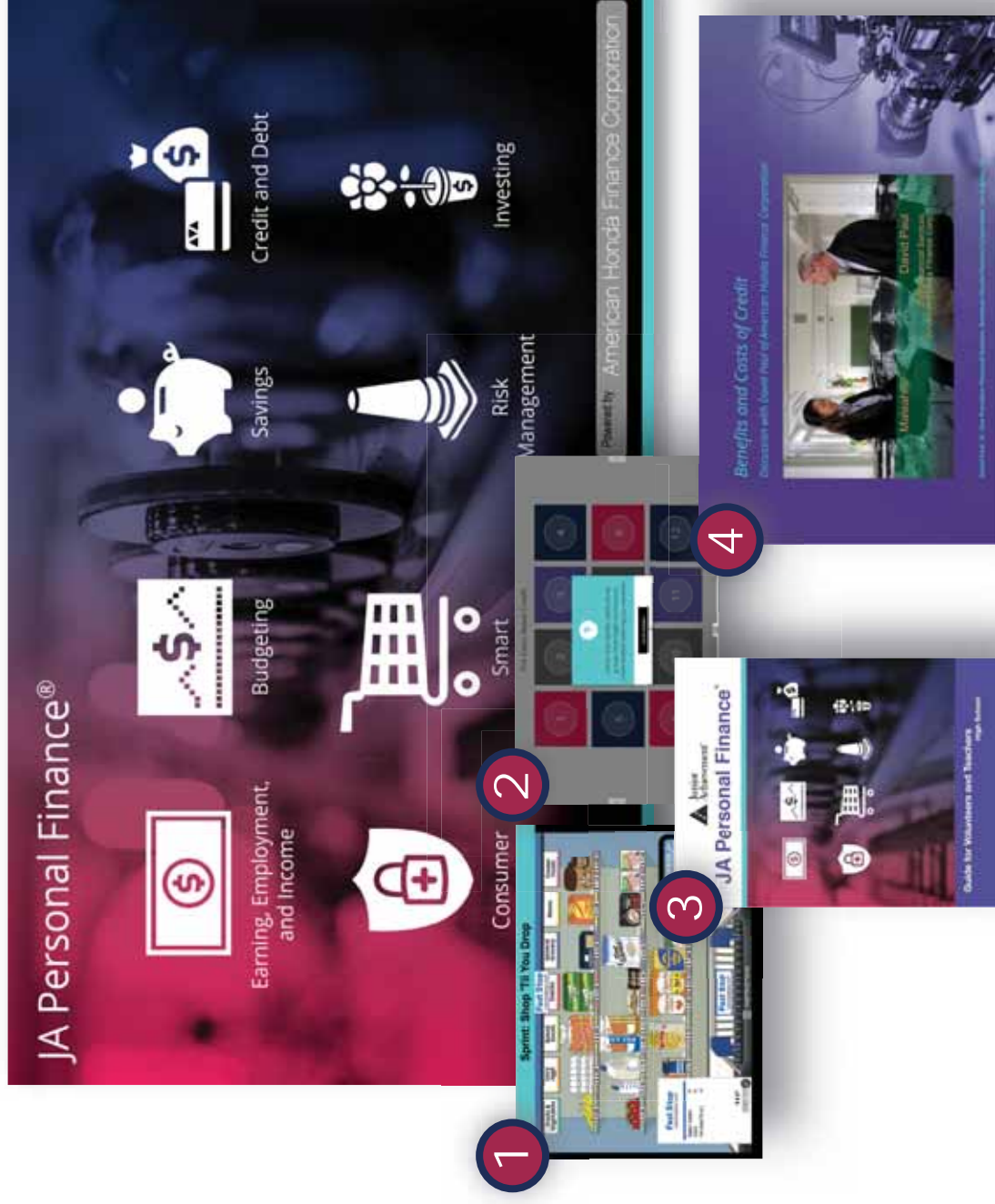
The time commitment is flexible to maximize the impact you make. High school-level classes include eight 45-minute sessions.

JA provides you with online access to the volunteer, teacher, and student materials you'll need to fit your schedule.

#### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions about your volunteer assignment.

## JA Personal Finance® Blended Model



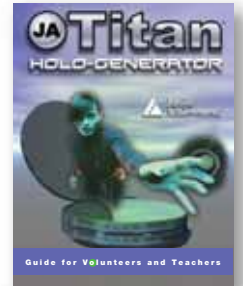


## JA Titan®

*JA Titan* introduces critical economics and management decisions through an interactive simulation and seven required, volunteer-led sessions. *JA Titan* will unite your class around the concepts of teamwork, critical thinking, and strategy development – and could provide your students with an opportunity to compete against others from around the world.

### Following participation in the program, students will be able to:

- Clarify personal goals, ethics, and working styles by using decision-making skills from a business-leadership perspective.
- Apply concepts to a virtual simulation to understand how key business decisions affect a company's bottom line.



### Session Titles and Summaries:

1

#### **Session One: How Much? How Many?**

Students explore how price and production can affect business performance.

2

#### **Session Two: How Much? How Many? The Simulation**

Students learn to make decisions about price and production levels using the *JA Titan* computer simulation.

3

#### **Session Three: Cutting Edge**

Students design a research and development plan for their business. They also examine marketing's impact on sales and explore marketing strategies.

4

#### **Session Four: Cutting Edge – The Simulation**

Students learn to make decisions about research, development, and marketing using the *JA Titan* computer simulation.

5

#### **Session Five: Make an Investment**

Students learn methods to make capital investment decisions, promote new business growth through capital investment, and why businesses make charitable-giving decisions.

6

#### **Session Six: Make an Investment – The Simulation**

Students make decisions about capital investment using the online *JA Titan* computer simulation. Students also make decisions related to charitable giving.

7

#### **Session Seven: JA Titan of Industry – The Competition**

Using knowledge gained from previous sessions, students compete as businesses to see which will be crowned the JA Titan of Industry.





Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

### JA's Turnkey Volunteer Solution:

#### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

#### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and delivering the JA curriculum, working with the classroom teacher, and communicating effectively with students.

#### Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. This high school-level classes include seven to twelve 45- to 120-minute sessions.

JA provides you with a kit containing all of the session plans and student materials you'll need to make every minute count.

#### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions about your volunteer assignment.

## JA Titan®

JA Titan takes the childhood lemonade stand to a whole new level—to the online world! Built as a web-based simulation, high school students run a virtual company. Whether that means running it into the ground or to large profits depends on the quarterly business decisions they make about their product, price, marketing, R & D, and more. Sink or swim, students gain an understanding of critical business practices and the effect management decisions have on a company's bottom line.



#### 1 Guide for Volunteers and Teachers

Provides lesson plans and teaching tips.

#### 2 Student Workbook

A tool for students to follow along and complete with each session.

#### 3 Certificate of Achievement

Given to students in recognition of their participation.

#### 4 Take-Home Newsletter

Provides activities for the student's family to enjoy.

#### 5 Holo-Generator Poster

Details the critical decisions made by business owners, and how those decisions apply to the virtual business that students are running during the program.

#### 6 Online Simulation

Students put to work skills they learn in each session, simulating business quarters and entering decisions on price, production, marketing, capital investment, R & D, and charitable giving.

#### 7 CD-ROM

Provides classrooms without Internet access with the ability to engage in the simulation component of the program.