

A Correlation: Oklahoma Academic Standards and Junior Achievement High School Programs

INSPIRING
TOMORROWS

TM



Updated November 2024

[Oklahoma 2025 Social Studies Standards](#)

[Revised Oklahoma Personal Financial Literacy Standards](#)

[Oklahoma Algebra 1 MAPs](#)

[Oklahoma Academic Standards Mathematics](#)

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Overview

Junior Achievement programs offer a multidisciplinary approach that connects learning across social studies disciplines, such as economics, geography, history, government, and civics, while incorporating mathematical concepts and reasoning and language arts skills. By design, JA Programs incorporate grade level reading, speaking, and listening skills in all programs and many programs at the High School grade level also offer opportunities to do research, use technology for writing and responding, and practice presentation skills, all while supporting the JA Pillars of Financial Literacy, Work and Career Readiness and Entrepreneurship.

In this document, Junior Achievement programs are correlated to Oklahoma Academic Standards for Social Studies, Personal Financial Literacy and Math. 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. Alternate delivery methods, such as remote digital delivery and student self-guided options, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA High School Classroom Learning Experiences

[JA All About Cars®](#) allows students to consider their needs and wants for their first automobile.

[JA Be Entrepreneurial® \(modular\)](#) is a reimagined, modular program that teaches students about the mindset and the skills needed for success by aspiring entrepreneurs and innovators. In JA Creative Problem Solving, students learn and apply design thinking, an innovative process for problem solving used by entrepreneurs (and intrapreneurs).

[JA Career Exploration Fair®](#) is an event where students learn about a range of career options across multiple career clusters.

[JA Career Speaker Series®](#) brings a volunteer guest speaker into the classroom to share information about his or her career, work, and education experience.

[JA Career Success®](#) introduces high school students to the workplace as interns of a fictional company, Orbit Boom. They participate in realistic work experiences in multiple departments and concentrate on soft skills and business best practices in the context of realistic scenarios and assignments through both digital and in-class implementation and optional self-guided modules.

[JA Company Program® 2.0](#) empowers high school students to fill a need or solve a problem in their community and teaches them practical skills required to conceptualize, capitalize, and manage their own business venture.

[JA Company Program® Pop Up](#) teaches students how to plan, launch, and operate their own business venture within a structured, guided experience. Throughout the start-up process, students collaborate, make crucial business decisions, practice communication skills, and develop entrepreneurial knowledge and skills. (Grades 6-12)

[JA Excellence Through Ethics®](#) affords students the opportunity to learn the importance of ethics and ethical decision-making and how ethical and unethical choices affect everyone in a community.

[JA High School Heroes®](#) provides leadership development opportunities to high school students who deliver JA programs in elementary schools.

[JA Inspire® Advanced](#) is more than a career fair; it brings together the business community and local schools and is designed to help launch students into their futures: high school, college, and careers beyond. Within the virtual experience, students attend webinars and presentations, explore career booths, and interact with career speakers.

[JA It's My Job® \(Soft Skills\)](#) will help students understand the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters.

[JA Job Shadow®](#) is a comprehensive experience that helps students design an individualized career path. Supporting blended as well as self-guided activities, JA Job Shadow provides a design-thinking structure for career exploration.

[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.

[JA Personal Finance® 2.0](#) allows students to experience the interrelationship between today's financial decisions and future financial freedom.

[JA Take Stock in Your Future®](#) helps students discover the benefits and challenges of investing in the stock market as part of a broader, long-term investment strategy and the risks and rewards of trading.

[JA Titan®](#) is a simulation-based program in which high school students compete as business CEOs in the phone industry, experiencing firsthand how an organization makes decisions.

JA All About Cars

JA All About Cars Correlation

| Session Description | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|--|--|
| <p>Session One: All About Cars</p> <p>JA All About Cars introduces students to the essential costs related to buying and operating a first car and offers tips on being a smart consumer when purchasing a vehicle. In this volunteer-led session, students will consider their needs and wants to make a real-world connection to the car-buying experience to help motivate them to make good financial decisions when buying or leasing.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Assess their driving needs • Prioritize the car features that best meet their needs • Compare the advantages of buying versus leasing a car • Identify a care that meets their driving needs | <p>PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen.</p> | <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p> <p>E.1.3 Examine how the decision-making process is impacted by the scope of the decision and the size of the decision-making entity.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>4.A.9-12.3 Appropriately apply and demonstrate understanding of academic vocabulary in a social studies context.</p> <p>5.B.9-12.1 Develop self-generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Be Entrepreneurial Creative Problem Solving

| Session Description | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|--|--|--|
| <p>Session One: Identifying the Problem</p> <p>Students are oriented to problem/solution thinking practices and introduced to the Design Thinking process of creative problem solving. They explore the first step (Empathize) that teaches them to look at problems as human-centered, from the customer’s perspective.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how brainstorming several ideas and then picking the best options will lead to creative problem solving. Describe the Design Thinking model and the steps involved in the process. Describe the advantages of applying the Design Thinking model to new ideas or problem solving. Describe the Empathize step in the Design Thinking model. Demonstrate how an empathy map can be used to identify a user’s needs. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |
| <p>Session Two: Exploring Solutions</p> <p>Students focus on the second and third steps of the Design Thinking process (Define and Ideate). They summarize the root cause of the issue in a problem statement and then use brainstorming techniques to generate viable ideas as solutions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the Define step in the Design Thinking model. Demonstrate how to write a short, clear problem statement that reflects the problem to be solved. Describe the Ideate step in the Design Thinking model. Apply ideation methods by brainstorming ideas in a fast-paced activity. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA Be Entrepreneurial Creative Problem Solving

| Session Description | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|--|---|
| <p>Session Three: Prototyping the Solution</p> <p>Students use rapid prototyping techniques to create an inexpensive model of their solution for customer review and feedback. This process teaches the importance of keeping customers involved in the process without large investments of time or money.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the Prototype step in the Design Thinking model. Construct a prototype based on a problem statement and a brainstormed solution to the problem. | NA | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self-generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | NA |
| <p>Session Four: Testing the Solution</p> <p>Students devise testing plans to validate the design and function of their prototyped ideas with customer participants. User testing emphasizes the importance of ongoing improvement cycles in the Design Thinking model.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define the Test step in the Design Thinking model. Develop a testing plan for a given product and target audience. | NA | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self-generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | NA |
| <p>Session Five: Applying Design Thinking (Optional, Self-Guided)</p> <p>Students complete a cumulative Design Thinking project to demonstrate comprehension and execution of the creative problem-solving process.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use the Design Thinking model to create a solution to an identified problem. Produce an artifact for each step of the Design Thinking process to demonstrate their work. | NA | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self-generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | A1.D.1 Display, describe, and compare data. |

JA Be Entrepreneurial Think Like an Entrepreneur

| Session Description | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|--|--|
| <p>Session One: Developing a Mindset</p> <p>Students are introduced to entrepreneurship and the characteristics of a mindset that promote success in their personal and professional lives.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define entrepreneurship and some key qualities of entrepreneurs. Differentiate the important components of a positive, growth mindset from a fixed mindset as a foundation of entrepreneurship. Describe the advantages in life of embracing a growth mindset. Define the entrepreneurial mindset. Describe the key characteristics of a successful entrepreneur’s mindset. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Two: Assessing Entrepreneurial Potential</p> <p>Students will demonstrate entrepreneurial characteristics by identifying prevalent skills in scenarios. Then complete an introspective personal assessment about their entrepreneurial potential.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze the characteristics of the entrepreneurial mindset. Evaluate personal entrepreneurial strengths and areas for refinement using an entrepreneurial potential self-assessment. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Three: Creating an Entrepreneurial Action Plan (Optional, Self-Guided)</p> <p>Students craft a personal action plan to start thinking like an entrepreneur in their daily life and career aspirations.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate the results of the entrepreneurial mindset self-assessment. Develop a personal action plan that includes goal setting to strengthen aspects of an entrepreneurial mindset. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.2 Compose informative essays and written products, developing a thesis, citing evidence from multiple sources and maintaining an organized, formal structure.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Be Entrepreneurial Rapid Business Planning

| Session Description | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|---|--|--|
| <p>Planning with the Customer in Mind</p> <p>Students are introduced to lean business planning and focus on the customer-focused segments of the Lean Canvas. They identify customer segments, the problem to be solved, and the intended solution.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the purpose of a business plan. Describe the key elements of the lean business plan model. State the problem to be solved in the Lean Canvas as a customer-centered problem statement. Identify the customers in the target audience for the proposed product or service. Identify the solution that answers the problem statement. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual's financial plan and goals.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |
| <p>Summarizing the Customer Elements</p> <p>Students learn about customer communication channels and the most effective practices for reaching their customers. Then, they practice completing the customer elements of the lean business plan using an original or supplied idea.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define channels as they relate to business planning Differentiate uses of each channel based on situations/context Practice the lean business planning process by applying information to the Problem, Customer Segments, Solution, and Channels sections of the Lean Canvas. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Be Entrepreneurial Rapid Business Planning

| Session Description | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|--|--|--|
| <p>Formulating the Finances:</p> <p>Students focus on financial elements of the Lean Canvas, including cost structure, pricing, and revenue streams. Then, they identify what metrics are key to gauge the performance and health of the venture.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the cost structure for a product/service by listing associated fixed and variable costs. Determine the appropriate price for a product/service given data about the associated costs, breakeven point, and desired profitability. Recognize the revenue streams that will generate profitability for a product or service. Explain how key metrics help determine the success of a product/service and impact the business decisions made about it. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning. A1.D.1 Display, describe, and compare data.</p> |
| <p>Conveying the Business’s Value:</p> <p>Students identify the business’s unique value and competitive advantage to convey its “edge.” Then, they practice writing compelling unique value proposition (UVP) statements and identifying the business’s competitive advantage.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the process used to convey the unique value proposition of a business idea. Identify what competitive (or unfair) advantage is as it relates to a lean business plan. | <p>NA</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |
| <p>Completing and Testing the Lean Business Plan</p> <p>Students practice completing the marketing and financial elements of the lean business plan using an original or supplied idea. Then, they review the importance of testing the business plan for ongoing refinement.</p> <p>Students will:</p> <ul style="list-style-type: none"> Practice the lean business planning process by applying information to the Cost Structure, Revenue Streams, Key Metrics, Unique Value Proposition, and Competitive (Unfair) Advantage sections of the Lean Canvas Describe the importance of testing and validating the assumptions and ideas that frame a business plan | <p>NA</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Be Entrepreneurial Rapid Business Planning

| Session Description | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|---|--|--|
| <p>Developing a Lean Business Plan (Optional, Self-Guided)</p> <p>Students construct a lean business plan with an original idea using the Lean Canvas to demonstrate comprehension and execution of business planning.</p> <p>Students will:</p> <ul style="list-style-type: none"> Produce a lean business plan in the Lean Canvas template using the identified problem or a startup business idea | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual's financial plan and goals.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> <p>A1.D.1 Display, describe, and compare data.</p> |

JA Career Exploration Fair High School

| Session Description | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | OK Academic Standards for Math |
|---|--|--|--|
| <p>Session One: Before the Fair</p> <p>In the pre-fair session, students will assess their abilities, interests, work preferences, and values in preparation for the JA Career Exploration Fair.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define careers Differentiate among abilities, interests, work preferences, and values Identify their personal characteristics | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Two: Day of the Fair</p> <p>During the JA Career Exploration Fair, students engage with volunteers and learn more about different businesses and jobs.</p> <p>Students will:</p> <ul style="list-style-type: none"> Relate the impact of personal interests and abilities on career choices Investigate a variety of careers and the skills, educational preparation, training, and personal qualities needed for those careers Examine how school skills apply to career paths Explain the importance of staying in school and graduating high school | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |
| <p>Session Three: After the Fair</p> <p>In the post-fair session, students will reflect on their JA Career Exploration Fair experiences.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify a future career goal Create a personal action plan | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Career Speaker Series

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|--|--|
| <p>Session One: Before the Event</p> <p>Students research the visiting career speaker and his or her company, and prepare questions for the speaker event.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify skills and interests. Recognize Career Clusters Recall future high-demand occupations | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Two: During the Event</p> <p>Students learn about the guest speaker’s job experiences and stories, ask questions, and take notes.</p> <p>Students will:</p> <ul style="list-style-type: none"> Practice active listening skills. Equate job responsibilities with skills and interests | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |
| <p>Session Three: After the Event</p> <p>Students reflect on what they learned during their preparation and the speaker event.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize Career Clusters | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Career Success

JA Career Success Correlation

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|--|---|--|
| <p>Welcome to the Workplace</p> <p>Students are onboarded by the Human Resources department on their first day at Orbit Boom, explore the employee handbook and organizational hierarchy, and set SMART goals for their internship.</p> <p>Students:</p> <ul style="list-style-type: none"> Examine a company’s organizational hierarchy and cultural norms to adapt to the specific business environment. Establish SMART performance goals that align with the company’s key success factors . | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |
| <p>Workplace Decision Making</p> <p>Students are asked by the head of Information Services to evaluate communication platform options using a seven-step decision-making process and share their decision in a persuasive summary.</p> <p>Students:</p> <ul style="list-style-type: none"> Demonstrate self-direction by identifying credible sources, conducting research, and summarizing recommendations. Communicate recommendations using evidence for persuasion. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>2025 E.1.2 Develop practices which demonstrate an understanding that social studies involves the evaluation of evidence.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Career Success

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|--|---|--|
| <p>Work Smart: Planning and Remote Collaboration</p> <p>Students work in groups to plan a company-wide remote meeting with a detailed timeline for the Executive team.</p> <p>Students:</p> <ul style="list-style-type: none"> Organize work priorities based on importance and urgency. Plan realistic pacing for tasks to self-manage time and productivity. Identify best practices for collaborating when working remotely. | <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Conflict Resolution in the Workplace</p> <p>Students role-play conflicts in the Logistics department and apply conflict management techniques through improvisation to resolve conflicts in the warehouse.</p> <p>Students:</p> <ul style="list-style-type: none"> Apply logic and reason to determine a win-win outcome for the team’s success. Express empathy and use active listening in a conflict resolution situation. | <p>NA</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Career Success

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|--|---|--|
| <p>Workplace Creativity</p> <p>Students collaborate to generate, narrow down, and elaborate on creative ideas for new products and services with the R&D department.</p> <p>Students:</p> <ul style="list-style-type: none"> • Invent creative and reasonable solutions using collaborative brainstorming techniques. • Present the creative idea clearly and briefly, highlighting the solution’s features and benefits. • Adjust the chosen solution based on business requirements and real-world limitations. | <p>2025 E.4.1 Summarize and paraphrase, integrate evidence, and cite sources to create written products, research projects, and presentations for multiple purposes related to social studies content.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Solving Work Problems</p> <p>Students analyze declining sales of a key software product. They identify the root cause and present findings to the Sales & Marketing department head.</p> <p>Students:</p> <ul style="list-style-type: none"> • Apply analytical thinking to research and identify the root cause of an issue. • Present a clear solution that conveys sound reasoning and directly addresses the root cause. | <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Career Success

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|---|--|
| <p>Crisis Management</p> <p>Students evaluate an existing contingency plan in the Production department and generate recommendations for improvement in an executive summary. They reassess their Session One goals, and Orbit Boom hires them.</p> <p>Students:</p> <ul style="list-style-type: none"> • Identify potential crises and plan appropriate risk responses for each situation (avoid, reduce, transfer, or accept). • Develop recommendations to revise an existing contingency plan to prepare for future problems. • Communicate the revised contingency plan accurately and briefly. • Reassess the original SMART goal based on the soft skills practiced in the simulated internship. | <p>2025 E.4.1 Summarize and paraphrase, integrate evidence, and cite sources to create written products, research projects, and presentations for multiple purposes related to social studies content.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Company Program

| JA Company Program Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|---|--------------------------------------|
| <p>Meeting One: Start a Business</p> <p>Students are introduced to the JA Company Program experience, explore ways to raise capital for their business venture, and analyze their personal strengths to help inform their individual roles in their company project.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the JA Company Program overall objectives by reviewing the major milestones. Describe the importance of setting goals and developing a vision as first steps toward entrepreneurial success. Identify the roles and associated skill sets that are integral in a company structure. Assess personal strengths against the designated company roles to determine a potential business role. Identify different means by which to raise capital for a start-up business. Differentiate between facts and myths about entrepreneurs. Reflect on personal and professional vision and set some immediate goals for becoming an entrepreneur. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual's financial plan and goals.</p> <p>C. Evaluate the relationship between a person's human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Meeting Two: Solve a Customer's Problem</p> <p>Students use creative problem solving to brainstorm ideas for a business service/product, with the goal of identifying their top choices to research.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how brainstorming several ideas and then picking the best option will lead to creative problem solving. Describe the Design Thinking model and the steps involved in the process. Describe the advantages of applying the Design Thinking model to new ideas or problem solving. Describe the Empathize, Define, and Ideate steps in the Design Thinking model. Apply the Empathize, Define, and Ideate steps of the Design Thinking model to identify a customer need and some plausible solutions. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA Company Program

| JA Company Program Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|---|---|--|
| <p>Meeting Three: Evaluate the Options</p> <p>Students apply their personal entrepreneurial skills while exploring good decision making and vetting the viability of a venture, using a SWOT analysis tool to narrow their decision on their company's final product idea.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain why innovation is an integral factor for a company's health and growth. • Explain how failure leads to success and how using a growth mindset can provide the appropriate perspective in challenging situations. • Define the entrepreneurial mindset. • Describe the key characteristics that a successful entrepreneur embodies. • Explain the uses and benefits of a SWOT analysis for a start-up venture. • Apply a SWOT analysis to each product/service the company is considering. • Define the terms pivot and persevere related to business venture startups. • Use data to make informed decisions about the direction of the business. • Execute a final decision about whether to proceed with the team's chosen product/service using data-informed decision making. • Demonstrate that entrepreneurs have accountability by completing a Product Approval application to submit to JA. | <p>2025 E.4.2 Engage in authentic research to acquire, refine, and share knowledge through written presentations and products.</p> <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Company Program

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|---|--|---|--|
| <p>Meeting Four: Create a Structure</p> <p>Students initiate the company’s structure by establishing roles, commence planning within business teams, and finalize capitalization decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the five functional roles of the company and the essential responsibilities of each role, including collaboration and communication between teams • Relate the sections of the Business Snapshot with the business planning information necessary to identify for a start-up company. • Evaluate personal strengths aligned to each role and select team members for business teams. • Evaluate the different means for raising capital and select an option for the company’s start-up venture. • Identify essential tasks for different roles in the startup by drafting Business Team task lists for each functional role. | <p>2025 E.2.4 Identify the principles of economic systems and develop an understanding of the benefits of a market system in local, national, and global settings.</p> | <p>E.3.1 Comprehend, evaluate, and synthesize textual sources to acquire and refine knowledge in the social studies.</p> <p>A. Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>B. Analyze information from visual, oral, digital, and interactive texts (e.g., maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>E.4.1 Summarize and paraphrase, integrate evidence, and cite sources to create written products, research projects, and presentations for multiple purposes related to social studies content.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |
| <p>Meeting Five: Launch the Business</p> <p>Students explore corporate leadership roles and responsibilities, evaluate personal leadership skills, and elect leaders for the business venture. Then, they organize their business teams, start deep dives into business team roles, and complete work on the Business Snapshot and Company Charter.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Evaluate and assess different leadership styles and the most positive leadership influence for companies in different situations. • Describe the significance of accountability as an entrepreneur and a student as it relates to a company venture and JA experience. • Evaluate the different leader candidates, and elect people for the company leadership positions. • Demonstrate basic business planning by completing the Business Snapshot which outlines all the key elements to launch a business. • Express the legal and social need for a company’s guiding principles by developing and agreeing to a company charter. | <p>2025 E.2.4 Identify the principles of economic systems and develop an understanding of the benefits of a market system in local, national, and global settings.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Company Program

| JA Company Program Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
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| <p>Business Operations</p> <p>Over the course of several meetings, students launch their business, work in their business teams to run the business, and share weekly progress with Leadership. They have access to self-guided content to support their specific roles.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the five functional roles of the company and the essential responsibilities of each role. • Describe the steps involved in a company status update report. • Present status updates from each business team of the company. • Identify the purpose of each element of the Finance Workbook and when each will be used in company operations. • Establish a functional startup through completing tasks related to the management and running of their company | <p>2025 E.1.1 Demonstrate an understanding of the virtue of civil discourse to analyze and address real-world problems.</p> <p>2025 E.2.4 Identify the principles of economic systems and develop an understanding of the benefits of a market system in local, national, and global settings.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |
| <p>Topic: Finances (Self-Guided)</p> <p>Students learn how the finance department is a vital part of an organization and review the characteristics that contribute to a strong finance team</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe the importance of finance in a company. • Explain the primary tasks and responsibilities of the finance team to understand this team’s role in company operations. | <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |

JA Company Program

| JA Company Program Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
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| <p>Topic: Leadership and Management (Self-Guided)</p> <p>Students review the concept of leadership and how leaders guide organizations, discover the characteristics that foster strong leadership skills, and identify the primary responsibilities of this business role in the JA Company Program.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of leadership and management in a company. Explain the primary tasks and responsibilities of the Leadership and Management team to understand this team’s role in company operations. | <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Topic: Marketing (Self-Guided)</p> <p>Students learn how marketing connects the company with the customer and is really the way that a company communicates with customers and other businesses. They learn the four Ps of the marketing mix and the primary responsibilities of the Marketing team during the JA Company Program.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of marketing in a company Explain the primary tasks and responsibilities of the Marketing team to understand this team’s role in company operations. | <p>2025 E.4.2 Engage in authentic research to acquire, refine, and share knowledge through written presentations and products.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Company Program

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| <p>Topic: Sales (Self-Guided)</p> <p>Students learn how sales teams are vital to an organization and discover the primary responsibilities of the Sales team for the JA Company Program and learn tips for sales success.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of sales in a company Explain the primary tasks and responsibilities of the Sales team to understand this team’s role in company operations. | <p>NA</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Topic: Supply Chain Workflow (Self-Guided)</p> <p>Students learn that a supply chain is the network established to gather components, manufacture a product, and distribute that product to consumers. responsibilities.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the function of a supply chain and the purpose of each link in the supply chain as it relates to company operations. | <p>2025 E.3.2 Explain what causes shortages and surpluses (e.g., government-imposed price floors, price ceilings,</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Company Program

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| <p>Meeting Twelve: Liquidate the Company</p> <p>Students finalize their company’s operations, initiate the steps necessary to liquidate their company’s assets, and complete the steps to close out their company.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the liquidation process for the company and the associated tasks. Demonstrate the liquidation process of a business by executing the tasks to complete the student company. | <p>NA</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |
| <p>Meeting Thirteen: Create a Personal Plan of Action</p> <p>Students recognize the necessity of networking as an entrepreneur and work on a personal action plan to develop their personal network and to refine their entrepreneurial skills.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of networking related to your business and overall entrepreneurial success. Execute an introductory plan to initiate networking by determining immediate people and organizations you can connect with. Execute a personal action plan to detail the next steps you will take in your entrepreneurial journey. | <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | |

JA Company Program

| JA Company Program Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
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| <p>Meeting Fourteen: Develop an Annual Report (Optional)</p> <p>During this optional meeting, students create an annual report as a summary of their student company experience.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe an annual report and its purpose. • Develop a summary annual report project to complete the business venture experience. | <p>2025 E.4.1 Summarize and paraphrase, integrate evidence, and cite sources to create written products, research projects, and presentations for multiple purposes related to social studies content.</p> <p>2025 E.4.2 Engage in authentic research to acquire, refine, and share knowledge through written presentations and products.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Company Program Pop Up

| JA Company Program Pop Up Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies |
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| <p>Session One: Pop-Up Warm-Up</p> <p>This meeting introduces the Pop-Up program experience and reviews the milestones related to the project. The entrepreneurial mindset and characteristics are explored to guide students in envisioning the pop-up experience through the eyes of an entrepreneur. Finally, students review the primary business goal for the pop-up project and discuss how to set business success goals and personal growth goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain what a pop-up business is and its intended purpose. Document goals for the pop-up business in S.M.A.R.T. goal-writing format that reflect business planning elements. Recognize the entrepreneurial characteristics that an entrepreneur must possess to achieve a successful business venture. | <p>E.1.1 Define and apply basic economic concepts of money supply, scarcity, surplus, choice, opportunity cost, cost/benefit analysis, risk/reward relationship, incentive, disincentive, and trade-off to a variety of economic situations.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> |
| <p>Session Two: Doing the Research</p> <p>This meeting focuses on the main goal for the pop-up business: making a profit. Students will examine the factors of the profit equation and learn about what they need to consider when determining a pricing strategy for achieving their goal. They also will define their target audience and explore the importance of market research for ensuring that their product meets customers' needs. They will prepare market research surveys and conduct independent market research that they will analyze in Meeting Three.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the elements of the profit equation and understand how to calculate profit. Explain what a target audience is. Recognize the importance of the customers' wants and needs related to the business's goals. Identify appropriate market research techniques to use when collecting information. | <p>2025 E.4.2 Engage in authentic research to acquire, refine, and share knowledge through written presentations and products.</p> <p>E.1.2 Determine appropriate courses of economic actions using a variety of economic reasoning and decision-making models.</p> <p>E.1.3 Examine how the decision-making process is impacted by the scope of the decision and the size of the decision making entity.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> |

JA Company Program Pop Up

| JA Company Program Pop Up Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies |
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| <p>Session Three: Defining the Pop-Up Structure</p> <p>During this meeting, students review the market research data they have compiled and look for patterns to inform their decision making as they plan their pop-up business. Then, students explore the different roles and responsibilities of the pop-up company and evaluate their own personal skills and interests to determine what role they will assume during their pop-up experience.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze market research data to make planning decisions about the pop-up business to maximize sales. Describe the different roles and responsibilities necessary to organize and run a pop-up business. Reflect on personal strengths and weaknesses to determine a personal role on the pop-up team. Draft a timeline of tasks and associated due dates needed to meet the company's goals. | <p>E.2.2 Describe the role of the factors of production, land, labor, capital, entrepreneurship, and technology as well as the place of imports and exports in economic systems.</p> <p>E.2.3 Answer how the three basic economic questions affect personal income and in turn impact the economic system.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> |
| <p>Session Four: The Ps of Pop-Up</p> <p>This meeting introduces students to the Four Ps of marketing (Product, Price, Place, and Promotion), which act as the framework for their pop-up business planning tasks. Students explore which factors to consider when making the important decision of where to locate the pop-up business, and they learn about merchandising, product display, and store layout as important elements of marketing strategy to maximize sales.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the importance of the four 4 Ps of the marketing mix related to a pop-up business. Identify the location for the pop-up business to include dates and hours of operation for the Place "P" detail of the marketing mix. Design an optimal layout for a pop-up business that will maximize sales. | <p>E.3.1 Analyze how price and non-price factors affect the demand and supply of goods and services available in the marketplace.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> |

JA Company Program Pop Up

| JA Company Program Pop Up Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies |
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| <p>Session Five: Creating the Buzz</p> <p>This meeting focuses on selecting a price for the product or service, as well as promotional strategies for attracting attention to the pop-up store. Students will determine their expenses and the revenue necessary to break even so that they can set a price for their product that will achieve their profit goal. Additionally, they will determine how to promote their business and will work on tasks for advertising.</p> <p>Students will:</p> <ul style="list-style-type: none"> Formulate the appropriate price for their product to achieve the pop-up store’s monetary goal. Design promotional strategies and materials to attract interest in the pop-up business. | <p>E.4.1 Explain how competition impacts the free market production and the allocation of goods and services to consumers.</p> <p>E.4.2 Explain how people’s own self-interest, incentives, and disincentives influence market decisions.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> |
| <p>Session Six: Open for Business!</p> <p>In this meeting, students explore essential customer service and sales skills to use while their pop-up store is operating. Additionally, they review and finalize all logistics necessary to launch and open the store.</p> <p>Students will:</p> <ul style="list-style-type: none"> Select appropriate sales strategies to use while interacting with customers during pop-up store sales. Practice excellent retail customer care skills to maximize the pop-up store’s sales potential to reach its business goals. Resolve final logistics before launching the pop-up business, including transaction types, starting cash, inventory tracking, and staffing schedule. | <p>E.8.1 Identify both an entrepreneur and a laborer and describe how their decisions affect job opportunities for others, such as profit-maximizing level of output, hiring the optimal number of workers, comparing marginal costs and benefits of producing more or less of a resource.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> |

JA Company Program Pop Up

| JA Company Program Pop Up Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies |
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| <p>Session Seven: Pop-Up Wrap-Up</p> <p>This meeting guides students through the final tasks necessary to close the popup business, reconcile the finances, and determine the business’s final profit. Students will use the final metrics and the intangible lessons they learned to discuss best practices for future businesses and to assess whether they achieved their business and personal goals. Finally, students deliver the pop-up store’s proceeds to their charitable recipient and celebrate their accomplishments.</p> <p>Students will:</p> <ul style="list-style-type: none"> Complete the tasks to calculate final sales and profit and close out the business. Analyze final sales information and compare it to the pop-up business’s initial profit goal. Assess company and personal goals to determine successes and areas for improvement. | <p>PFL 14.1 Explain civic responsibilities and opportunities related to charitable giving.</p> <p>A. Describe reasons why individuals engage in charitable giving, such as personal reward, community improvement, and tax deduction.</p> <p>B. Compare different ways in which individuals can donate to charity, including monetary gifts, gifts-in-kind, and volunteer service.</p> <p>C. Describe how charitable giving can fit into one’s spending plan.</p> <p>PFL 14.2 Analyze the importance of charitable giving.</p> <p>A. Describe the impact of charitable giving on the entity receiving the gift, such as improved quality of life and emergency relief.</p> <p>B. Analyze the impact of charitable giving on the community at large, including local development and improved standard of living.</p> <p>PFL 14.3 Describe how to evaluate the authenticity of charitable organizations by identifying recipients, allocation of resources, and activities, based on information from watchdog organizations and regulatory agencies.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> |

JA Excellence Through Ethics

| JA Excellence Through Ethics Correlation Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Math | Oklahoma Academic Standards for Social Studies |
|--|--|---|---|
| <p>Day of the Visit</p> <p>A business professional volunteer will speak to the students about ethics and lead self-assessment and ethics scenario activities.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define ethics. • Evaluate personal values in ethical dilemmas. • Articulate and identify the steps necessary to make ethical decisions. • Recognize the importance of identifying and understanding personal values as a means of avoiding unethical choices. | <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Reflection Activity (Optional)</p> <p>Students will reflect and discuss their learnings after interacting with a local business professional.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Reflect on what they learned during their volunteer visit. • Begin to understand ethical choices beyond the perspective of what they read in books. • Give thoughtful consideration to “right” and “wrong” choices and examination of personal beliefs. • Self-examine to develop a personal awareness of values to begin to see the disconnect between their words and actions. • Strengthen the belief that ethics is an active ethos and start to develop a deeper commitment to living ethically. | <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA Excellence Through Ethics

| JA Excellence Through Ethics Correlation Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Math | Oklahoma Academic Standards for Social Studies |
|---|---|---|---|
| <p>Extended Learning Opportunities (Optional)</p> <p>Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Work independently to discover more about ethics. | <p>NA</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA High School Heroes

| JA High School Heroes Correlation Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards |
|---|--|---|-----------------------------------|
| <p>Effective Civic Leadership.</p> <p>Students explore the importance of leadership skills and the value of community involvement. They learn the importance of communication and conflict-management skills to achieve group goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify qualities of a leader. Recognize the role of civic leadership in a community. Develop conflict-resolution skills. | <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> <p>2025 E.1.1 Demonstrate an understanding of the virtue of civil discourse to analyze and address real-world problems.</p> <p>A. Evaluate the impact of perspectives, civil discourse, and democratic principles on addressing civic issues.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Presentation Skills and Classroom Management</p> <p>Students learn effective presentation techniques to get an audience’s attention and keep it. They gain insight into classroom dynamics to assist with managing elementary school students when in that environment.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use strong presentation skills to communicate effectively. Develop classroom management practices. Recognize and use techniques that further teamwork and achieve group goals. | <p>2025 E.4.1 Summarize and paraphrase, integrate evidence, and cite sources to create written products, research projects, and presentations for multiple purposes related to social studies content.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA High School Heroes

| JA High School Heroes Correlation Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards |
|---|---|---|-----------------------------------|
| <p>Critical Thinking and Problem Solving</p> <p>Students advance their critical thinking skills so that they can adapt quickly to new circumstances and develop successful solutions to problems.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use a problem-solving technique to solve personal and professional problems. • Apply critical-thinking skills to work-based problems. • Recognize that decisions have consequences. | <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> <p>2025 E.1.1 Demonstrate an understanding of the virtue of civil discourse to analyze and address real-world problems.</p> <p>A. Evaluate the impact of perspectives, civil discourse, and democratic principles on addressing civic issues.</p> <p>B. Engage in a range of deliberative and democratic processes to develop strategies to address authentic, real-world problems in community and out-of-school contexts.</p> <p>C. Gather and evaluate information regarding complex problems, assessing individual and collective actions taken to address them.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Reflection</p> <p>Students share their JA High School Heroes experience and learn about its relevance to their futures. They complete a self-assessment designed to reiterate lessons about leadership, presentations, and critical thinking.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Implement objective criteria to self-evaluate • Recognize the value of constructive feedback and the growth mind-set • Develop a personal action plan. | <p>2025 E.1.1 Demonstrate an understanding of the virtue of civil discourse to analyze and address real-world problems.</p> <p>A. Evaluate the impact of perspectives, civil discourse, and democratic principles on addressing civic issues.</p> <p>PFL 1.1 C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA Inspire

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|--|---|--|
| <p>Session One: Career Interests and Your Path</p> <p>Students understand the importance of career planning and complete a Career Interest Inventory to assess their own values, skills, and interests in the context of career paths.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Consider their values, skills, and interests. • Take a Career Interest Inventory. • Relate their values, skills, interests, and Career Interest Inventory to future career opportunities. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Two: Career Planning and Your Path</p> <p>Students learn to recognize career clusters and focus on those tied to the results of their Career Interest Inventory. They explore the knowledge, skills, and abilities needed for their careers of interest, as well as the outlook for openings in those fields.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Learn why career planning is important. • Recognize career clusters. • Identify career clusters that match their skills and interests. • Identify requirements to obtain jobs in fields of interest. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Inspire Advanced

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|---|---|--|
| <p>Session Three: Preparing to Meet Your Future</p> <p>Students learn how awareness of their values, skills, and interests helps guide them to a career that is meaningful, enjoyable, and positioned for success. They learn about soft skills and explore education and training requirements in their fields of interest.</p> <p>Students will:</p> <ul style="list-style-type: none"> Understand why it's important to choose a career where they can be successful and develop a career plan. Practice soft skills. Recognize education and training requirements and opportunities for careers of interest. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>C. Evaluate the relationship between a person's human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Four: Local Business Means Opportunity</p> <p>Students learn about their local economy. They review the list of JA Inspire Virtual career fair exhibitors and the website of their local Chamber of Commerce and look for common themes, such as career clusters. They identify companies they would like to visit during the virtual career fair.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize traits of their local economy. Identify common career clusters in their area and among JA Inspire Virtual exhibitors. Create a list of exhibitors to visit during JA Inspire Virtual. | <p>NA</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA Inspire Advanced

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
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| <p>Session Five: Learn from the Experts</p> <p>Students review the speakers and webinars available at the JA Inspire Virtual career fair, create a list of at least three to view, and define what they would like to learn from them.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify relevant JA Inspire Virtual speakers and webinars to attend. Note facts about the speakers and topics of webinars they will attend. Develop questions to consider when watching the speakers and webinars. | <p>NA</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Six: Welcome to JA Inspire Virtual</p> <p>Students attend the JA Inspire Virtual Career fair.</p> <p>Students will:</p> <ul style="list-style-type: none"> Visit exhibits at JA Inspire Virtual. Attend speeches and webinars at JA Inspire Virtual. Complete the What I Learned section of the chart from their Learn from the Experts worksheet. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA Inspire Advanced

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|---|---|--|
| <p>Session Seven: JA Inspire Personal Reflection</p> <p>Students reflect on what they have learned and identify next steps to further define their academic choices and career path.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate personal goals and priorities based on their experience at the JA Inspire Virtual event. Identify next steps, including exploration of high school coursework and other research. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual's financial plan and goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self-generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>A1.D.1 Display, describe, and compare data.</p> |

JA It's My Job (Soft Skills)

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|--|---|--------------------------------------|
| <p>Communicating About Yourself</p> <p>Students learn what their dress, speech, and listening skills communicate to others about them.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of manners as an element of professionalism. Identify language and style appropriate for the workplace. Listen actively for content, not to anticipate response. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Applications and Resumes</p> <p>This session covers job applications and resumes, two written methods of applying for a job. Students examine both documents and begin to think about how to adapt their experiences, skills, and achievements to the applicable template to present themselves to a potential employer.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify information necessary for a job application. Recognize key features and formatting of resumes. Use appropriate language for a resume. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA It's My Job (Soft Skills)

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|---|--------------------------------------|
| <p>Interviewing for a Job</p> <p>This session covers communication styles used during the process of job hunting, with an emphasis on interviewing. Students complete an activity and track their accomplishments in a “brag sheet.”</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify appropriate content for a personal brag sheet Adapt personal information to interview situations. Develop answers to common interview questions. Recognize appropriate professional dress and demeanor for a job interview. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | NA |
| <p>Cell Phones in the Workplace</p> <p>This session covers communication methods to ensure workplace success, focusing on using cell phones in the workplace. A required activity covers cell phone etiquette, plus there are three additional activities from which to choose.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize and identify appropriate and inappropriate uses of cell phones in the workplace. Identify the effects of inappropriate usage of cell phones in the workplace. Adapt cell phone behavior and functions for professional uses. Recognize and apply appropriate texting style for communicating in the workplace. | NA | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | NA |

JA It's My Job (Soft Skills)

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|--|--|---|--------------------------------------|
| <p>Workplace Communication</p> <p>This session covers communication methods in the workplace. Activities focus on appropriate tone and topics for the workplace and communication strategies for collaborating effectively.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and use an appropriate professional tone in workplace communication. Identify appropriate and inappropriate subjects for workplace discussion. Enable cooperative and productive group interactions. | <p>PFL 1.1 C. Evaluate the relationship between a person's human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Workplace Writing</p> <p>This session covers the basics of professional writing. Included are activities that allow students to practice writing concisely, clearly, and correctly, with appropriate workplace style.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use proper spelling, grammar, and punctuation in the workplace. List best practices for effective business writing. Use clear language and appropriate style for written communication in the workplace. Identify important ideas and express them clearly and concisely in writing. | <p>NA</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA Job Shadow

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|---|--------------------------------------|
| <p>Session One: Finding Your Future</p> <p>In this session, students are introduced to the Design for Delight innovation model and how to use it for career planning. They examine career options and pathways in relation to their skills and interests, to allow them to choose potential occupations to explore.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the three Design for Delight innovation principles Correlate the Design for Delight innovation principles to the development of a personal career plan Explain career clusters and their relationship to career pathways, industries, and careers | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Two: Career Exploration & Informational Interviews</p> <p>In this session, students work with a partner to explore their top three career choices and explain how they made their selections. They learn what an informational interview is and how to conduct one with a professional contact to learn more about a career of interest, and they prepare for a site visit.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze which career options most closely relate to their interests, strengths, and skills Describe informational interviews and their relevancy to personal career exploration Develop questions for informational interviews to identify preferable careers Practice positive interview techniques and etiquette Research local individuals working in preferable careers (optional) Craft a personal elevator pitch (optional) | <p>2025 E.4.2 Engage in authentic research to acquire, refine, and share knowledge through written presentations and products (optional)</p> <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential..</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA Job Shadow

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|---|--------------------------------------|
| <p>Session Three: Job Site Visit</p> <p>In this session students attend a workplace site visit. They see presentations about the company, conduct informational interviews, and participate in a series of challenges. A detailed itinerary is in the JA Job Shadow Site Coordinator Guide.</p> <p>Students will:</p> <ul style="list-style-type: none"> Observe and analyze a company’s presentations to discern business mission, values, and functions Make ethical decisions related to a business scenario Conduct informational interviews Relate what was learned from a workplace visit to a personal career path | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Four: Site Visit Reflection</p> <p>In this session students reflect on their site visit and write a thank you note to their hosts and any informational interview subjects. They create a resume and an online professional profile.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate personal career plan Create a resume Research local individuals working in preferable careers (optional) Create an online job search profile Write thank you notes | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA Job Shadow

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|--|--------------------------------------|
| <p>Session Five: Interviewing for a Job</p> <p>In this session students learn how to behave professionally and answer questions on job interviews, and they practice interviewing for a job. They explore how to secure a job shadow placement.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify common interview mistakes Investigate common job interview formats Practice job interviews from both the employer’s and applicant’s perspectives Prepare for job interview Plan and obtain job shadow commitment | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | NA |
| <p>Session Six: Job Shadow Prep</p> <p>In this session students prepare for their job shadow experience by developing questions to ask of their job shadow subjects, learning about appropriate workplace behavior, and researching the companies where they will spend time.</p> <p>Students will:</p> <ul style="list-style-type: none"> Research the job shadow subject’s company, employees, and industry Develop questions for the job shadow experience Distinguish between appropriate and inappropriate workplace behavior Assess personal preparedness for the job shadow experience | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | NA |
| <p>Session Seven: Job Shadow Experience</p> <p>In this session students visit a workplace and participate in an independent job shadow experience with the host(s) they identified.</p> <p>Students will:</p> <ul style="list-style-type: none"> Complete a job shadow experience Observe and analyze a workplace to evaluate relevancy to personal career plan Adapt behavior to a work environment Develop professional networking contacts | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | NA |

JA Job Shadow

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|---|--------------------------------------|
| <p>Session Eight: Job Shadow Reflection & Career Planning</p> <p>In this session students reflect on their job shadow experience and write up their notes. They analyze the relevance of the company and jobs they observed to their own career path plans and consider next steps.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze job shadow experience. Re-evaluate personal career plan. Demonstrate appropriate workplace etiquette. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

JA Launch Lesson

| Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|---|--------------------------------------|
| <p>Optional Pre-Lesson Enhancements</p> <p>To prepare for the guest entrepreneur, consider these optional entrepreneurship-focused opportunities:</p> <p>Students will:</p> <ul style="list-style-type: none"> Determine their entrepreneur profile Brainstorm possible products or services that meet product criteria | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual's financial plan and goals.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> | NA |
| <p>Day of the Visit</p> <p>Students engage in an inspirational experience that explores entrepreneurship and highlights the opportunities, challenges, and preparation required for successful participation in the global economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze a real-world example of entrepreneurship. Determine one next step that could lead to a new business venture. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual's financial plan and goals.</p> <p>C. Evaluate the relationship between a person's human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> | NA |
| <p>Extended Learning Opportunities (Optional)</p> <p>Students will reflect and discuss their learnings after interacting with a local business professional.</p> <p>Students can log on to the JA My Way website to learn more about ethics or have a debate about an ethical dilemma.</p> <p>Students will:</p> <ul style="list-style-type: none"> Work independently to discover more about entrepreneurship. | <p>PFL 1.1</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual's financial plan and goals.</p> <p>C. Evaluate the relationship between a person's human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | NA |

JA Personal Finance 2.0

| JA Personal Finance 2.0 Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
|---|--|---|--|
| <p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances require planning and managing. They begin to analyze the financial implications of their educational and career choices as a basis for understanding the relationship between earnings and personal finance. Students also explore how their decisions can affect other people with whom they have relationships and practice using healthy behaviors to discuss shared financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain how values, priorities, and educational goals can affect career decisions. • Identify employment options that align with your priorities and values. • Recognize how your financial decisions can affect others. • Use healthy relationship behaviors to discuss shared financial decisions. | <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> <p>C. Evaluate the relationship between a person’s human capital (e.g., education, skills, training, interests, initiative) and their earning potential.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget. They review characteristics of a healthy relationship and explore how shared budgeting creates opportunities to talk about equality, independence, and respect.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize the importance of making and keeping a budget or spending plan. • Identify categories of expenses on a budget. • Explain how to use a budget to clarify shared financial decisions with another person. • Prioritize expense categories on a budget. | <p>PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).</p> <p>PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning</p> |

JA Personal Finance 2.0

| JA Personal Finance 2.0 Session Descriptions | Oklahoma Academic Standards for Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
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| <p>Session Three: Savings</p> <p>Students analyze the role that saving plays in their personal finances. They explore how having a healthy savings plan is necessary in all phases of life but is especially critical for big-ticket items and emergencies. Students learn how to apply communication strategies when discussing financial issues.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize reasons for saving. Explain how saving can help you earn interest instead of paying interest. Use strategies to achieve a saving goal. Recognize unhealthy relationship behaviors related to saving. | <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>A. Describe the costs and benefits of various savings options, such as bank savings accounts, certificates of deposit, and money market mutual funds.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. They examine the potential consequences of sharing credit or cosigning for loans.</p> <p>Students will:</p> <ul style="list-style-type: none"> Differentiate between credit and debt. Recognize the factors that affect an individual's credit score and credit history. Recognize the consequences of a low credit score. Recognize the impact of sharing credit cards or cosigning for loans. | <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>B. Describe available consumer banking technologies (e.g., Automated Teller Machines, mobile apps, digital wallets, and online banking).</p> <p>C. Explain the risks and protections associated with checks, debit cards, credit cards, online and mobile payment systems.</p> <p>PFL 8.1 Evaluate the costs and benefits of using credit cards for purchasing goods and services.</p> <p>A. Explain how interest rates and fees impact the cost of using credit cards.</p> <p>B. Describe options for payment on credit cards.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |

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| <p>Session Five: Consumer Protection</p> <p>Students explore consumer protection basics, including how to avoid scams, manage their money, use credit and loans carefully, and protect their personal information. They learn some of the risks associated with sharing finances with others.</p> <p>Students will:</p> <ul style="list-style-type: none"> • List ways to protect online information. • Recognize how a credit report can help identify suspicious activity related to your finances. • Recognize risks involved with sharing finances. | <p>PFL 8.2 Analyze the advantages and disadvantages of online commerce, including how to conduct transactions safely.</p> <p>PFL 9.1 Analyze how consumers can become victims of deceptive practices that significantly impact their financial well-being.</p> <p>A. Identify various types of consumer fraud, such as medical fraud, imposter schemes, forgery, pyramid schemes, and false billing.</p> <p>B. Describe common methods used by criminals to commit fraud (e.g., bait and switch, skimming, changing address, and phishing).</p> <p>C. Differentiate between consumer fraud and identity theft, including common methods used to steal one’s identity, such as dumpster diving, hacking, and social media.</p> <p>PFL 9.2 Describe ways to protect yourself from identity theft and fraudulent practices (e.g., monitor monthly financial statements and annual credit reports; protect personal information and passwords).</p> <p>PFL 9.3 Explain necessary responses if victimized by fraudulent business practices or identity theft (e.g., alert appropriate law enforcement agencies and credit bureaus, freeze credit histories, and change passwords).</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | NA |

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| <p>Session Six: Smart Shopping</p> <p>Students learn about comparison shopping and participate in a simulated shopping experience. They explore communicating with other people about consumer behaviors and shared shopping. A volunteer or the teacher can introduce and wrap up the session.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the factors necessary for making an informed purchase. Compare and contrast prices and data when making a purchase decision. Calculate savings gained through smart shopping. | <p>PFL 8.2 Analyze the advantages and disadvantages of online commerce, [including how to conduct transactions safely.]</p> <p>PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences.</p> <p>A. Explain how costs and benefits determine the achievement of personal financial goals.</p> <p>B. Analyze how income, career choice, and entrepreneurship impact an individual’s financial plan and goals.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Session Seven: Risk Management</p> <p>Students practice applying appropriate risk management strategies in scenarios and learn how to discuss risk management and manage the risks associated with shared financial choices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the risk of financial loss as an everyday reality for everyone. Recognize risk management strategies and apply them appropriately. Understand the role of personal responsibility in preventing financial loss. | <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> | <p>NA</p> |

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| <p>Session Eight: Investing</p> <p>Students explore the difference between saving and investing, the advantages and potential returns of investing, and common types of investment products. Students also learn about various types of investment risks and self-assess their personal investment risk tolerance and communication with others about shared investments.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate investments with different levels of risk and reward. Describe the role that compound interest plays in wealth over time. Recognize that investment options carry different levels of risk and reward. Analyze the risk tolerances for different investment strategies. Recognize the importance of practicing healthy relationship behaviors in shared investment decisions. | <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>A. Describe the costs and benefits of various savings options, such as bank savings accounts, certificates of deposit, and money market mutual funds.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> <p>D. Compare simple and compound interest.</p> <p>E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |

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| <p>Session Nine: Credit Cards (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities introduce credit cards as a form of short-term financing that can be used to pay a bill or make a purchase. Other topics covered include credit card types, credit card terms and credit card rights.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define the term “credit card.” • Understand the difference between a credit card and a debit card. • Discuss the reasons to use—and not to use—a credit card. • Describe how using a credit card can impact your credit rating for better or worse. • Discuss some of the pros and cons of sharing a credit card. | <p>PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections.</p> <p>A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance).</p> <p>PFL 7.1 Compare sources and products related to borrowing money.</p> <p>PFL 7.2 Analyze how one’s credit history impacts borrowing money and maintaining credit.</p> <p>A. Explain the importance of establishing a positive credit history (e.g., favorable interest rates, employment, and financial opportunities).</p> <p>E. Identify factors that affect a credit score, such as payment history, credit utilization, amount owed, length of credit history, debt owed, and types of credit used.</p> <p>PFL 7.3 Describe the process of borrowing money.</p> <p>A. Identify factors involved in borrowing (e.g., credit history, credit report, debt to income ratio, loan to value ratio, and length of employment).</p> <p>C. Compare types of credit, including revolving and installment credit, and collateralized loans versus unsecured loans.</p> <p>PFL 8.1 Evaluate the costs and benefits of using credit cards for purchasing goods and services.</p> <p>A. Explain how interest rates and fees impact the cost of using credit cards.</p> <p>B. Describe options for payment on credit cards, such as minimum payment, delayed payment, and payment in full.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

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| <p>Session Ten: Debt Management (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities include lessons on bankruptcy, loans, managing debt, defaulting on loans, and consumer credit counselling.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the process, purpose, and outcomes of declaring bankruptcy. Identify the different types of bankruptcy. Evaluate the pros and cons of declaring bankruptcy in different situations. Analyze the impact of bankruptcy when debt is shared. | <p>PFL 7.2 Analyze how one’s credit history impacts borrowing money and maintaining credit.</p> <p>A. Explain the importance of establishing a positive credit history (e.g., favorable interest rates, employment, and financial opportunities).</p> <p>E. Identify factors that affect a credit score, such as payment history, credit utilization, amount owed, length of credit history, debt owed, and types of credit used.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Session 11: Net Worth (Optional: Self-Guided)</p> <p>These 10-minute, student self-guided activities explain net worth and the process of determining net worth. Students will explore the different types of net worth, set financial goals, and learn about investing to build wealth.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define net worth. Explore the process of determining net worth. Summarize the different types of net worth. Investigate the significance of shared net worth. Calculate personal net worth. | <p>PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |

JA Take Stock in Your Future

| JA Take Stock in Your Future Session Descriptions | Oklahoma Academic Standards for Economics and Personal Finance | Oklahoma Academic Standards for Social Studies | Oklahoma Academic Standards for Math |
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| <p>Session One: Understanding Stocks</p> <p>Students are introduced to the foundational concepts of stocks and the stock market through the analysis of an authentic, real-time stock market report. Then, they practice selecting stocks from a fictitious market to develop a portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Distinguish between private and public companies. • Explain how and why people invest in corporations when they purchase stocks. • Identify why companies issue stock. • Explain how stocks can increase and decrease in value. • Identify the steps in the process for buying and selling stocks on the stock market. | <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>A. Describe the costs and benefits of various savings options, such as bank savings accounts, certificates of deposit, and money market mutual funds.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Session Two: Stock Trading</p> <p>Students explore how stocks are traded, how stock prices are affected by current events, and how investors make investment decisions and diversify their portfolios. Students are introduced to stock indexes/averages and stock tables, and they practice buying, selling, or holding stocks from their fictitious stock portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Discuss the impact that economic events have on stock prices and supply and demand. • Analyze the data in a stock table. • Practice following the process for buying and selling stocks on the stock market. | <p>2025 E.2.4 Identify the principles of economic systems and develop an understanding of the benefits of a market system in local, national, and global settings.</p> <p>E.11.1 Explain the consequences of trade among individuals, regions, and countries by describing that all forms of trade can ultimately be explained as voluntary exchange between individuals.</p> <p>A. Evaluate economic data from charts and graphs, noting trends and making predictions.</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |

JA Take Stock in Your Future

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| <p>Session Three: Exploring Dividends</p> <p>Students analyze today’s stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments.</p> <p>Students will:</p> <ul style="list-style-type: none"> Analyze how current events are affecting stock prices. Demonstrate an understanding of how cash dividends are earned and calculated. Evaluate the success of a fictitious stock portfolio in relation to market events. | <p>2025 E.3.1 Comprehend, evaluate, and synthesize textual sources to acquire and refine knowledge in the social studies.</p> <p>A. Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |

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| <p>Session Four: Best-in-Class Competition</p> <p>Students put their new stock market knowledge and skills into practice as they compete to win an in-class competition. This session is designed to be flexible based on students' grade level and experience, plus the online stock market simulation tool selected by local JA Areas.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Implement knowledge of how to buy and sell stocks. • Apply knowledge of how current events can impact stock prices. • Evaluate the possible trade-off for each stock decision, prior to committing to the decision. • Communicate and collaborate effectively within a team to successfully implement game strategies | <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Session Five: Planning for the Future</p> <p>Students reflect on the experience of participating in the in-class competition and/or the JA Stock Market Challenge event and connect the simulations to the real world. They conclude the program by developing their own.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Compare and contrast real vs. simulated stock markets • Identify various asset classes and assess the risks of each • Develop a personal financial plan • Reflect on your learning and growth throughout the program | <p>PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> <p>E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |

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| <p>Analyzing Initial Public Offerings (IPOs)</p> <p>Students learn some of the factors that investors consider when selecting an IPO for investment.</p> <p>Students will:</p> <p>Identify the factors to consider when deciding whether to invest in an IPO</p> | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>NA</p> |
| <p>Comparing Investment Channels</p> <p>Students learn about several ways in which investors buy and sell stocks, uncovering the upsides and downsides of each method.</p> <p>Students will:</p> <p>Compare the advantages and disadvantages of buying and selling investments through various channels.</p> | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>NA</p> |
| <p>Data Gathering</p> <p>Students learn where investors can find detailed information about companies and how to evaluate each source of information.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify what resources investors use to make informed investment decisions. Express why investors research companies before making investment decisions. | <p>2025 E.2.4 Identify the principles of economic systems and develop an understanding of the benefits of a market system in local, national, and global settings.</p> <p>A. Evaluate economic data from charts and graphs, noting trends and making predictions.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

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| <p>Diversification and Risk</p> <p>Students learn that, even though individual investors may have different risk tolerances, smart investors always seek to minimize their risk by diversifying their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify different levels of risk tolerance. Express how and why investors use diversification to minimize risk. | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |
| <p>Evaluating Your Financial Plan</p> <p>Students learn how to review their financial plans and select investments that meet stated goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review and evaluate their financial plans. Select possible investments that meet the goals of the financial plan. | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Factors That Influence Stock Prices</p> <p>Students learn the basics of supply and demand in the stock market, explore factors that impact stock price, and read and respond to scenarios related to determining stock price.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain how supply and demand govern the price of a stock when it is traded on a stock market. Describe the factors that can influence stock price. | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |

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| <p>Financial Watchdogs</p> <p>Students learn about several groups who oversee the financial sector, set and enforce the policies and laws regulating it, and protect investors.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the protections provided to investors by market regulatory agencies that oversee financial markets, products, and professionals. | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>NA</p> |
| <p>Investing for the Long Term</p> <p>Students learn why investing over the long-term offers the best path toward success in the market and why day trading can be fraught with risk.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the value of and benefits associated with long-term investments. Express the risks associated with day trading and short-term investments. | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>My Stock Portfolio</p> <p>This student self-guided activity enables students to practice what they have learned about investing as they research, select, and track real stocks on the stock market using an initial imaginary investment of \$10,000. This activity has no time limit, and students may track and adjust their portfolios for as long as they'd like. You might want to set time parameters on this project, such as a month, six weeks, or some other period of time that makes sense for students to be able to track their portfolios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Apply research-based investment decisions. Practice following the process for buying and selling stocks. | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self-generated theses or claims</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |

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| | | related to independent research and investigations using credible and relevant sources. | |
| <p>Preparing for the JA Stock Market Challenge</p> <p>Students learn about the JA Stock Market Challenge and review the big ideas about stocks and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> Review the big ideas about investing, specifically stocks and stock trading. Prepare for the JA Stock Market Challenge. | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Private vs. Public Companies</p> <p>Students learn the basics of company ownership models using a pizza business scenario. They explore the advantages and disadvantages for a company of remaining private or becoming publicly owned.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate an understanding of the differences between private and public companies as they relate to company ownership. Explain why a company would remain private or go public. | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information</p> | <p>NA</p> |
| <p>Setting Stock Prices & Trading Stock</p> <p>Students learn why public companies sell stock, what happens during a company's initial public offering, and how stocks are traded on a stock exchange.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify how a stock's price is set during a company's initial public offering. Identify the steps in the process for buying and selling stocks on a stock exchange. | <p>2025 E.3.7 Explain how people's own self-interest, incentives, and disincentives influence market decisions.</p> <p>E.4.3 Describe how financial institutions, such as banks and credit unions, allow people to pool their incomes and provide future income through investment in stocks.</p> <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |

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| | <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> | | |
| <p>Smart Investing</p> <p>Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. List strategies for smart investing. | <p>PFL 5.2 Compare various strategies used to protect income and wealth.</p> <p>B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk.</p> <p>C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Taxes and the Stock Market</p> <p>Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income.</p> <p>Students will:</p> <ul style="list-style-type: none"> Examine how short- and long-term capital gains are taxed. | <p>PFL 2.1 Analyze the obligation of paying taxes and how individuals, as well as communities, might benefit from taxes.</p> <p>A. Identify and explain various types of taxes, including income, payroll, sales, and property taxes, and when these types of taxes are due.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information</p> | <p>Algebra 1 MAP Develop strategies for problem solving. Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>The Animals of the Stock Market</p> <p>Students learn terms and jargon commonly used by investors when talking about investing and the stock market.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express terms that describe people, events, and situations linked to investing | <p>NA</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information</p> | <p>. NA</p> |

JA Titan

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| <p>Tutorial: Getting Ready for Business*</p> <p>Students are guided through an interactive tour of the JA Titan simulation. They learn about the program’s goals and key terms used in the simulation, and how to play JA Titan.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize and correctly express the program’s key terms. Predict and identify various business trade-offs based on business decisions. Apply business decisions that indicate an understanding of the importance of profit to the success of a business. | <p>2025 E.2.4 Identify the principles of economic systems and develop an understanding of the benefits of a market system in local, national, and global settings.</p> <p>A. Evaluate economic data from charts and graphs, noting trends and making predictions.</p> <p>E.1.3 Examine how the decision-making process is impacted by the scope of the decision and the size of the decision making entity.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

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| <p>Competition Prep: Freestyle Exploration</p> <p>Students jump straight into playing the JA Titan simulation. There is no teacher or volunteer led guidance or focus on a business concept. Instead, students learn solely by playing, using the Student Quick Start Guide and Student Activity Sheet.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Apply the profit equation: profit equals total revenue minus total costs. • Apply the concept of pricing based on costs, productivity, and profit. • Demonstrate an understanding that companies are constrained by limited resources. • Evaluate the possible trade-offs for each business decision before committing to the decision. • Use a budget as a strategy to monitor income, expenses, and other financial records. • Identify potential customers and their preferred phone features to increase profitability. • Identify a new phone feature to be developed to potentially increase profits. | <p>PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning</p> |
| <p>Competition Prep: How to Play JA Titan</p> <p>Students learn key terms and concepts for the simulation: budget, cash-on-hand, CEO, expenses, income statement, price, and production.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Express and use the program’s key terms. • Use a budget as a strategy to monitor income, expenses, and other financial records. • Demonstrate an understanding that businesses are constrained by limited resources. • Express the importance of profit to the success of a business. • Practice using the features and functionality of the simulation interface. | <p>PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |

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| <p>Competition Prep: Exploring Production</p> <p>Students focus on the interconnected aspects of profit, price, cost, and production.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the profit equation. Describe how price is determined by cost plus markup. Express the importance of profit to the success of a business. Practice using the features and functionality of the simulation interface. | <p>2025 E.1.3 Explain how productive resources (natural, human, capital) are necessary for the production of goods and services.</p> <p>E.2.2 Describe the role of the factors of production, land, labor, capital, entrepreneurship, and technology as well as the place of imports and exports in economic systems.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Competition Prep: Examining R&D and Marketing</p> <p>Students focus on the impact R&D and marketing can have on the product and the profits.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe why R&D and marketing expenses are investments. Express how R&D and marketing decisions support the success of a company. Practice using the features and functionality of the simulation interface. | <p>E.2.2 Describe the role of the factors of production, land, labor, capital, entrepreneurship, and technology as well as the place of imports and exports in economic systems.</p> <p>E.4.1 Explain how competition impacts the free market production and the allocation of goods and services to consumers.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Competition Prep: Considering Economic Factors</p> <p>Students explore economic circumstances under which they may implement different strategies in preparation of the alternative scenario games available in the simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express and use the program’s key terms. Express the importance of profit to a business’s success. Evaluate and select the optimal business-based choices using the resources available. Recognize that shocks to demand or supply affect business management decisions. | <p>E.3.1 Analyze how price and non-price factors affect the demand and supply of goods and services available in the marketplace.</p> <p>E.3.2 Explain what causes shortages and surpluses including government-imposed price floors, price ceilings, and other government regulations and the impact they have on prices and people’s decisions to buy or sell.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |

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| <p>Competition Prep: Presenting the JA Titan of Business Competition</p> <p>In this game-based session, students compete as businesses to see which will be crowned the JA Titan of Industry.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of profit to the success of a business. Apply the profit equation: profit equals total revenue minus total costs. Demonstrate an understanding that companies are constrained by limited resources. Evaluate the possible trade-offs for each business decision before committing to the decision. Use a budget as a strategy to monitor income, expenses, and other financial records. Identify potential customers and their preferred phone features to increase profitability. Identify a new phone feature to be developed to potentially increase profits. Additionally, depending on the simulation settings selected, students may: <ul style="list-style-type: none"> Apply debt financing for profitability. Express the benefits to a business of making intentional, positive CSR decisions for the business, its employees, and the community. | <p>2025 E.1.4 Examine how producers and consumers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>E.1.5 Describe how people respond predictably to positive and negative incentives and how individual choices based on personal subjective preferences cannot be predicted.</p> <p>E.1.6 Explain how voluntary exchange occurs only when all participating parties expect to benefit with each transaction contributing to overall societal well-being.</p> <p>E.8.1 Identify both an entrepreneur and a laborer and describe how their decisions affect job opportunities for others, such as profit-maximizing level of output, hiring the optimal number of workers, comparing marginal costs and benefits of producing more or less of a resource.</p> <p>E.8.2 Analyze the potential risks and potential gains of entrepreneurs opening new businesses or inventing a new product; determine the financial and nonfinancial incentives that motivate entrepreneurs.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Deep Dive: Research & Development*</p> <p>This session provides a deeper exploration and study of R&D concepts.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of R&D to the continued profitability of a business. Identify a new feature to be developed for a smartphone that would potentially increase profits and practice working through the product design phase. | <p>E.1.3 Examine how the decision-making process is impacted by the scope of the decision and the size of the decision making entity.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>NA</p> |

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| <p>Deep Dive: Marketing*</p> <p>This session provides a deeper exploration and study of marketing concepts.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the importance of marketing as an investment in the continued profitability of a business. Apply the Four Ps of Marketing (product, place, price, and promotion) to a marketing plan to potentially increase a company's profits. | <p>2025 E.1.5 Describe how people respond predictably to positive and negative incentives and how individual choices based on personal subjective preferences cannot be predicted.</p> <p>2025 E. 3.3 Explain ways that firms engage in competition and examine the role of firms in setting prices in a market economy, including administered price theory and the impact of marketing.</p> <p>E.1.3 Examine how the decision-making process is impacted by the scope of the decision and the size of the decision making entity.</p> | <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>Algebra 1 MAP Develop strategies for problem solving.</p> <p>Algebra 1 MAP Develop mathematical reasoning.</p> |
| <p>Deep Dive: Corporate Social Responsibility*</p> <p>In this session, students analyze how a company can be a good community partner and socially responsible, culminating in a case study to explore how investing in CSR and being a good corporate citizen can impact a business and its many stakeholders.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express how a business, its employees, and the community all benefit when the business makes intentional, positive CSR decisions. Resolve an ethical business dilemma between a business's responsibilities of profit versus its responsibilities to various stakeholders, including employees, customers, and the community. | <p>E.1.3 Examine how the decision-making process is impacted by the scope of the decision and the size of the decision making entity.</p> <p>E.1.4 Explain that people tend to respond to fair treatment with fair treatment and to unfair treatment with retaliation, even when such reactions may not maximize their material wealth.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> <p>5.A.9-12.4 Write independently over extended periods of time, varying modes of expression to suit audience, purpose, and task; synthesize information across multiple sources and/or articulate new perspectives.</p> <p>5.B.9-12.1 Develop self generated theses or claims related to independent research and investigations using credible and relevant sources.</p> | <p>NA</p> |

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| <p>Deep Dive: Daily Business Operations Speaker Session*</p> <p>In this volunteer-led session, a volunteer presents how his/her own business knowledge applies and relates to the business concepts in the simulation.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize real-world applications of the terms and concepts from the game through a volunteer guest speaker presentation. | <p>E.1.3 Examine how the decision-making process is impacted by the scope of the decision and the size of the decision making entity.</p> | <p>4.A.9-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, evaluating features such as author, date, and origin of information.</p> <p>4.A.9-12.2 Analyze information from visual, oral, digital, and interactive texts (e.g. maps, charts, images, political cartoons, videos) in order to draw conclusions and defend arguments.</p> | <p>NA</p> |