



**Junior
Achievement®**



empowering young people to
own their economic success®

**A Correlation:
Minnesota Academic Standards
and
Junior Achievement
Capstone Programs**

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Minnesota Social Studies Standards
Minnesota Mathematics

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Minnesota Social Studies Standards and Mathematics as well as the Common Core Language Arts Standards (ELA) for grades K-5. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*[®] and *JA Finance Park*[®] will enhance or complement efforts to meet educational standards.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

The program content augments students' core curriculum in social studies, English language arts, and mathematics. Throughout the program, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons also provide a highly relevant learning opportunity to "model with mathematics," in which students apply mathematics to solve problems arising in everyday life. After weeks of classroom preparation, students experience a simulation (either on site or virtually) where they put their newly found knowledge and skills to use.

The *JA Finance Park* program provides two curriculum implementation options. Lessons are offered in a traditional classroom presentation format designed for middle-grade students and in a Project-Based Learning (PBL) format created for high school students. Both provide educators a method of delivery that will best meet the needs of their students.

Option 1) A traditional teacher-taught, in-class lesson format that encompasses financial planning and career exploration with accompanying PowerPoint slides.

Option 2) A Project-Based Learning (PBL) format that encompasses the financial planning and career exploration topics but in a nontraditional approach.

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Unit Description	Key Learning Objectives	Minnesota Social Studies Standards	CCSSI English Language Arts	MN Math
<p>Unit 1: You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>4.2.1.1 Apply a reasoned decision-making process to make a choice.</p> <p>5.2.2.2.1 Describe various uses of income and discuss advantages and disadvantages of each.</p> <p>5.2.4.6.1^{ELO} Describe the concept of profit as the motivation for entrepreneurs; calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p> <p>6.1.3.5.1 Define citizenship in the United States and explain that individuals become citizens by birth or naturalization.</p>	<p>Grade 4 RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5 RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6 RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4 4.1.2.4 4.1.1.3 4.1.1.5</p> <p>Grade 5 5.1.3.1 5.1.3.4</p> <p>Grade 6 6.1.1.3^{ELO} 6.1.2.4^{ELO} 6.1.3.3^{ELO} 6.1.3.4 6.2.1.1^{ELO} 6.2.1.2.^{ELO}</p>

ELO- Indicates a standard best supported by an Extended Learning Opportunity.

JA BizTown

Unit Description	Key Learning Objectives	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 2: Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>4.2.3.3.1 Define the productivity of a resource and describe ways to increase it.</p> <p>4.2.5.4.1 Describe a market as any place or manner in which buyers and sellers interact to make exchanges; describe prices as payments of money for items exchanged in markets.</p> <p>5.1.4.6.3 Identify taxes and fees collected and services provided by governments [during colonial times]; compare these to the taxes and fees collected and services provided by the government today.</p> <p>6.1.3.5.1 Define citizenship [in the United States] and explain that individuals become citizens by birth or naturalization.</p> <p>6.2.4.5.1 Describe the movement of goods and services, resources and money through markets in a market- based economy.</p> <p>6.2.4.8.1 Explain why federal and state governments regulate economic activity to promote public well-being.</p>	<p>Grade 4 RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p>Grade 5 RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6 R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Grade 4 4.1.2.4 4.1.1.3 4.1.1.5</p> <p>Grade 5 5.1.3.1 5.1.3.4</p> <p>Grade 6 6.1.3.4</p>

JA BizTown

Unit Description	Key Learning Objectives	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 3: Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>4.1.1.1.1 Describe how people take action to influence a decision on a specific issue; explain how local, state, national or tribal governments have addressed that issue.</p> <p>4.1.4.6.2 Identify the major roles and responsibilities of elected and appointed leaders in the community, state and nation; name some current leaders who function in these roles and how they are selected.</p> <p>5.1.1.1.2 ^{ELO} Identify a public problem in the school or community, analyze the issue from multiple perspectives, and create an action plan to address it.</p> <p>6.1.1.1.2 ^{ELO} Use graphic data to analyze information [about a public issue] in state or local government.</p> <p>6.2.2.2.1 Describe various types of income including wage, rent, interest and profit; explain the role that the development of human capital plays in determining one's income.</p>	<p>Grade 4 RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5 RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6 SL.6.1 L.6.1 L.6.2 L.6.4 L.6.6</p>	<p>Grade 4 4.1.2.4 4.1.1.3 4.1.1.5 4.4.1.1</p> <p>Grade 5 5.1.3.1 5.1.3.4 5.4.1.2</p> <p>Grade 6 6.1.3.4</p>

JA BizTown

Unit Description	Key Learning Objectives	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 4: Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit 	<p>4.2.3.3.1 Define the productivity of a resource and describe ways to increase it.</p> <p>4.2.5.4.1 Describe a market as any place or manner in which buyers and sellers interact to make exchanges; describe prices as payments of money for items exchanged in markets.</p> <p>5.2.4.6.1 Describe the concept of profit as the motivation for entrepreneurs; calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p>	<p>Grade 4 W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5 W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6 W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4 4.1.1.1 4.1.1.3 4.1.1.5 4.1.2.4 4.2.2.1</p> <p>Grade 5 5.1.1.1 5.1.1.4 5.1.3.1 5.1.3.4</p> <p>Grade 6 6.1.1.2^{ELO} 6.1.3.4</p>

JA BizTown

Unit Descriptions	Key Learning Objective	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 5: Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i> ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at <i>JA BizTown</i> ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>4.1.1.1.1 Describe how people take action to influence a decision on a specific issue; explain how local, state, national or tribal governments have addressed that issue.</p> <p>4.1.4.6.2 Identify the major roles and responsibilities of elected and appointed leaders in the community, state and nation; name some current leaders who function in these roles and how they are selected.</p> <p>4.2.5.4.1 Describe a market as any place or manner in which buyers and sellers interact to make exchanges; describe prices as payments of money for items exchanged in markets.</p> <p>6.2.4.5.1 Describe the movement of goods and services, resources and money through markets in a market- based economy.</p>	<p>Grade 4 W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5 W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6 W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 4 4.1.1.1 4.1.1.3 4.1.1.5 4.1.2.4 4.2.2.1</p> <p>Grade 5 5.1.1.1 5.1.1.4 5.1.3.1 5.1.3.4</p> <p>Grade 6 6.1.3.4</p>