

## KEY

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  Moderate
  High

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

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

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

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

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

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## Elementary School Programs (Grades K-5)

**JA Ourselves®** introduces students to personal economics and the choices consumers make to meet their needs and wants. Students learn about the role of money in society and gain practical information about earning, saving, and sharing money. Five volunteer-led sessions required. Recommended for kindergarten.

**Concepts:** Buying, choices, costs, earning, entrepreneur, giving, goals, goods and services, interests, money, needs and wants, saving, society, spending, values

**Skills:** Counting, decision making, drawing conclusions, following directions, graphing and graph interpretation, listening, matching and classifying, predicting, problem solving, reading and writing, self-assessment, sequencing, social skills, teamwork, verbal communication, vocabulary building

**JA Our Families®** introduces students to the concepts of families, neighborhoods, money, and needs and wants. Students explore the ways in which businesses provide goods, services, and jobs for families. Five volunteer-led sessions required. Recommended for first grade.

**Concepts:** Business, earning, employment, entrepreneurship, family, fill a need, goods and services, income, job, money, needs and wants, neighborhood, shelter, skills, spend, symbols, work

**Skills:** Analyzing information, creative thinking, decision making, differentiating, following directions, listening and responding, making observations, map reading, math calculations, reading, recognizing and interpreting symbols, verbal communication, working in pairs

**JA Our Community®** teaches students about work readiness and how citizens benefit from and contribute to a community's success. Five volunteer-led sessions required. Recommended for second grade.

**Concepts:** Businesses, careers, citizenship, coins, community, goods and services, government, innovation, jobs, production, needs and wants, skills, taxes, voting

**Skills:** Creativity, critical thinking, collaboration, decision making, idea development, making choices, map reading

**JA Our City®** teaches students the characteristics of cities, the importance of economic exchange, and how people and businesses in cities manage their money. Students apply money-management strategies to personal and business accounts. Five volunteer-led sessions required. Recommended for third grade.

**Concepts:** Banking, business, business decisions, circular flow of money, city, city planner, consumer, currency, deposit, economic development, entrepreneur, goods, government, interdependence, interest, jobs, making payments, money choices, producer, savings, savings account, services, taxes, transaction, withdrawal, zones

**Skills:** Addition and subtraction, brainstorming, conceptualizing, critical thinking, decision making, developing ideas, drawing conclusions, evaluating payment types, following directions, listening, making choices, making observations, mapping information, planning a business, problem solving, reading, recalling zones, teamwork, verbal communication, working in groups, writing

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

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**JA More than Money®** teaches students about money-management, goods and services, and global markets. Students learn a practical approach to starting a business and making smart decisions about managing money. Five volunteer-led sessions required. Recommended for third, fourth, and fifth grades, in-school or after-school.

**Concepts:** Advertising, bank account, business, business loan, business plan, consumer, deposit, earn, employee, entrepreneur, ethics, expenses, exports, financial institutions, goods and services, identify personal interests and goals, imports, income, market research, money, money management, opportunity cost, profit, skills, withdrawal, work environment

**Skills:** Ask relevant questions and listen for information, comparing and contrasting, computation, consider personal traits and interests, deductive reasoning, empathy, following directions, matching and classifying, presentation, problem solving, reading and following directions, self-employed, teamwork, think critically, use vocabulary in a meaningful way, work cooperatively

**JA Our Region®** introduces students to the concept of entrepreneurship. Students are provided with a practical approach to starting a business. Five volunteer-led sessions required. Recommended for fourth grade.

**Concepts:** Advertising, business fundamentals, capital resources, entrepreneur, expense, finance tracking, goods and services, human resources, innovation, interdependence, loss, manufacturing, natural resources, price, products, profit, region, resources, revenue, risk and reward, services, supply, supply chain, trade, traits, transportation

**Skills:** Analyzing a diagram, analyzing information, assembling parts, categorizing data, cooperative trading, decision making, evaluating alternatives, following directions, mathematics, oral and written communication, presenting information, problem solving, reading for understanding, working in groups and pairs

**JA Our Nation®** provides students with practical information about the U.S. free market system and how it serves as an economic engine for businesses and careers. Students examine the need for entrepreneurial and innovative thinking to meet the requirements of high-growth, high-demand careers in a global business economy. Five volunteer-led sessions required. Optional: Sixth session supplement. Recommended for fifth grade.

**Concepts:** Businesses, careers, career clusters, competition, competitor, consumer, critical thinking, engineering, employees, employers, entrepreneur, free market economy, global economy, goods and services, human capital, innovation, invention, interdependence, job specialization, opportunity cost, product, producer, profit, resume, skills, technology, work readiness

**Skills:** Analyzing occupations, analyzing information, brainstorming, collaboration, communication, creative thinking, decision making, estimating, following written instructions, interpersonal skills, interpreting economic issues, map reading, organizing information, prioritizing, problem solving, reasoning, speaking and listening, STEM skills, teamwork, working in pairs, writing

**JA BizTown®** combines in-class learning with a daylong visit to a simulated, fully interactive town where JA BizTown citizens make the connection between what they learn in school and the real world. A minimum of 13 teacher-led sessions required; volunteer-led daylong visit required. Recommended for fifth grade.

**Concepts:** Banking, business, careers, charitable giving, citizenship, competition, conservation, consumers, demand, division of labor, employment, exchange, goods, marketing, markets, money, needs, opportunity costs, producers, production, quality, resources, saving, scarcity, services, skills, specialization, supply, wants

**Skills:** Active listening, applying information, brainstorming, calculation, charting, collaboration, communication, comparing and contrasting, cooperation, creativity, critical thinking, data collection and interpretation, decision making, demonstration, describing consequences, determining cause and effect, filling out forms, following written and oral directions, graphing, interview skills, listening, observing, organizing, planning, price setting, problem solving, reading for information, research, resume preparation, role-playing, self-reflection, showing responsibility, soft skills, spending, teamwork, time management, writing

Pillars of Student Success*			Primary Implementation			
Entrepreneurship	Financial Literacy	Work Readiness	Blended Model	Classroom-Based	JA AfterSchool	JA Capstone
●	●	◐	✓	✓		
●	◐	◐		✓		
◐	○	●		✓		
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## Middle School Programs (Grades 6-8)

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

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

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

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

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

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

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

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

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

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

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

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

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

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## Middle School Programs (Grades 6-8)

### JA It's My Business!® Kit-Based

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

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

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

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

encourages middle school students to turn their ideas into a pitch plan for a business. The program introduces design thinking as a problem-solving process and provides students an authentic entrepreneurial experience that builds toward a pitch competition. Six volunteer-led sessions required. Fifteen-minute optional extension activities are provided for use in after-school implementation.

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

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

### JA It's My Future® Kit-Based

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

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

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

### JA It's My Future® Blended Model

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

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

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

Pillars of Student Success*			Primary Implementation			
Entrepreneurship	Financial Literacy	Work Readiness	Blended Model	Classroom-Based	JA AfterSchool	JA Capstone
●	○	◐	✓	✓		
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## High School Programs (Grades 9-12)

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

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

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

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

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

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

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

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

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

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

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

**Skills:** Applying information, classifying, critical thinking, decision making, giving reports, graphing, interpreting data, math computation, reading, research, taking notes, writing

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Entrepreneurship	Financial Literacy	Work Readiness	Blended Model	Classroom-Based	JA AfterSchool	JA Capstone
●	○	◐	✓			
◐	○	●		✓		
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## High School Programs (Grades 9-12)

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

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

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

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

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

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

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

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

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

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

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

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

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## High School Programs (Grades 9-12)

### JA Personal Finance® Kit-Based

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

**Concepts:** Budgeting, credit, financial choices, fraud, identity theft, insurance, investment, pay yourself first, saving, setting goals, spending

**Skills:** Analyzing information, categorizing data, decision making, financial planning, group work, organization, oral and written communication, public speaking, reading comprehension

### JA Personal Finance® Blended Model

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

**Concepts:** Benefits versus costs, budgeting, compound interest, consequences, cost of living, credit, credit card fraud, credit reporting and rating, debt, delayed gratification, earnings, education, expense tracking, financial management, identity theft, income, interest, investing, job skills, limited resources, liquidity, maximizing earnings, opportunity cost, pawnshop, payday loan, priorities, rent-to-own, return on investment, reward, risk, saving, savings plan, unlimited wants, variable and discretionary expenses

**Skills:** Analyze and evaluate data from multiple sources, car buying, comparing results, comparison shopping, computer skills, critical thinking, decision making, disputing unauthorized credit card charges, estimating, evaluating risks, rewards, online resources, options, and personal skills, grocery shopping, interpreting analogy, long-term planning, online research, personal inventory, planning, predicting outcomes, presentation skills, prioritizing, proactive planning, problem solving, recognizing scams and fraud, requesting and checking credit reports, research, saving and investing, sorting, teamwork, tracking expenses, weighing costs and benefits

### JA Titan®

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

**Concepts:** Business management, capital investment, charitable giving, demographics, fixed costs, four Ps of Marketing, law of diminishing returns, marketing, marketing research, price, product life cycle, production, research and development, target marketing, variable costs

**Skills:** Analyzing information, critical thinking, data analysis, decision making, mathematical skills, planning, reading charts and graphs, researching, teamwork, working in groups

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Entrepreneurship	Financial Literacy	Work Readiness	Blended Model	Classroom-Based	JA AfterSchool	JA Capstone
○	●	◐	■	✓		
○	●	◐	■	✓	✓	
◐	○	●	■	✓		