

WORK SESSION
FEBRUARY 17, 2022

SUBJECT

Financial Literacy Instruction

REFERENCE

August 2018	Board discussed possible high school graduation requirement amendments, including specific requirements regarding financial literacy.
October 17, 2018	Board received an update on the requirements for financial literacy instruction at the K-12 level.
October 2019	Board received an update on financial literacy instruction as part of the mastery education update from the Department.

APPLICABLE STATUTE, RULE, OR POLICY

Idaho Administrative Code, IDAPA 08.02.03.

BACKGROUND/ DISCUSSION

From time to time, the Board receives requests to consider adding a high school graduation requirement specific to a minimum number of credits required in Financial Literacy. The minimum high school graduation requirements are established by the Board through the negotiated rulemaking process and are currently codified in IDAPA 08.02.03.105.

School districts and charter schools are currently required to include history, government, geography, economics, current world affairs, citizenship, and sociology as part of their Social Studies instruction. This requirement has been in place since 1997. Students are required to earn a minimum of five credits in social studies; one of those credits must be in economics to graduate from high school. Additionally, students are required to earn at least six credits in mathematics to graduate. Courses that may be used to meet the mathematics credit requirement include applied mathematics and business mathematics or other courses in mathematical problem solving and reasoning. Financial literacy is identified as part of the social studies – economics standards and often incorporated into applied mathematics courses by school districts and charter schools.

The Idaho Content Standards describe the knowledge, concepts, and skills that students are expected to acquire by the end of each grade level in each content (subject) area. The Board adopts minimum content standards as a way of meeting Idaho’s constitutional requirement for a uniform and thorough system of public, free common schools. School districts and charter schools are responsible for assuring all students meet the minimum content standards prior to graduating from high school. The Idaho Content Standards are also established in administrative code, IDAPA 08.02.03, through the negotiated rulemaking process as incorporated by reference documents. School districts and charter schools may use any curriculum they choose for teaching the various content areas.

**WORK SESSION
FEBRUARY 17, 2022**

Representatives from CapEd Credit Union, Idaho Central Credit Union and Junior Achievement will provide a brief update to each of the programs they currently make available to Idaho school districts and charter schools as examples of some of the financial literacy programs that are currently being used in Idaho public schools.

IMPACT

This informational item will provide the Board with an update on the requirements for financial literacy in our public schools and examples of programs that are currently available to Idaho school districts and charter schools.

ATTACHMENTS

- Attachment 1 – CapEd Credit Union Financial Literacy Program
- Attachment 2 – Idaho Central Credit Union Financial Literacy Program
- Attachment 3 – Junior Achievement Financial Literacy Program

BOARD STAFF COMMENTS AND RECOMMENDATIONS

How the standards are implemented varies by school district and charter school. Some schools have a financial literacy course in high school as a standalone financial literacy course while others have it embedded in one or more of their economics courses or a math course. Additionally, the College and Career Readiness competencies the Board adopted in 2017 and incorporated by reference into IDAPA 08.02.03, require financial literacy as one of the competencies (“possess knowledge and understanding in the following areas: earning income, buying goods and services, using credit, saving and protecting assets and insuring”). Some school districts have included financial literacy aspects as part of the senior projects requirement. Personal finance or financial literacy is also part of two CTE programs:

- High School Business (HSB) Wealth Management – CTE Financial literacy
- CTE Business and Marketing – includes Personal Financial Literacy as part of the Marketing component

Additionally, as part of the Elementary and Secondary Education Act, as amended by the Every Student Succeeds Act, 21st Century Community Learning Centers require students to be offered financial literacy programs (<https://www.sde.idaho.gov/student-engagement/cclc/>) – Idaho has 34 21st Century Community Learning Centers around the state, 25 of them are at/in schools.

Finally, Advanced Opportunities also covers the Center for Financial Responsibility Personal Financial Literacy Certification Exam.

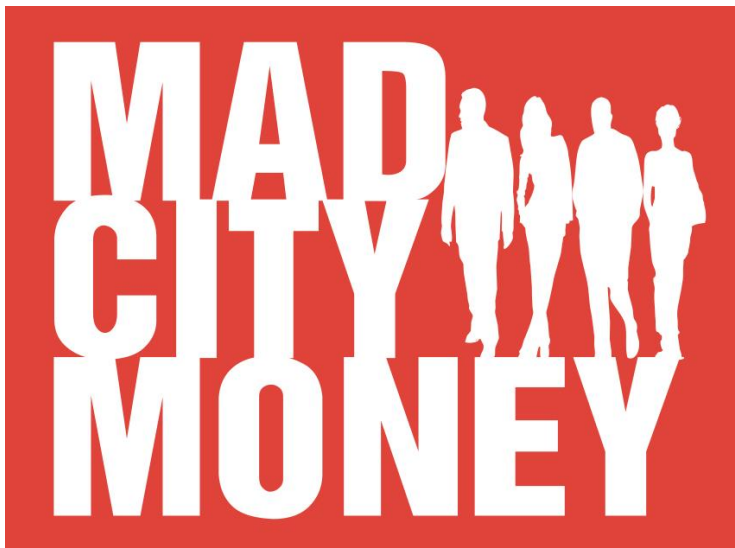
A sampling of resources available for schools regarding financial literacy include the three programs identified in Attachments 1 through 3 as well as:

WORK SESSION
FEBRUARY 17, 2022

- Idaho Financial Literacy Coalition's Jump Start National Educator Conference: <http://www.idahoflc.org/jumptart-national-educator-conference/> or <https://www.jumpstart.org/what-we-do/nec/>
- Idaho Central Credit Union is partnering with school districts and charter schools to provide a grant for each high school in the state of Idaho so that students may experience Stukent's Mimic Personal Finance simulation and curriculum free for the next few years (<https://www.stukent.com/iccu/>). There were over 100 different schools in Idaho that participated in this program (pre-pandemic).

BOARD ACTION

This item is for informational purposes only.



Hands-on Financial Well-being & Budgeting Simulation for Middle - High School Students.

Provided by



At no charge as a part of our commitment to Idaho's students and education community.

Mad City Money gives middle and high school aged students a taste of the real world. Students take on the role of an adult in futuristic Mad City. They're given jobs, income, a family, and debt. The challenge? Visit merchants (staffed by volunteers) to select housing, transportation, food, household necessities, clothing, childcare, and other needs and wants while building a budget. CapEd Credit Union has an office in town to help students with their financial decisions.

This hands-on, experiential learning allows participants to make mistakes – and suffer the consequences of their decisions – in a realistic, but safe, environment. Most participants are surprised to learn “I can't have a big house and a new truck on my salary and still pay for childcare and groceries.” Once the shock wears off, they reevaluate choices and manage their money effectively with an opportunity for input from CapEd volunteers.

After the simulation, participants and facilitators review their decisions and draw conclusions. Once they leave Mad City, participants are almost sure to have more insight into how money works in the real world!

CapEd Credit Union provides all materials, volunteers and facilitator to run the 1.5-to-2.5-hour simulation. Time requirements and facility needs are based on the size of the group. Mad City Money can be used for small (20-50) to larger (250+) student groups.

To schedule a Mad City Money event please contact Lisa Hamilton, Brand Engagement Manager at 208-855-4606 or lisa.hamilton@capedcu.com.



Current & Prior Participants:

Caldwell-Middleton-Nampa Youth
Advisor Council
Idaho Association of City –
Youth Advisory Council Conference
Kuna High School
Nampa Pathways in Education
Meridian Mayor's Youth Advisory Council
West Ada High Schools & Student Councils





Idaho Central is proud to provide financial education to high school and college students throughout Idaho.

STUKENT

Idaho Central’s partnership with Stukent, a digital financial literacy platform, continues to be successful. Stukent is available to any high school in Idaho, free of charge, thanks to the grant from ICCU.

- Idaho Central will spend over \$3m to provide the Mimic Personal Finance Simulation to every high school in Idaho
- 183 schools currently signed up
- 78% of students currently have access
- 112 teachers currently using
- Predicted to have 213 teachers using it by end of 2021/2022 school year
- Through Fall 2021 semester, 3023 students had used the simulation
- Over 500 students have already started using Mimic in the first 2 weeks of the Spring 2022 semester

“The MIMIC program is extraordinary! My class roster has jumped 200% since I started teaching this just last fall! Our district, because of the success of this simulation and the feedback from our seniors, is looking at making this class a graduation requirement. That’s the goal! For our seniors, this class is the most important, relevant, and hands-on class they could possibly take. I am so, so thankful for ICCU for their forward-thinking and dedication to our youth.”

Melissa Smith, Clearwater Valley HS



“My students love this program and so do I. It gives them real work experience and teaches them the importance of personal finance in a fun and engaging way. ICCU’s support of my students is amazing. We would not be able to afford this opportunity without them. Their support is making a difference and helping me prepare my students to be in control of their finances and become productive members of society. Thank you so much!”

Katie Bird, Timberline HS



Idaho Central’s partnership with EVERFI provides financial education to university students in Idaho. The University of Idaho, Idaho State University, College of Idaho, College of Southern Idaho, and Boise State University are currently using the program with their students; some are considering making the completion of EVERFI modules a required part of the process of accepting financial aid.

More testimonials available on www.stukent.com/iccu



Ignite their potential.

Junior Achievement helps kids realize their potential to become tomorrow's innovators, leaders, and entrepreneurs. *Be the spark that lights their future.*



Junior Achievement History

Serving over 12 million students each year in more than 100 countries throughout the world, JA works with educators to equip young people with the employment and entrepreneurship skillsets and mindsets they need to succeed. By building abilities and nurturing self-belief, JA prepares youth for the future of work, ensures they have the tools to be financially capable adults, and teaches them to think entrepreneurially. Founded in 1919, Junior Achievement is the world's largest business/education partnership supported by nearly half a million volunteers and the number one financial literacy program in school districts across the country with 104 area offices.

Junior Achievement of Idaho was established as an area office in 1955 and is currently reaching 9,500 Idaho students annually. JA programs correlate to the Idaho State Achievement Standards for social studies for grades K-12 as well as the Common Core State Standards in English/Language Arts and Mathematics.

Current JA of Idaho Programs

- K-12 Volunteer-led In-Class Programs
- JA Middle School STEM Camps
- JA Middle and High School Inspire Virtual Career Expo
- JA High School Stock Market Challenge

Volunteer Impact

At the heart of Junior Achievement's success are the dedicated volunteers and sponsors generously investing in the lives of Idaho children. JA brings volunteers from the business community face-to-face with Idaho students. In the classroom, volunteers serve as role models and mentors making economic concepts relevant, fueling the entrepreneurial spirit, and challenging students to excel as they prepare for careers in the world of work.

Program Impact

Research from an independent evaluation demonstrates that the effect of JA programs on our students and our communities is significant, and therefore ongoing investment in JA programs provides a significant positive return.




More specifically, a recent study indicates that JA alumni:

- Graduate at higher rates (93%) than their peers (83.2% national average)
- Are 30% more likely to have a bachelor's degree than the general population
- Are 67% more likely to have an advanced degree than the general population
- Secure employment at higher rates than their peers
- Incur less debt than their peers
- Use credit and debit appropriately
- Know how to create and manage a realistic budget
- Earn 20% more than the general population and are more likely to be better off than their parents
- Have a positive view of the American economic system
- Start businesses at a rate 2.5 times higher than the general population
- Are socially mobile, with more than 60% shifting from low-income areas in their youth to middle- and high-income areas in adulthood

51% of JA alumni report going into the same field as one of their JA volunteers

SCOPE AND SEQUENCE

KEY

 Minimal
  Moderate
  High

***JA Pathways signify a program's primary focus.**



Visit ja.org to learn more.




JA Pathways*		
Entrepreneurship	Financial Literacy	Work Readiness

K–12 Kit-Based and Blended

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. (Grade K)

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

		
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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. (Grade 1)

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

		
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JA Our Community® introduces students to work readiness and early elementary grades social studies learning objectives, including how citizens benefit from and contribute to a community's success. Five volunteer-led sessions required. (Grade 2)

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

		
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JA Our City® introduces students to the choices people have with money. Students learn about the importance of economic exchange in a city and how entrepreneurs promote a healthy economy. Five volunteer-led sessions required. (Grade 3)

Concepts: Banking, business, business decisions, circular flow of money, city, consumer, currency, deposit, donate, economic development, earn, entrepreneur, goods, government, income, interdependence, jobs, money choices, producer, save, savings, savings account, services, spend, taxes, withdrawal




Skills: 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, teamwork, verbal communication, working in groups, writing

		
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JA Our Region® introduces students to the intersection of entrepreneurship and upper elementary grades social studies learning objectives. Students are provided with a practical approach to starting a business. Five volunteer-led sessions required. (Grade 4)




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

		
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SCOPE AND SEQUENCE

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Entrepreneurship	Financial Literacy	Work Readiness

K–12 Kit-Based and Blended

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. (Grade 5)

Concepts: Businesses, careers, career clusters, collaboration, communication, 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

		
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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. (Grades 3–5, also 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: Asking relevant questions and listening for information, comparing and contrasting, computation, considering personal traits and interests, deductive reasoning, empathy, following directions, matching and classifying, presentation, problem solving, reading and following directions, self-employed, teamwork, thinking and working cooperatively, critical thinking, using vocabulary in a meaningful way

		
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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. (Grades 6–8)

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

		
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JA Global Marketplace[®] 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). (Grades 6–8)




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: Analyzing charts and evaluating information, analyzing human behavior, categorizing data, decision making, describing how need leads to innovation, entrepreneurial thinking, examining resources, following instructions, identifying business responsibilities, identifying foreign currency, identifying international job requirements, identifying positive and negative traits, interpreting charts and graphs, making customer-based product decisions, negotiating, reading a spreadsheet, reading comprehension, recognizing and applying terms, recognizing consequences of trade barriers, teamwork, trading, understanding business and cultural etiquette, using a currency convertor

		
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 Minimal
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JA Pathways*		
Entrepreneurship	Financial Literacy	Work Readiness

K–12 Kit-Based and Blended

JA Inspire™ is more than a career fair, it brings together the business community and local schools and is designed to help launch middle school students into their futures. The program consists of three segments: 1) in-class sessions presented by the classroom teacher; 2) the hands-on JA Inspire expo; and 3) an in-class debrief. During the JA Inspire expo, students participate in hands-on activities, often using equipment or tools used on a job. (Grades 6–8)

Concepts: Introspection, self-knowledge, research, mapping skills to potential careers, goal-setting




Skills: Self-assessment, utilizing career resources to develop a career plan, explore post-secondary education options, explore various careers, understanding employment trends and job outlook for career planning

		
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JA It's My Business!® encourages middle school students to turn their ideas into 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. (Grades 6–8)

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




Skills: Analyzing data from a variety of 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, self-evaluation, teamwork

		
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JA It's My Future® 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. (Grades 6–8)

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: Analyzing branding, analyzing charts and graphs, analyzing 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, reading for understanding, recognizing patterns, reviewing results, role-playing, self-evaluation, teamwork, using art as self-expression

		
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JA Career Exploration Fair™ introduces students to a range of career options across multiple career clusters. (Grades K–12)

Concepts: Abilities, business, careers, choices, community, earn, goals, goods, guest speakers, interests, job, pay, resume, services, skills, talent, work values




Skills: Decision making, formulating questions, listening responsively, making observations, note taking, reasoning, social skills, verbal communication

		
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JA Career Speakers Series™ brings a volunteer guest speaker into the classroom to share information about his or her career, work, and education experience. (Grades K–12)




Concepts: Business, career clusters, career speaker, careers, choices, community, earn, education, interests, knowledge, job, pay, skills, talent, work activities

Skills: Active listening, decision making, formulating questions, making observations, online research, reasoning, social skills, verbal and written communication

		
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SCOPE AND SEQUENCE

KEY

 Minimal
  Moderate
  High

***JA Pathways signify a program's primary focus.**



Visit ja.org to learn more.

JA Pathways*

Entrepreneurship
Financial Literacy
Work Readiness

K–12 Kit-Based and Blended

JA Excellence through Ethics™ allows students to meet and interact with a local executive or business professional and learn about the importance of ethics in the workplace and in everyday life. (Grades 6–12)

Concepts: Accountability, beliefs, code of conduct, core values, decision-making, employee ethics, ethical awareness, ethical dilemmas, ethical obligations, ethical reasoning, ethical standards, interdependence, interpersonal skills, professional attitude, rights of others, role model, social responsibility, truthfulness, values

Skills: Analyze situations and decisions in light of ethical considerations, apply guidelines for ethical decision making, consider attitudes, critical thinking, examine the competing pressures on young people, express why ethical standards are important to society and businesses, listening and communicating, reading for understanding, suggest actions to correct problems

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JA It's My Job (Soft Skills)™ allows students to learn the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters. (Grades 9–12)

Concepts: Cell phone behavior and function in the workplace, character development, career preparation, employer expectations, ethics, job application, job interview, positive attitude, professionalism, making a good impression, manners, relationships with others, resume, self-motivation, soft, interpersonal, or transferable skills, workplace behavior and productivity, workplace communication

Skills: Active listening, analyzing and applying information, collaboration, critical observation, decision-making, demonstrating soft skills in a mock interview, evaluating alternatives, examining forms, oral and written communication, presenting information, role-playing, self-evaluation, working in teams, weighing consequences of personal behavior

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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. (Grades 9–12)

Concepts: Advertisement, business plan, competitive advantages, 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

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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. (Grades 9–12)

Concepts: Career clusters, career planning, career preparation, collaboration, communication, 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, skills, soft skills, STEM, technical skills, the 4Cs, work priorities, workplace skills

Skills: Analyzing 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, research skills, role-playing, self-assessment, time management, working collaboratively, working in groups

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JA High School Heroes™ provides leadership development opportunities to high school students who deliver JA programs in elementary schools. (Grades 9–12)




Concepts: Adaptability, accountability, civic leadership, conflict resolution, flexibility, leadership, verbal and nonverbal cues to communicate meaning and demonstrate understanding

Skills: Analyze problems, apply critical-thinking skills to work-based problems, assessing personal skills, abilities, and aptitudes, collaboration, compromise, develop solutions, develop strong platform skills, listening to others, negotiation, problem solving, setting goals

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SCOPE AND SEQUENCE

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 Minimal
  Moderate
  High

***JA Pathways signify a program's primary focus.**



Visit ja.org to learn more.




JA Pathways*		
Entrepreneurship	Financial Literacy	Work Readiness

K–12 Kit-Based and Blended

JA Job Shadow™ prepares students to be entrepreneurial thinkers in their approach to work. Students will acquire and apply the skills needed in demanding and ever-changing workplaces. Two in-class sessions prior to the visit, a four- to five-hour site visit, and one in-class session required after the visit. (Grades 9–12)

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: Analyzing and applying 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

		
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JA Launch Lesson™ is a point-of-entry program delivered locally by entrepreneurs. Students learn relevant information first-hand about starting a company and the entrepreneurial journey. (Grades 9–12)

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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JA Personal Finance® demonstrates the interrelationship between today's financial decisions and future financial freedom. Money-management strategies include earning, employment and 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). (Grades 9–12)

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, information mining, interest, investing, job skills, limited resources, maximizing earnings, opportunity cost, priorities, rent-to-own, return on investment, reward, risk, saving, savings plan, unlimited wants, variable and discretionary expenses




Skills: Analyzing and evaluating data from multiple sources, car buying, comparing results, comparison shopping, creating savings plans, critical thinking, decision making, disputing unauthorized charges on a credit card, estimating, evaluating risks and rewards, evaluating online resources, evaluating options, evaluating personal skills, grocery shopping, interpreting analogy, long-term planning, personal inventory, planning, 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

		
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JA Titan® challenges students to apply their knowledge of business as they compete online in the highly competitive industry of the fictional Holo-Generator. Students enter decisions about price, production, marketing, capital investment, and research and development. The impact of their decisions will lead to the success or failure of each company. Seven volunteer-led sessions required. (Grades 9–12)

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

		
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