A Correlation:

NEW JERSEY Academic Standards and JA BizTown



Updated September 2022
Common Core State Standards Included
2020 Career Readiness, Life Literacies, and Key Skills standards

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
www.ja.org

Overview

The following correlation features the knowledge and skills that students are introduced to in JA Programs and how they correspond to the New Jersey Student Learning Standards. 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*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, 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 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 2023 revised JA BizTown curriculum helps schools meet NJ's civic requirements for middle school students.

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Unit Description and Learning Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
Unit 1: Financial Literacy 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 *JA BizTown* and in life. **Objectives:** **Students will:** ▪ 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	**Concepts:** Financial institutions, Check register, Goods and services, Payment methods **Skills:** Critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication	**21st Century Life & Career Skills** **Grade 4** 9.1.4.A.4 9.1.4.B.2 9.1.4.B.5 9.1.4.C.2 9.1.4.C.3 9.1.2.C.4 9.1.4.D.1 9.2.4.B.6 9.2.4.B.7 9.2.4.C.3 9.2.4.C.4 **Grades 5-8** 9.1.8.B.1 9.1.8.B.3 9.1.8.B.4 9.1.8.B.8 9.1.8.B.9 9.1.8.C.1 9.1.8.C.2 9.1.8.C.3 9.1.8.D.1 9.1.8.E.5 9.2.8.B.11 **Social Studies** **Grade 4** 6.1.4.C.10 6.1.4.C.11	**Grade 4** RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4 **Grade 5** RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4 **Grade 6** RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4	**Grade 4** 4.NBT.3 4.NBT.4 **Grade 5** 5.NBT.5 5.NBT.7 **Grade 6** 6.NS.3 **Mathematical Practices 4-6** 1-7

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Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
Unit 2: Community and Economy 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. **Objectives:** **Students will:** ▪ 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	**Concepts:** Circular flow, Resources, Free enterprise, Scarcity **Skills:** Critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation	**21st Century Life & Career Skills** **Grade 4** 9.1.4.B.1 9.1.4.C.1 9.1.4.F.1 9.1.4.F.2 9.2.4.A.4 9.2.4.F.3 **Grades 5-8** 9.1.8.A.6 9.1.8.F.1 9.1.8.F.2 9.1.8.F.3 **Social Studies** **Grade 4** 6.1.4.C.1 6.1.4.C.2 6.1.4.C.4 6.1.4.C.5 6.1.4.C.6 6.1.4.C.7 6.1.4.C.8 6.1.4.C.13 6.1.4.C.16	**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 **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 **Grade 6** R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6	**Grade 4** 4.MD.4 **Grade 5** 5.MD.2 **Mathematical Practices 4-6** 1 2 4

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Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
Unit 3: Work Readiness 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 *JA BizTown*. They have an opportunity to fill out a job application and experience the job interview process**.** **Objectives:** **Students will:** ▪ 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	**Concepts:** Interests and skills, Careers, Soft skills, Jobs **Skills:** Word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline	**21st Century Life & Career Skills** **Grade 4** 9.1.4.A.1 9.1.4.A.2 9.2.4.A.1 9.2.4.A.2 9.2.4.A.3 9.2.4.A.4 **Grades 5-8** 9.1.8.A.2 9.1.8.A.5 9.2.8.B.1 9.2.8.B.3 **Social Studies** **Grade 4** 6.1.4.C.10 6.1.4.C.11	**Grade 4** RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6 **Grade 5** RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6 **Grade 6** SL.6.1 L.6.1 L.6.2 L6.4 L.6.6	**Grade 4** 4.MD.4 **Grade 5** 5.MD.2 **Mathematical Practices 4-6** 2 4-6

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Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
Unit 4: Business Management Citizens prepare for their visit to *JA BizTown* by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising. **Objectives:** **Students will:** ▪ 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 JA BizTown visit	**Concepts:** Running a business, Operating costs, Advertising, Quality business, Personal finance **Skills:** Leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions	**21st Century Life & Career Skills** **Grade 4** 9.1.4.A.3 9.1.4.B.1 9.1.4.C.1 9.2.4.B.1 **Grades 5-8** 9.1.8.A.1 9.1.8.A.7 9.2.8.E.1 9.2.8.B.3 9.2.8.B.4 **Social Studies** **Grade 4** 6.1.4.C.1 6.1.4.C.2 6.1.4.C.3	**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 **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 **Grade 6** W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6	**Grade 4** 4.NBT.5 **Grade 5** 5.NBT.5 **Grade 6** 6.NS.2 6.NS.3 **Mathematical Practices 4-6** 1-7

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Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
Unit 5: Visit and Debrief Citizens participate in the *JA BizTown* 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 *JA BizTown* experience and further identify the relevance of classroom learning to their future plans and goals. **Objectives:** **Students will:** ▪ Function in their job capacity at JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business	**Concepts:** Business management, Economics, Free enterprise, Performance evaluation **Skills:** Self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information	**21st Century Life & Career Skills Grade 4** 9.1.4.C.1 9.1.4.B.5 9.1.4.D.1 9.1.4.E.1 9.1.4.E.2 9.2.4.A.1 9.2.4.A.4 **Grades 5-8** 9.1.8.A.1 9.1.8.A.7 9.1.8.D.1 9.1.8.E.1 9.1.8.E.4 9.1.8.E.6 **Social Studies Grade 4** 6.1.4.C.4 6.1.4.C.5 6.1.4.C.6 6.1.4.C.7 6.1.4.C.8 6.1.4.C.10 6.1.4.C.11	**Grade 4** W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6 **Grade 5** W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6 **Grade 6** W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4	**Grade 5** 5.NBT.5 **Mathematical Practices 4-6** 1-7

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