

A Correlation: New Jersey Academic Standards and Junior Achievement High School Programs



Updated October 2022
Common Core State Standards Included

[Social Studies](#)
[Career Readiness, Life Literacies, and Key Skills](#)
[CTE 21st Century Life and Careers Standards](#)

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906

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 [New Jersey Academic Standards](#) for Social Studies, Career Readiness, Life Literacies, Key Skills, and CTE. 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.

High School Programs

[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 Success® Blended Model](#) 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 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® Virtual](#) 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. (Grades 9-12)

[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 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 Take Stock in Your Future

Session Descriptions	Social Studies Standards Economics, Innovation and Technology	Career Readiness, Life Literacies, Key Skills, and CTE	Common Core ELA
Session One: Understanding Stocks 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. Students will: - 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.	Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	21st Century Life and Careers 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).	Grades 9-10 RI.9-10.1.2,4 SL.9-10.1.2,3 L.9-10.1-6 Grades 11-12 RI.11-12.1,2,4 SL.11-12.1-3 L.11-12.1-6
Session Two: Stock Trading 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. Students will: - 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.	Incentives influence what is distributed and produced in a market system.	21st Century Life and Careers 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.	Grades 9-10 RI.9-10.2,4,6 SL.9-10.1-3 L.9-10.1-6 Grades 11-12 RI.11-12.2,4,6,7 SL.11-12.1-3 L.11-12.1-6
Session Three: Exploring Dividends Students analyze today's stock market and explore the concept of dividends. Students analyze their fictitious stock portfolio and calculate their dividend payments. Students will: - 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.	N/A	21st Century Life and Careers 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.	Grades 9-10 RI.9-10.2,4 SL.9-10.1-2 L.9-10.1-6 Grades 11-12 RI.11-12.2,4 SL.11-12.1 L.11-12.1-6

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Session Four: Best-in-Class Competition 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. Students will: • 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	N/A	21st Century Life and Careers 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).	Grades 9-10 RI.9-10.2,4,6 SL.9-10.1,2,3 L.9-10.1-6 Grades 11-12 RI.11-12.2,4,6 SL.11-12.1-3 L.11-12.1-6
Session Five: Planning for the Future 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. Students will: • 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	Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	21st Century Life and Careers 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on). 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.	Grades 9-10 RI.9-10.2,4 W.9-10.2,4,5,6 SL.9-10.1,2,4 L.9-10.1-6 Grades 11-12 RI.11-12.2,4 SL.11-12.1,2,3,4 L.11-12.1-6
Analyzing Initial Public Offerings (IPOs) Students learn some of the factors that investors consider when selecting an IPO for investment. Students will: Identify the factors to consider when deciding whether to invest in an IPO	N/A	9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6,7 L.9-10.1-6 Grades 11-12 RI.11-12.2,4 W.11-12.4,6,7. L.11-12.1-6

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Comparing Investment Channels Students learn about several ways in which investors buy and sell stocks, uncovering the upsides and downsides of each method. Students will: Compare the advantages and disadvantages of buying and selling investments through various channels.	N/A	9.1.12.PB.1: Explain the difference between saving and investing.	Grades 9-10 RI.9-10.1,4 W.9-10.4,6 L.9-10.3-6 Grades 11-12 RI.11-12.1,4 W.11-12.4,6 L.11-12.1,2,4,6
Data Gathering Students learn where investors can find detailed information about companies and how to evaluate each source of information. Students will: - Identify what resources investors use to make informed investment decisions. - Express why investors research companies before making investment decisions.	N/A	9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time. 21st Century Life and Careers 9.1.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6
Diversification and Risk Students learn that, even though individual investors may have different risk tolerances, smart investors always seek to minimize their risk by diversifying their portfolios. Students will: - Identify different levels of risk tolerance. - Express how and why investors use diversification to minimize risk.	Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	21st Century Life and Careers 9.1.12.G.1 Analyze risks and benefits in various financial situations.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4-7 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4-7 L.11-12.1,2,4,6
Evaluating Your Financial Plan Students learn how to review their financial plans and select investments that meet stated goals. Students will: - Review and evaluate their financial plans. - Select possible investments that meet the goals of the financial plan.	N/A	21st Century Life and Careers 9.1.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals. 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on). 9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.	Grades 9-10 RI.9-10.1,2,4 W.9-10.2,4,6,7 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.2,4,6 L.11-12.1,2,4,6

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Factors That Influence Stock Prices 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. Students will: - 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.	Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.	21st Century Life and Careers 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).	Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6
Financial Watchdogs Students learn about several groups who oversee the financial sector, set and enforce the policies and laws regulating it, and protect investors. Students will: Identify the protections provided to investors by market regulatory agencies that oversee financial markets, products, and professionals.	Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.	21st Century Life and Careers 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.	Grades 9-10 RI.9-10.1,2,4 SL.9-10.2,4 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6
Investing for the Long Term 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. Students will: - Identify the value of and benefits associated with long-term investments. - Express the risks associated with day trading and short-term investments.	Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	21st Century Life and Careers 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on). 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6
My Stock Portfolio 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. Students will: - Apply research-based investment decisions. - Practice following the process for buying and selling stocks.	Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	21st Century Life and Careers 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.	Grades 9-10 RI.9-10.2,4 W.9-10.6-9 L.9-10.1,2,3,4,6 Grades 11-12 RI.11-12.2,4 W.11-12.6-9 L.11-12.1,2,3,4,6

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Session Descriptions	Social Studies Standards Economics, Innovation and Technology	Career Readiness, Life Literacies, Key Skills, and CTE	Common Core ELA
Preparing for the JA Stock Market Challenge Students learn about the JA Stock Market Challenge and review the big ideas about stocks and the stock market. Students will: - Review the big ideas about investing, specifically stocks and stock trading. - Prepare for the JA Stock Market Challenge.	N/A	21st Century Life and Careers 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments. 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).	Grades 9-10 RI.9-10.1,2,4,7 SL.9-10.2,4 L.9-10.1,2,3,4,6 Grades 11-12 RI.11-12.1,2,4,7 SL.11-12.2,4 L.11-12.1,2,4,6
Private vs. Public Companies 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. Students will: - 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.	N/A	21st Century Life and Careers 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6
Setting Stock Prices & Trading Stock 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. Students will: - 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.	N/A	21st Century Life and Careers 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.	Grades 9-10 RI.9-10.1,2,4 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 L.11-12.1,2,4,6
Smart Investing Students learn the basics of stock market investing, read and respond to scenarios about investing, and are introduced to three investing strategies. Students will: - Recognize basic principles of investing in stocks. - List strategies for smart investing.	Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.	21st Century Life and Careers 9.1.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 SL.9-10.2,3 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 SL.11-12.2,3 L.11-12.1,2,4,6

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Session Descriptions	Social Studies Standards Economics, Innovation and Technology	Career Readiness, Life Literacies, Key Skills, and CTE	Common Core ELA
Taxes and the Stock Market Students learn about short- and long-term capital gains and the ways in which they are taxed differently, depending upon income. Students will: Examine how short- and long-term capital gains are taxed.	Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.	9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased. 9.2.12.CAP.18: Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding).	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6
The Animals of the Stock Market Students learn terms and jargon commonly used by investors when talking about investing and the stock market. Students will: Express terms that describe people, events, and situations linked to investing	N/A	21st Century Life and Careers 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments. 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).	Grades 9-10 RI.9-10.1,2,4 W.9-10.4,6 L.9-10.1,2,4,6 Grades 11-12 RI.11-12.1,2,4 W.11-12.4,6 L.11-12.1,2,4,6