



JA BizTown®

Educator Overview



JA BizTown®

Elementary and Middle School

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Colorado Springs, Colorado

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Educator Overview: Financial Services

This Educator Overview for the Financial Services lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- The purpose of money
- Some knowledge of the constitution and other foundational documents (Go to the *JA BizTown* Primer for specific topics.)

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Introduction to JA BizTown	<ul style="list-style-type: none"> • Describe financial institutions as the center of <i>JA BizTown's</i> economy. 	D2.Eco.5.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Discuss economic concepts impacting finance.
Instruction: Economy and Financial Institutions	<ul style="list-style-type: none"> • Identify services offered by financial institutions. • Describe financial institutions as the center of <i>JA BizTown's</i> economy. • Define private property and its importance in our economy. 	D2.Civ.4.3-5 D2.Eco.5.3-5	Financial Literacy: Banking and Financial Institutions <ul style="list-style-type: none"> • Recognize and differentiate among the types of banks and financial institutions.
Activity: Financial Services Scavenger Hunt	<ul style="list-style-type: none"> • Identify services offered by financial institutions. • Identify common terms associated with banking and financial institutions. 	D2.Eco.5.3-5	Financial Literacy: Banking and Financial Institutions <ul style="list-style-type: none"> • Recognize and differentiate among the types of banks and financial institutions. • Identify types of products and services offered by financial institutions.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: Bank Account Application	<ul style="list-style-type: none"> Recognize the purpose for, and demonstrate how to complete, a bank account application. Identify common terms associated with banking and financial institutions. Define <i>private property</i> and its importance in our economy. 	D2.Eco.5.3-5	Financial Literacy: Banking and Financial Institutions <ul style="list-style-type: none"> Identify types of products and services offered by financial institutions.
(Optional) Application 1: Banking Bingo	<ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	D2.Eco.5.3-5	Financial Literacy: Banking and Financial Institutions <ul style="list-style-type: none"> Identify types of products and services offered by financial institutions.
(Optional) Application 2: Choosing a Financial Institution	<ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	D2. Eco.9.3-5	Financial Literacy: Banking and Financial Institutions <ul style="list-style-type: none"> Recognize and differentiate among the types of banks and financial institutions. Identify types of products and services offered by financial institutions.
(Optional) Extension 1: Bank Teller Computations	<ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 		Financial Literacy: Banking and Financial Institutions <ul style="list-style-type: none"> Identify types of products and services offered by financial institutions.
(Optional) Extension 2: Private Property	<ul style="list-style-type: none"> Define <i>private property</i> and its importance in our economy. 	D2.Civ.4.3-5 D2.Eco.9.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Discuss economic concepts impacting finance.

Digging Deeper

Rights and Responsibilities

In the United States and in *JA BizTown*, citizens have rights and responsibilities. Our rights are a recognition of our inherent equality. Our government and our communities protect those rights. Our responsibility is to recognize the rights of others and act responsibility in accordance with them. For example, citizens have the right to earn income for work completed and the responsibility to manage their money wisely. As citizens of *JA BizTown*, students reflect on these rights and responsibilities. You may want to initiate a discussion or brainstorm some rights and responsibilities of which your students are aware.

Money

In Article I of the Constitution, Congress is given the responsibility to coin money. Discuss with your students why it is important that a country has a set type of money. Even *JA BizTown* has its own currency. At one point in our country's history, each state was able to issue its own money. What problems might that cause?

Assessment Questions

Which option lists financial institutions?

- a. banks and credit unions
- b. libraries and schools
- c. clothing and food shops
- d. credits and debits

Correct answer: a. banks and credit unions

Objective: Identify common terms associated with banking and financial institutions.

Which services is a bank likely to offer?

- a. balance and net deposit
- b. savings and checking accounts
- c. advertising and Web searches
- d. time management

Correct answer: b. savings and checking accounts

Objective: Identify services offered by financial institutions.

What is private property?

- a. property that the government owns
- b. property that is free
- c. property that no one can visit
- d. property that you own

Correct answer: d. property that you own

Objective: Define *private property* and its importance in our economy.

What is required on a bank application?

- a. transaction list
- b. full name
- c. checkbook number
- d. health ID number

Correct answers: b. full name

Objective: Recognize the purpose for, and demonstrate how to complete, a bank account application.

Which bank service do you need for money to start a new store?

- a. business loan
- b. savings account
- c. safe deposit box
- d. electronic payment

Correct answer: a. business loan

Objective: Identify services offered by financial institutions.

Which type of institution is at the center of *JA BizTown's* economy?

- a. educational
- b. entrepreneurial
- c. financial
- d. social

Correct answer: c. financial

Objective: Describe financial institutions as the center of *JA BizTown's* economy.

Educator Overview: Earn, Save, and Spend

This Educator Overview for the Earn, Save, and Spend lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- The purpose of money
- Some knowledge of the constitution and other foundational documents (Go to the *JA BizTown* Primer for specific topics.)

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Instruction: Depositing Paychecks	<ul style="list-style-type: none"> • Express the purpose of a paycheck. • State how the U.S. Constitution provides the right to keep private property. 	D2.Civ.4.3-5 D2.Eco.5.3-5	Financial Literacy: Employment and Income <ul style="list-style-type: none"> • Compare sources of personal income and compensation. Financial Literacy: Financial Decision Making <ul style="list-style-type: none"> • Recognize the responsibilities associated with personal financial decisions.
Activity: Endorsing Paychecks and Depositing Checks	<ul style="list-style-type: none"> • Express the purpose of a paycheck. • Demonstrate the ability to endorse a paycheck. • Demonstrate how to complete a deposit and record it in a money tracker. • Recognize the need to make responsible choices regarding your money. 	D2.Civ.4.3-5 D2.Eco.5.3-5	Financial Literacy: Employment and Income <ul style="list-style-type: none"> • Compare sources of personal income and compensation. Financial Literacy: Financial Decision Making <ul style="list-style-type: none"> • Recognize the responsibilities associated with personal financial decisions.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: Saving and Spending Game	<ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account. 	D2.Eco.2.3-5	<p>Financial Literacy: Financial Institutions</p> <ul style="list-style-type: none"> Explain why banks and financial institutions pay people interest when they deposit their money at those institutions. <p>Financial Literacy: Spending and Saving</p> <ul style="list-style-type: none"> Apply consumer skills to spending and saving decisions. <p>Financial Literacy: Banking and Financial Institutions</p> <ul style="list-style-type: none"> Explain why banks and financial institutions pay people interest when they deposit their money at those institutions.
(Optional): Application 1: Transaction Actions	<ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	D2.Eco.5.3-5	<p>Financial Literacy: Spending and Saving</p> <ul style="list-style-type: none"> Develop a system for keeping and using financial records. Apply consumer skills to spending and saving decisions.
(Optional) Application 2: Direct Deposit	<ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	D2.Eco.5.3-5	<p>Financial Literacy: Employment and Income</p> <ul style="list-style-type: none"> Develop a system for keeping and using financial records. Apply consumer skills to spending and saving decisions.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Extension 1: Gordon's Bounced Check	<ul style="list-style-type: none"> Describe the consequences of insufficient funds. Demonstrate how to complete a deposit and record it in a money tracker. 	D2.Eco.2.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Develop a system for keeping and using financial records. Financial Literacy: Financial Decision Making <ul style="list-style-type: none"> Recognize the responsibilities associated with personal financial decisions.
(Optional) Extension 2: Using Deposit Tickets	<ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	D2.Eco.5.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Develop a system for keeping and using financial records. Apply consumer skills to spending and saving decisions.

Assessment Questions

Which action is required when depositing money into an account?

- a. include your account number
- b. list your income
- c. swipe your credit card
- d. sign your deposit ticket

Correct answer: a. include your account number

Objective: Demonstrate how to complete a deposit and record it in a money tracker.

What is the purpose of a paycheck?

- a. to show proof of income
- b. to be sure you have money
- c. to keep track of your withdrawals
- d. to give you money in exchange for work

Correct answer: d. to give you money in exchange for work

Objective: Express the purpose of a paycheck and the right to earn income.

Where do you endorse a paycheck?

- a. on the back
- b. in the memo section
- c. in the money tracker
- d. after "Pay to the Order of"

Correct answer: a. on the back

Objective: Demonstrate the ability to endorse a paycheck.

What happens when you have insufficient funds in your bank account?

- a. required withdrawal
- b. record transaction
- c. high fee
- d. electronic payment

Correct answer: c. high fee

Objective: Describe the consequences of insufficient funds.

What is a responsible action to make with your money?

- a. spend it
- b. track it
- c. give it all away
- d. barter it

Correct answers: b. track it

Objective: Recognize the need to make responsible choices regarding your money.

Which right does the U.S. Constitution protect?

- a. right to keep private property
- b. right to be responsible
- c. right to a bank account
- d. right to endorse your paycheck

Correct answer: a. right to keep private property

Objective: State how the U.S. Constitution provides the right to keep private property.

What does a savings account allow you to do?

- a. use a money tracker
- b. have money on hand for unexpected expenses
- c. get money out of the bank
- d. have more spending money now

Correct answer: b. have money on hand for unexpected expenses

Objective: State the benefit of an interest-earning savings account.

How does your money increase in a savings account?

- a. The bank pays interest because it uses your money for other investments.
- b. Your money grows by sitting in the bank account.
- c. Your money is multiplied by other people's money.
- d. The longer you leave you money in savings account, the more it grows by a government-set rate.

Correct answer: a. The bank pays interest because it uses your money for other investments.

Objective: Explain how money grows in a savings account.

Educator Overview: Banks and Saving

This Educator Overview for the Banks and Saving lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- The purpose of financial institutions
- The function of bank accounts
- How to do basic bank transactions, such as deposit paychecks and record withdrawals

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: Doors of Opportunity	<ul style="list-style-type: none"> • Describe the reasons why someone should save. 	D2.Eco.1.3-5	<p>Financial Literacy: Employment and Income</p> <ul style="list-style-type: none"> • Compare sources of personal income and compensation. <p>Financial Literacy: Financial Decision Making</p> <ul style="list-style-type: none"> • Recognize the responsibilities associated with personal financial decisions.
Instruction: Checking Accounts vs. Savings Accounts and the Rule of Law	<ul style="list-style-type: none"> • Make and record electronic payments. • Recognize how the rule of law and right to own private property allow people to save. 	D2.Eco.1.3-5	<p>Financial Literacy: Spending and Saving</p> <ul style="list-style-type: none"> • Identify different types of basic checking and savings accounts and differentiate the benefits of the account types. • Describe how to use different payment methods. <p>Financial Literacy: Investing</p> <ul style="list-style-type: none"> • Investigate how agencies protect investors and regulate financial markets and products.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: Why Go to the Bank?	<ul style="list-style-type: none"> Identify services offered by financial institutions. 	D2.Eco.5.3-5	Financial Literacy: Banking and Financial Institutions <ul style="list-style-type: none"> Identify types of products and services offered by financial institutions.
(Optional) Application 1: Damian's Shopping Day	<ul style="list-style-type: none"> Make and record electronic payments. 		Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Describe how to use different payment methods.
(Optional) Application 2: Savings Plan, Inquiry-Based Lesson	<ul style="list-style-type: none"> Explain how money grows in a savings account. 	D2.Eco.2.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Apply consumer skills to spending and saving decisions.
(Optional) Extension 1: A Million Dollars or Double the Pennies?	<ul style="list-style-type: none"> Explain how money grows in a savings account. 		Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Explain the functions and characteristics of money.
(Optional) Extension 2: Compound Interest	<ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account. 	D2.Eco.2.3-5	Financial Literacy: Financial Institutions <ul style="list-style-type: none"> Explain why banks and financial institutions pay people interest when they deposit their money at those institutions. Financial Literacy: Banking and Financial Institutions <ul style="list-style-type: none"> Explain why banks and financial institutions pay people interest when they deposit their money at those institutions.

Assessment Questions

Why should you Pay Yourself First (PYF) first when you receive money?

- a. because it is easy
- b. because it helps your savings grow
- c. because it keeps track of your money
- d. because it helps banks make more money

Correct answer: b. because it helps your savings grow

Objective: Describe the reasons why someone should save.

Making an electronic payment is one of several ways to _____.

- a. use a savings account
- b. check your bank balance
- c. get money out of the bank
- d. record a transaction in your money tracker

Correct answer: c. get money out of the bank

Objective: Demonstrate how to make and record electronic payments.

What would tell you how much money is in your bank account?

- a. certificate of deposit
- b. personal check
- c. transaction
- d. balance

Correct answer: d. balance

Objective: Demonstrate how to make and record electronic payments.

Who protects the money in a bank's accounts?

- a. your parents
- b. the government
- c. you
- d. a private security company

Correct answers: b. the government

Objective: Recognize how the rule of law and right to own private property allows people to save.

Educator Overview: Types of Payments

This Educator Overview for the Types of Payments lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- The purpose of financial institutions
- The purpose of bank accounts, including savings and checking accounts

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: Stand Up or Sit Down	<ul style="list-style-type: none"> • Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. 	D2.Eco.1.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> • Describe how to use different payment methods.
Instruction: Comparing Payments	<ul style="list-style-type: none"> • Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. • Explain how money changes hands when a payment occurs. • Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	D2.Civ.8.3-5 D2.Eco.1.3-5 D2.Eco.5.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> • Describe how to use different payment methods. • Analyze the advantages and disadvantages of different payment methods. • Apply consumer skills to spending and saving decisions.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: Pros and Cons Chart	<ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. Demonstrate how to make an electronic payment. 	D2.Civ.8.3-5 D2.Civ.9.3-5 D2.Eco.1.3-5 D2.Eco.5.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Describe how to use different payment methods. Analyze the advantages and disadvantages of different payment methods. Develop a system for keeping and using financial records.
Activity: Card Payment Game	<ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. Explain how money changes hands when a payment occurs. 	D2.Civ.9.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Describe how to use different payment methods. Analyze the advantages and disadvantages of different payment methods.
(Optional) Application 1: Let's Go to the Bank	<ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. 	D2.Eco.5.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Describe how to use different payment methods. Develop a system for keeping and using financial records.
(Optional) Application 2: The Debit Card Transaction	<ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	D2.Eco.5.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Describe how to use different payment methods.
(Optional) Extension 1: Interest in Your Favor	<ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	D2.Eco.10.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Apply consumer skills to spending and saving decisions.
(Optional) Extension 2: Personal Checks	<ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	D2. Eco.5.3-5	Financial Literacy: Spending and Saving <ul style="list-style-type: none"> Develop a system for keeping and using financial records.

Assessment Questions

You need to mail a payment to your credit card company because the online payment site is down. What is the best form of payment?

- a. cash
- b. check
- c. debit card
- d. credit card

Correct answer: b. check

Objective: Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments.

Where does the money come from when you use a debit card to buy groceries?

- a. your certificate of deposit
- b. the credit company
- c. your bank account
- d. the government

Correct answer: c. your bank account

Objective: Explain how money changes hands when a payment occurs.

What do you need to make an electronic payment?

- a. account number and current date
- b. account number and your name
- c. debit card and your phone number
- d. balance and credit

Correct answer: b. account number and your name

Objective: Demonstrate how to make an electronic payment.

Which part of the money tracker do you write in to record the amount when adding money into your bank account?

- a. withdrawal
- b. deposit
- c. balance
- d. description

Correct answer: b. deposit

Objective: Demonstrate use of a money tracker to record a purchase.

Which term describes why people cannot have everything they want because of limited resources?

- a. endorsement
- b. institutions
- c. scarcity
- d. economy

Correct answers: c. scarcity

Objective: Recognize the impact of scarcity and the need to make responsible choices regarding your money.

Educator Overview: Citizenship

This Educator Overview for the Citizenship lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- The importance of property rights
- The rights and responsibilities of managing your money

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Instruction: Introduction to Responsible Citizenship	<ul style="list-style-type: none"> • Identify the rights and responsibilities of citizenship. • Define <i>philanthropy</i>. 	D2.Civ.2.3-5 D2.Civ.4.3-5 D2.Civ.8.3-5	Work and Career Readiness: Collaboration <ul style="list-style-type: none"> • Contribute to group success.
Activity: Responsibility of Taxes	<ul style="list-style-type: none"> • Identify the rights and responsibilities of citizenship. • Identify the role of government in community. • Explain the relationship between taxes and responsible citizenship. 	D2.Civ.2.3-5 D2.Civ.4.3-5	Work and Career Readiness: Collaboration <ul style="list-style-type: none"> • Contribute to group success. Financial Literacy: Philanthropy <ul style="list-style-type: none"> • Demonstrate awareness of the importance of philanthropy to a society.
Activity: JA BizTown Citizen Contract	<ul style="list-style-type: none"> • Identify the rights and responsibilities of citizenship. 	D2.Civ.2.3-5 D2.Civ.4.3-5 D2.Civ.8.3-5	Work and Career Readiness: Self-Direction <ul style="list-style-type: none"> • Abide by a set of ethical principles. Work and Career Readiness: Collaboration <ul style="list-style-type: none"> • Contribute to group success.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Application 1: Benjamin Franklin's List of Virtues	<ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	D2.Civ.4.3-5	Work and Career Readiness: Collaboration <ul style="list-style-type: none"> Contribute to group success. Interpersonal Skills Self-Direction
(Optional) Application 2: I Am a Citizen – Circles of Citizenship	<ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define <i>philanthropy</i>. 	D2.Civ.4.3-5 D2.Civ.7.3-5	Work and Career Readiness: Self-Direction <ul style="list-style-type: none"> Abide by a set of ethical principles. Financial Literacy: Philanthropy <ul style="list-style-type: none"> Demonstrate awareness of the importance of philanthropy to a society.
(Optional) Extension 1: My Impact Challenge	<ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	D2.Civ.4.3-5	Work and Career Readiness: Creativity <ul style="list-style-type: none"> Effectively develop, implement, and communicate new ideas to others. Work and Career Readiness: Problem Solving <ul style="list-style-type: none"> Develop creative approach(es) to a problem or issue.
(Optional) Extension 2: iCivics Game	<ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	D2.Civ.2.3-5	Work and Career Readiness: Critical and Analytical Thinking <ul style="list-style-type: none"> Extrapolate from given information and predict or suggest.

Digging Deeper

The *JA BizTown* curriculum refers to all student participants as citizens as a way to increase their engagement in the learning experience and to model the importance of citizenship. If your school district or area has a large population of non-citizen students, you may need to answer some questions or concerns that the students have about their family and its relationship to citizenship.

Remind the students that:

- All people have natural rights, no matter what their citizenship status.
- “We the people” means all the people living in this nation, not just those who have citizenship status. All humans have the right to life, liberty, and the pursuit of happiness.
- There are advantages to citizenship, including having voting privileges, serving on a jury, obtaining a U.S. passport, and remaining and living in the United States. All citizens have the right to vote, but not all citizens register to vote or use their vote.
- Anyone born in the United States is a U.S. citizen. They may have parents or other family members living here that are not citizens.
- Persons not born in the United States who want to become citizens must meet certain qualifications and go through a 10-step process to become a naturalized citizen. That just means that they were not born here but decided to become a U.S. citizen.

Assessment Questions

What does philanthropy mean?

- a. the effort to increase the well-being of others through charitable giving
- b. the effort to provide health care by the government
- c. the ability to sell goods and services at a discount
- d. the requirement to pay taxes as a citizen

Correct answer: a. the effort to increase the well-being of others through charitable giving

Objective: Define *philanthropy*.

What is a responsibility of U.S. citizens?

- a. being an informed voter
- b. giving money to charity
- c. participating in group activities
- d. sharing personal information

Correct answer: a. being an informed voter

Objective: Identify the rights and responsibilities of citizenship.

What is required of responsible citizens?

- a. to volunteer at a community event
- b. to donate to charity
- c. to pay taxes
- d. to sign a contract

Correct answer: c. to pay taxes

Objective: Explain the relationship between taxes and responsible citizenship.

Why are taxes required instead of voluntary?

- a. Not everyone was willing to pay their part.
- b. Tax money is spent on private goods.
- c. Taxes can be automatically taken out of your paycheck.
- d. It was determined to be illegal to have voluntary payments.

Correct answers: a. Not everyone was willing to pay their part.

Objective: Identify the role of government in community.

Educator Overview: Circular Flow of an Economy

This Educator Overview for the Circular Flow of an Economy lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- The purpose of money

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: Products	<ul style="list-style-type: none"> • Identify and distinguish among goods, services, and resources (human, natural, and capital). 	D2.Eco.3.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Explain the nature of business in the economy.
Instruction: Introduction to Economy	<ul style="list-style-type: none"> • Identify and distinguish among goods, services, and resources (human, natural, and capital). • Describe how government impacts the circular flow. • Explain why government involvement in the economy is sometimes necessary. 	D2.Eco.3.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Explain the impact of government on the economy. • Explain the nature of business in the economy.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: Lemonade Stand Game	<ul style="list-style-type: none"> Describe how government impacts the circular flow. Demonstrate the circular flow of an economy. 	D2.Civ.4.3-5 D2.Eco.5.3-5 D2.Eco.3.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Explain the impact of government on the economy. Explain the nature of business in the economy. Entrepreneurship: Opportunity Identification <ul style="list-style-type: none"> Recognize market and societal trends that can lead to entrepreneurial opportunities.
Wrap-Up	<ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	D2.Eco.3.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Explain the nature of business in the economy.
(Optional) Application 1: Circular Flow Game	<ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	D2.Eco.3.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Explain the impact of government on the economy.
(Optional) Application 2: My Business	<ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	D2.Eco.3.3-5 D2.Eco.4.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Explain the nature of business in the economy. Entrepreneurship: Opportunity Identification <ul style="list-style-type: none"> Recognize market and societal trends that can lead to entrepreneurial opportunities. Generate viable ideas for products or services and solutions for potential venture creation.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Extension 1: The Fishpond Problem	<ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	D2.Eco.1.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Explain the impact of government on the economy.
(Optional) Extension 2: Government Steps In	<ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	D2.Civ.13.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Explain the impact of government on the economy.

Assessment Questions

What is flowing through the circular flow of an economy diagram?

- a. customers
- b. entrepreneurs
- c. regulations
- d. money

Correct answer: d. money

Objective: Demonstrate understanding of the circular flow of an economy.

Which part of the circular flow of an economy are you a part of when you buy fries at a food truck?

- a. citizens providing resources
- b. citizens paying businesses
- c. businesses paying citizens
- d. businesses producing products

Correct answer: b. citizens paying businesses

Objective: Demonstrate understanding of the circular flow of an economy.

Which option fits with the “businesses producing products” part of the circular flow of an economy?

- a. A restaurant gives paychecks to employees.
- b. Citizens buy vegetables at a store.
- c. A factory delivers furniture to a store for sale.
- d. Citizens work at a bank.

Correct answer: c. A factory delivers furniture to a store for sale.

Objective: Demonstrate understanding of the circular flow of an economy.

Natural resources are ones that _____.

- a. do not have to be paid for because they come from nature
- b. are made by people to produce a good
- c. are found in nature and are used to make goods or provide services
- d. people make and use

Correct answer: c. are found in nature and are used to make goods or provide services

Objective: Identify and distinguish among goods, services, and resources (human, natural, and capital).

Which specific act can a government do to directly affect a change in the circular flow of the economy?

- a. approve the previous meeting’s agenda
- b. require businesses to pay for a license
- c. encourage people to buy and sell products and provide services to move money in an economy
- d. honor community leaders

Correct answer: b. require businesses to pay for a license

Objective: Describe how government impacts the circular flow.

Educator Overview: Free Enterprise

This Educator Overview for the Free Enterprise lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- The purpose of money
- The meaning of goods and services

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: What to Produce	<ul style="list-style-type: none"> • Identify the function of businesses in producing goods and services. • Identify the three basic economic questions (what, how, and for whom to produce). 	D2.Eco.4.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Explain the nature of business in the economy.
Activity: Becoming Producers	<ul style="list-style-type: none"> • Identify the function of businesses in producing goods and services. • Identify the three basic economic questions (what, how, and for whom to produce). • Define <i>scarcity</i>, and explain ways to resolve scarcity. • Compare free enterprise with other types of economies. 	D2.Eco.4.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Explain the nature of business in the economy.
(Optional) Application 1: What Are Economic Freedoms?	<ul style="list-style-type: none"> • Compare free enterprise with other types of economies. 	D2.Civ.5.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Describe economic systems.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Application 2: Economic Freedoms Poster	<ul style="list-style-type: none"> Compare free enterprise with other types of economies. 	D2.Civ.5.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Describe economic systems.
(Optional) Extension 1: Family Resources	<ul style="list-style-type: none"> Define <i>scarcity</i>, and explain ways to resolve scarcity. 	D2.Eco.1.3-5	Financial Literacy: Financial Decision Making <ul style="list-style-type: none"> Recognize the responsibilities associated with personal financial decisions.
(Optional) Extension 2: Economic Systems	<ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies 	D2.Civ.5.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Describe economic systems.

Assessment Questions

What is a role of business in the economy?

- a. approve a new government policy
- b. buy products for personal use
- c. produce goods and services
- d. provide labor to build products

Correct answer: c. produce goods and services

Objective: Identify the function of businesses in producing goods and services.

Free enterprise is different from a command economy because _____.

- a. businesses are given the prices to set
- b. businesses set the price based on consumers' decisions
- c. businesses are free from any laws
- d. it doesn't cost anything

Correct answer: b. businesses set the price based on consumers' decisions

Objective: Compare free enterprise with other types of economies.

What are the three basic economic questions?

- a. when to produce, where to produce, who to produce for
- b. what to produce, how to produce, who to produce for
- c. how much to produce, how much to charge, how to make it
- d. who will buy, how much to charge, what resources are needed

Correct answer: b. what to produce, how to produce, who to produce for

Objective: Identify the three basic economic questions (what, how, and for whom to produce)

One option to solving the challenge of scarcity in a free market economy is _____.

- a. have people make better choices
- b. make the government provide for everyone's needs
- c. decrease the amount of resources
- d. encourage philanthropy among citizens

Correct answer: d. encourage philanthropy among citizens

Objective: Define *scarcity*, and explain ways to resolve scarcity.

Educator Overview: Where Does Your Money Go?

This Educator Overview for the Where Does Your Money Go? lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- The purpose of money
- The foundations of government

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: Pick a Peck of Pencils	<ul style="list-style-type: none"> • Differentiate between public goods and services and private goods and services. 	D2.Eco.12.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Explain the impact of government on the economy.
Activity: Government in an Economy	<ul style="list-style-type: none"> • Explain why people pay taxes. • Identify or explain why philanthropy is important in a community. 	D2.Eco.12.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Explain the impact of government on the economy.
Activity: Public Goods	<ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. 	NCSS III.g; VII.c D2.Civics.4.3-5 D2.Eco.12.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Explain the impact of government on the economy.
Activity: Paying Taxes	<ul style="list-style-type: none"> • Explain why people pay taxes. • Define <i>gross pay</i> and <i>net pay</i>. • Calculate tax by multiplying with decimals. 	D2.Civ.2.3-5 D2.Civ.7.3-5 D2.Eco.12.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Explain the impact of government on the economy. Employment and Income <ul style="list-style-type: none"> • Analyze factors that affect net income, such as employee benefits and taxes.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Application 1: Comparing Goods and Services	<ul style="list-style-type: none"> Explain why people pay taxes. Differentiate between public goods and services and private goods and services. 	D2.Eco.12.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Explain the impact of government on the economy.
(Optional) Application 2: Calculating Sales Tax	<ul style="list-style-type: none"> Explain why people pay taxes. Calculate tax by multiplying with decimals. 	D2.Eco.12.3-5	Financial Literacy: Employment and Income <ul style="list-style-type: none"> Analyze factors that affect net income, such as employee benefits and taxes.
(Optional) Extension 1: Philanthropy	<ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	D2.Civ.6.3-5	Financial Literacy: Philanthropy <ul style="list-style-type: none"> Recognize notable philanthropists, social entrepreneurs, and their projects.
(Optional) Extension 2: Be a Philanthropist	<ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	D2.Civ.2.3-5 D2.Civ.6.3-5	Financial Literacy: Philanthropy <ul style="list-style-type: none"> Identify philanthropic causes that are personally meaningful. Evaluate how philanthropy fits within your personal financial plan.

Digging Deeper

Bring in store and restaurant receipts that show sales tax, and have students make note of how much tax is charged. Be sure to remove any personally identifying information from the receipts such as frequent shopper numbers. Talk about the sales tax in your state and county. Make note of any ballot measures that propose to increase sales tax to pay for specific purposes. For example, in California there is a 6 percent sales tax on all goods, but in the county of Sonoma, where there is a lot of tourism for wineries, there is a 9.25 percent sales tax, of which 0.25 percent benefits tourism business improvement areas. In 2020 a measure on the ballot proposed an additional 0.05 percent sales tax to provide disaster relief funds and fire service upgrades, which, if passed, would have brought the sales tax total in that county to 9.3 percent. Have students research local tax increases and what the taxes support.

Assessment Questions

Why do people pay taxes?

- a. to pay the government for private goods
- b. to be gifted to business owners
- c. to be deducted by banks
- d. to pay for the things government provides to people

Correct answer: d. to pay for the things government provides to people

Objective: Explain why people pay taxes.

Select the **true** statement.

- a. Gross pay is how much money you have after taxes are taken out.
- b. Net pay is the amount of money you receive in your paycheck.
- c. Gross pay is divided by the tax percentage to equal net pay.
- d. Net pay is multiplied by gross pay to find your tax amount.

Correct answer: b. Net pay is the amount of money you receive in your paycheck.

Objective: Define *gross pay* and *net pay*.

If your income for one week is \$200 and your tax rate is 5 percent, what is your net pay?

$$200 - (0.05 \times 200) = \underline{\hspace{2cm}}$$

- a. \$205
- b. \$195
- c. \$190
- d. \$100

Correct answer: c. \$190

Objective: Calculate tax by multiplying with decimals.

Which option is a private good or service?

- a. fire station
- b. school
- c. government office
- d. grocery store

Correct answer: d. grocery store

Objective: Differentiate between public goods and services and private goods and services.

One example of philanthropy is _____.

- a. doing volunteer work
- b. playing with friends
- c. paying your bills
- d. shopping for family

Correct answer: a. doing volunteer work

Objective: State examples of philanthropy.

Educator Overview: Interests and Skills

This Educator Overview for the Interests and Skills lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- The purpose of money
- Skills and interests
- Some knowledge of the U.S. Constitution and other foundational documents

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: Skills and Interests	<ul style="list-style-type: none"> • Identify their interests and skills. 	D2.Eco.4.3-5	Work and Career Readiness: Career Development <ul style="list-style-type: none"> • Assess personal skills, abilities, aptitudes, strengths, and weaknesses as they relate to career exploration and development.
Instruction: Skills and Interests Survey	<ul style="list-style-type: none"> • Identify their interests and skills. • Explain the relevance of interests and skills to career exploration and planning. • Distinguish the differences among the four primary career types: people, ideas, data, and things. 	D2.Eco.4.3-5	Work and Career Readiness: Career Development <ul style="list-style-type: none"> • Assess personal skills, abilities, aptitudes, strengths, and weaknesses as they relate to career exploration and development.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: STEM Career Match	<ul style="list-style-type: none"> Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers into different types. 	D2.Eco.6.3-5	Work and Career Readiness: Self-Direction <ul style="list-style-type: none"> Set and meet goals that are relevant and time-bound. Interpersonal Skills <ul style="list-style-type: none"> Accurately perceive the needs of others and develop symbiotic and reciprocal relationships.
Activity: Job Application	<ul style="list-style-type: none"> Distinguish the differences among the four primary career types: people, ideas, data, and things. 		Work and Career Readiness: Career Development <ul style="list-style-type: none"> Assess personal skills, abilities, aptitudes, strengths, and weaknesses as they relate to career exploration and development.
(Optional) Application 1: My Career Interests	<ul style="list-style-type: none"> Categorize STEM careers into different types. Distinguish the differences among the four primary career types: people, ideas, data, and things. 	D2.Eco.4.3-5	Work and Career Readiness: Career Development <ul style="list-style-type: none"> Assess personal skills, abilities, aptitudes, strengths, and weaknesses as they relate to career exploration and development.
(Optional) Application 2: Education Pays Off	<ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	D2.Eco.6.3-5	Work and Career Readiness: Career Development <ul style="list-style-type: none"> Integrate changing employment trends, societal needs, and economic conditions into career plans.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Extension 1: Writing a Resume	<ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	D2.Civ.6.3-5	Work and Career Readiness: Career Development <ul style="list-style-type: none"> Assess personal skills, abilities, aptitudes, strengths, and weaknesses as they relate to career exploration and development.
(Optional) Extension 2: Career STEM Lesson	<ul style="list-style-type: none"> Categorize STEM careers into different types. 	D2.Civ.10.3-5	Work and Career Readiness: Collaboration <ul style="list-style-type: none"> Contribute to group success. Work well with others.

Assessment Questions

Which document would include your interests and skills?

- a. job application
- b. resume
- c. essay
- d. survey

Correct answer: b. resume

Objective: Identify their interests and skills.

Read the scenario and select the correct answer to the question.

A young man wants to be a famous actor after he graduates high school. He tells his school counselor but does not sign up for any drama classes or learn what actors do on a daily basis.

What should this young man do if he wants to reach his goal?

- a. make a financial plan
- b. follow his counselor's advice
- c. do what his parents want him to do
- d. research what it takes to be a successful actor

Correct answer: d. research what it takes to be a successful actor

Objective: Explain the relevance of interests and skills to career exploration and planning.

Which phrase describes the data career type?

- a. helping others
- b. thinking about concepts
- c. working with objects
- d. analyzing information

Correct answer: d. analyzing information

Objective: Distinguish the differences among the four primary career types: people, ideas, data, and things.

Which option is a science career?

- a. restaurant owner
- b. tax attorney
- c. biologist
- d. art teacher

Correct answer: c. biologist

Objective: Categorize STEM careers into different types.

Educator Overview: Job Skills and Behaviors

This Educator Overview for the Job Skills and Behaviors lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- Skills and interests

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: Two Experiences	<ul style="list-style-type: none"> • Contribute to group success by demonstrating appropriate workplace behaviors. 	D2.Civ.6.3-5	Work and Career Readiness: Engaging Communication <ul style="list-style-type: none"> • Use active listening to build trust and rapport, communicate understanding, and gather information.
Instruction: Workplace Behaviors	<ul style="list-style-type: none"> • Contribute to group success by demonstrating appropriate workplace behaviors. • Define <i>resume</i>, <i>job interview</i>, and <i>applicant</i>. 	D2.Civ.6.3-5	Work and Career Readiness: Engaging Communication <ul style="list-style-type: none"> • Use active listening to build trust and rapport, communicate understanding, and gather information.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: Speed Interviews	<ul style="list-style-type: none"> • Model appropriate business greetings. • Demonstrate proper interview skills. • Define <i>resume</i>, <i>job interview</i>, and <i>applicant</i>. 		<p>Work and Career Readiness:</p> <p>Self-Direction</p> <ul style="list-style-type: none"> • Set and meet goals that are relevant and time-bound. <p>Engaging Communication</p> <ul style="list-style-type: none"> • Use active listening to build trust and rapport, communicate understanding, and gather information. <p>Career Development</p> <ul style="list-style-type: none"> • Assess personal skills, abilities, aptitudes, strengths, and weaknesses as they relate to career exploration and development.
Activity: Appropriate Workplace Behaviors	<ul style="list-style-type: none"> • Model appropriate business greetings. • Contribute to group success by demonstrating appropriate workplace behaviors. • Distinguish the difference between technical and soft skills. 	D2.Civ.6.3-5	<p>Work and Career Readiness:</p> <p>Engaging Communication</p> <ul style="list-style-type: none"> • Use active listening to build trust and rapport, communicate understanding, and gather information.
(Optional) Application 1: Job Interviews	<ul style="list-style-type: none"> • Model appropriate business greetings. • Contribute to group success by demonstrating appropriate workplace behaviors. • Demonstrate proper interview skills. • Define <i>resume</i>, <i>job interview</i>, and <i>applicant</i>. 		<p>Work and Career Readiness:</p> <p>Career Development</p> <ul style="list-style-type: none"> • Assess personal skills, abilities, aptitudes, strengths, and weaknesses as they relate to career exploration and development.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Application 2: Customer Service	<ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	D2.Civ.6.3-5	Work and Career Readiness: Interpersonal Skills <ul style="list-style-type: none"> Interact easily with diverse groups of people.
(Optional) Extension 1: Teamwork: Build a Robot	<ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	D2.Civ.6.3-5	Work and Career Readiness: Collaboration <ul style="list-style-type: none"> Contribute to group success. Work well with others.
(Optional) Extension 2: Soft Skills	<ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	D2.Civ.6.3-5	Work and Career Readiness: Career Development <ul style="list-style-type: none"> Relate the importance of workplace expectations and conditions to career development.

Assessment Questions

A written summary of a person's school and work experience is called a(n) _____.

- a. assessment
- b. resume
- c. summary
- d. outline

Correct answer: b. resume

Objective: Define *resume*, *job interview*, and *applicant*.

A person who requests or seeks something, such as a job, is called a(n) _____.

- a. applicant
- b. interviewer
- c. explorer
- d. coordinator

Correct answer: a. applicant

Objective: Define *resume*, *job interview*, and *applicant*.

What should you do when you greet a new person at work?

- a. stare at them
- b. shout "Hello"
- c. stay seated at your desk
- d. introduce yourself

Correct answer: d. introduce yourself

Objective: Model appropriate business greetings.

Which behavior is appropriate during a job interview?

- a. answer questions with details
- b. show up within 15 minutes of interview time
- c. share your Internet connection problems
- d. check your text messages

Correct answer: a. answer questions with details

Objective: Demonstrate proper interview skills.

Which behavior is important in all workplaces?

- a. wearing uniforms
- b. using coding skills
- c. attending early morning meetings
- d. demonstrating teamwork

Correct answer: d. demonstrating teamwork

Objective: Contribute to group success by demonstrating appropriate workplace behaviors.

Educator Overview: Elections, Yesterday and Today

This Educator Overview for the Elections, Yesterday and Today lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- What is a government?
- What it means to have a representative stand in your place

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: Voting for a Change	<ul style="list-style-type: none"> • Describe how groups make changes. 	D2.Civ.2.3-5 D2.Civ.7.3-5 D2.Civ.11.3-5	Work and Career Readiness: Creativity <ul style="list-style-type: none"> • Effectively develop, implement, and communicate new ideas to others. • Understand real-world limitations on adoption of new ideas and methods. Decision Making <ul style="list-style-type: none"> • Identify available options; consider implications and weigh alternatives (pros and cons) of each option.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Instruction: Forms of Government	<ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. 	D2.Civ.1.3-5 D2.Civ.4.3-5 D2.Civ.5.3-5 D2.Civ.13.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Explain the impact of government on the economy. Work and Career Readiness Critical and Analytical Thinking <ul style="list-style-type: none"> Use higher order thinking skills, for example, analyze, explain, evaluate, interpret. Summarize information and infer causes and effects.
Activity: Running an Election	<ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Identify the steps of the election process. Explain the importance of being an informed voter. 	D2.Civ.2.3-5	Work and Career Readiness: Collaboration <ul style="list-style-type: none"> Work well with others. Demonstrate leadership when required. Decision Making <ul style="list-style-type: none"> Effectively develop, implement, and communicate new ideas to others. Understand real-world limitations on adoption of new ideas and methods.
(Optional) Application 1: Who Gets My Vote?	<ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. 	D2.Civ.2.3-5	Work and Career Readiness: Critical and Analytical Thinking <ul style="list-style-type: none"> Use higher order thinking skills, for example, analyze, explain, evaluate, interpret.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Application 2: Do You Have an Issue?	<ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	D2.Civ.2.3-5	Work and Career Readiness: Engaging Communication <ul style="list-style-type: none"> Use standard convention of written and spoken English (including grammar, usage, and mechanics).
(Optional) Extension 1: Voting Rights Timeline	<ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	D2.Civ.3.3-5 D2.Civ.12.3-5 D2.Civ.14.3-5	Work and Career Readiness: Critical and Analytical Thinking <ul style="list-style-type: none"> Summarize information and infer causes and effects.
(Optional) Extension 2: JA My Way	<ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Describe how groups make changes. 		Work and Career Readiness: Career Development <ul style="list-style-type: none"> Assess personal skills, abilities, aptitudes, strengths, and weaknesses as they relate to career exploration and development.

Final Visit Preparations

Refer to the Teacher On-Site Visit Preparation Checklist found behind the Visit Information tab.

Be sure to remind students about the various opportunities they will have to demonstrate good citizen behavior during their visit to *JA BizTown*. Students will receive reminders about voting, personal philanthropy, and other functions at *JA BizTown*.

Students must know their account numbers. They should prepare their first deposit ticket prior to their arrival at *JA BizTown*.

Assessment Questions

Read the scenario and then answer the question.

A new policy in a community is proposed to start a curfew at 9:00 p.m. for all young people under 16 years old. Josie wants to get her friends together and tell the Town Council that they think the policy is a bad idea.

What kind of meeting could Josie and her friends attend where the policy will be discussed?

- a. private
- b. public hearing
- c. school committee
- d. utility

Correct answer: b. public hearing

Objective: Describe how groups make changes.

For citizens to participate in an election, what is the first step they need to take?

- a. register to vote
- b. learn about the candidates
- c. go to the polls
- d. attend a debate

Correct answer: a. register to vote

Objective: Identify the steps of the election process.

What is necessary for a representative democracy?

- a. appointments
- b. arguments
- c. elections
- d. amendments

Correct answer: c. elections

Objective: Describe the importance of elections in a representative democracy.

Which two forms of government do **not** usually allow their citizens to vote?

- a. monarchy, anarchy
- b. dictatorship, democracy
- c. representative democracy, democracy
- d. monarchy, dictatorship

Correct answer: d. monarchy, dictatorship

Objective: Describe how groups make changes.

It is important to be an informed voter because _____.

- a. you are choosing representatives to run the country
- b. voting is voluntary
- c. your teacher thinks it is important
- d. not all countries allow their citizens to vote

Correct answer: a. you are choosing representatives to run the country

Objective: Explain the importance of being an informed voter.

Educator Overview: Business Costs

This Educator Overview for the Business Costs lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- Addition and subtraction of decimals
- Ranking items from highest to lowest in importance

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: My Favorite Store	<ul style="list-style-type: none"> • Use descriptive language to describe what makes a quality business. 	D2.Civ.6.3-5	Work and Career Readiness: Critical and Analytical Thinking <ul style="list-style-type: none"> • Use higher order thinking skills—for example, analyze, explain, evaluate, and interpret.
Instruction: Quality Businesses	<ul style="list-style-type: none"> • Use descriptive language to describe what makes a quality business. 	D2.Civ.6.3-5	Work and Career Readiness: Critical and Analytical Thinking <ul style="list-style-type: none"> • Use higher order thinking skills—for example, analyze, explain, evaluate, and interpret. Collaboration <ul style="list-style-type: none"> • Contribute to group success. • Identify goal/direction of group and measures output by: more, better, higher, increased factor.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: Calculating Business Costs	<ul style="list-style-type: none"> Calculate business expenses. Describe costs associated with operating a business. 	D2.Eco.3-5	Entrepreneurship: Financial Management <ul style="list-style-type: none"> Use entrepreneurial financial concepts and tools to establish financial goals and make business decisions. Establish, maintain, and analyze appropriate accounting records to analyze profitability and make strategic decisions.
(Optional) Application 1: Business Budget	<ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 		Entrepreneurship: Financial Management <ul style="list-style-type: none"> Establish, maintain, and analyze appropriate accounting records to analyze profitability and make strategic decisions.
(Optional) Application 2: Quality Task Committee	<ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	D2.Civ.6.3-5	Work and Career Readiness: Critical and Analytical Thinking <ul style="list-style-type: none"> Use higher order thinking skills—for example, analyze, explain, evaluate, and interpret. Interpersonal Skills <ul style="list-style-type: none"> Interact easily with diverse groups of people.
(Optional) Extension 1: Personal Budget	<ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 		Work and Career Readiness: Decision Making <ul style="list-style-type: none"> Identify available options; consider implications and weigh alternatives (pros and cons) of each option.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Extension 2: BizBriefs	<ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 		Work and Career Readiness: Interpersonal Skills <ul style="list-style-type: none"> Interact easily with diverse groups of people.

Assessment Questions

To find the operating expenses of a business, what do you need to do?

- a. add all operating expenses
- b. subtract taxes owed
- c. multiply salaries by 2
- d. add sample costs

Correct answer: a. add all operating expenses

Objective: Describe costs associated with operating a business.

Why is a salary considered an operating cost?

- a. because the business owner has to pay themselves first
- b. because you can't run the business without paying employees
- c. because it is required by the U.S. Constitution
- d. because it is a fixed cost

Correct answer: b. because you can't run the business without paying employees

Objective: Describe costs associated with operating a business.

Calculate the supply expense for the following:

10 pitchers, \$4.00 each

12 packs of lemonade powder, \$0.50 each

- a. \$406.00
- b. \$140.00
- c. \$100.00
- d. \$46.00

Correct answer: d. \$46.00

Objective: Calculate business expenses.

Two characteristics of a quality business are good customer service and _____.

- a. letting problems go
- b. staying the same
- c. successful sales
- d. independence

Correct answer: c. successful sales

Objective: Use descriptive language to describe what makes a quality business.

Educator Overview: Setting Prices

This Educator Overview for the Setting Prices lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- Community and Economy Unit: The circular flow of economic activity
- Business Management Unit: The costs of running a business

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: The Price Is Right	<ul style="list-style-type: none"> • Describe factors that affect selling price. 	D1.1.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Analyze cost/profit relationships in finance.
Instruction: Price, Profit, and Revenue	<ul style="list-style-type: none"> • Define <i>selling price</i>, <i>revenue</i>, <i>profit</i>, and <i>inventory</i>. • Describe factors that affect selling price. • Explain the relationship between revenue, costs, and profit. 	D2.Eco.7.3-5 D2.Eco.8.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Analyze cost/profit relationships in finance. Work and Career Readiness: Engaging Communication <ul style="list-style-type: none"> • Use active listening to build trust and rapport, communicate understanding, and gather information.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: Price Setting – JA Lemonade Stand Level 2	<ul style="list-style-type: none"> Define <i>selling price</i>, <i>revenue</i>, <i>profit</i>, and <i>inventory</i>. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	D2.Eco.7.3-5 D2.Eco.8.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Analyze cost/profit relationships in finance. Work and Career Readiness: Engaging Communication <ul style="list-style-type: none"> Use basic computer skills to operate in a business environment.
(Optional) Application 1: The Right Price	<ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	D2.Eco.7.3-5 D2.Eco.8.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Analyze cost/profit relationships in finance. Work and Career Readiness: Collaboration <ul style="list-style-type: none"> Contribute to group success. Demonstrate flexibility, adaptability, and accountability.
(Optional) Application 2: Business Costs and Profit	<ul style="list-style-type: none"> Define <i>selling price</i>, <i>revenue</i>, <i>profit</i>, and <i>inventory</i>. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	D2.Eco.7.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> Analyze cost/profit relationships in finance.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Extension 1: History of Product Pricing	<ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	D2.Eco.7.3-5.	Financial Literacy: The Economy <ul style="list-style-type: none"> Analyze cost/profit relationships in finance. Work and Career Readiness: Engaging Communication <ul style="list-style-type: none"> Use basic computer skills to operate in a business environment. Use appropriate structure for clear and effective written communication.
(Optional) Extension 2: Friendly Letter	<ul style="list-style-type: none"> Create a friendly letter using a template. 		Work and Career Readiness: Engaging Communication <ul style="list-style-type: none"> Use basic computer skills to operate in a business environment. Use appropriate structure for clear and effective written communication.

Assessment Questions

What is the best definition for revenue?

- a. the amount of money earned from sales
- b. the money a buyer pays for a product or service
- c. the goods that a business has in stock to sell
- d. the money left over after paying business costs

Correct answer: a. the amount of money earned from sales

Objective: Define selling *price*, *revenue*, *profit*, and *inventory*.

What is the best definition for inventory?

- a. the amount of money earned from sales
- b. the money a buyer pays for a product or service
- c. the goods that a business has in stock to sell
- d. the money left over after paying business cost

Correct answer: c. the goods that a business has in stock to sell

Objective: Define *selling price, revenue, profit, and inventory*.

Which factor or factors affects the selling price of a product?

- a. the amount of inventory you have
- b. the cost of operating your business
- c. consumer demand
- d. the amount of inventory you have, the cost of operating your business, and consumer demand

Correct answer: d. the amount of inventory you have, the cost of operating your business, and consumer demand

Objective: Describe factors that affect selling price.

Which statement correctly describes the relationship between revenue, costs, and profit?

- a. As revenue increases, costs increase.
- b. As production costs increase, revenues increase.
- c. As production costs increase, profits decrease.
- d. None of these phrases correctly describes the relationship.

Correct answer: c. As production costs increase, profits decrease.

Objective: Explain the relationship between revenue, costs, and profit.

What is one way to determine selling price of a product?

- a. multiply items in inventory by cost of production
- b. decide how much you want to make
- c. determine the average cost of the item and add a little
- d. calculate the cost per item and increase the price if the item is in high demand

Correct answer: d. calculate the cost per item and increase the price if the item is in high demand

Objective: Describe factors that affect selling price.

A business has too many fuzzy beanies in its inventory, and the weather is changing. What is the most direct way for the business to reduce its inventory and cover the cost of the beanies?

- a. raise the price of other items
- b. lower the cost of production
- c. lower the price of the beanies
- d. increase revenue

Correct answer: c. lower the price of the beanies

Objective: Explain the relationship between revenue, costs, and profit.

Educator Overview: Visit Preparation

This Educator Overview for the Visit Preparation lesson provides ways to dig deeper into the *JA BizTown* program, explores the lesson alignment to educational standards, and provides a comprehensive list of assessment items.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- Financial Literacy Unit: Financial services and types of payments
- Community and Economy Unit: Circular flow of an economy and free enterprise
- Work and Career Readiness Unit: Job skills and behaviors

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: Ads Are Everywhere	<ul style="list-style-type: none"> • Define <i>advertising</i>. 	D2.Civ.2.3-5	Entrepreneurship: Market and Sales <ul style="list-style-type: none"> • Create promotional activities for a given product.
Instruction: Advertising	<ul style="list-style-type: none"> • Define <i>advertising</i>. • Describe characteristics of effective advertising. 	D2.Civ.2.3-5	Entrepreneurship: Market and Sales <ul style="list-style-type: none"> • Create promotional activities for a given product. Work and Career Readiness: Critical and Analytical Thinking <ul style="list-style-type: none"> • Use higher order thinking skills, for example, analyze, explain, evaluate, interpret.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Activity: Advertising	<ul style="list-style-type: none"> Describe characteristics of effective advertising. Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. 	D2.Civ.2.3-5 D2.Civ.9.3-5 D2.Eco.2.3-5 D2.Eco.7.3-5	<p>Entrepreneurship: Market and Sales</p> <ul style="list-style-type: none"> Create promotional activities for a given product. <p>Adaptability and Resourcefulness</p> <ul style="list-style-type: none"> Generate innovative ideas in complex areas. <p>Work and Career Readiness: Collaboration</p> <ul style="list-style-type: none"> Work well with others. Demonstrate leadership when required.
Activity: Preparing for the Visit	<ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. Manage their personal finances and time. 	D2.Civ.9.3-5	<p>Work and Career Readiness: Self-Direction</p> <ul style="list-style-type: none"> Plan for the long and short term and manage time to task. <p>Collaboration</p> <ul style="list-style-type: none"> Contribute to group success. Work well with others. Demonstrate leadership when required. <p>Financial Literacy: Employment and Income</p> <ul style="list-style-type: none"> Analyze factors that affect net income, such as employee benefits and taxes.
(Optional) Application 1: Business Ethics	<ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	D2.Civ.7.3-5	<p>Work and Career Readiness: Critical and Analytical Thinking</p> <ul style="list-style-type: none"> Use higher order thinking skills, for example, analyze, explain, evaluate, interpret. <p>Self-Direction</p> <ul style="list-style-type: none"> Abide by a set of ethical principles.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Application 2: Slogans, Logos, and Jingles	<ul style="list-style-type: none"> Describe characteristics of effective advertising. 	D2.Eco.2.3-5	<p>Entrepreneurship: Market and Sales</p> <ul style="list-style-type: none"> Create promotional activities for a given product. <p>Work and Career Readiness: Engaging Communication</p> <ul style="list-style-type: none"> Use standard convention of written and spoken English (including grammar, usage, and mechanics). <p>Creativity</p> <ul style="list-style-type: none"> Use a wide range of ideation techniques, such as brainstorming.
(Optional) Extension 1: Identity Theft	<ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. 	D2.4.3-5	<p>Work and Career Readiness: Critical and Analytical Thinking</p> <ul style="list-style-type: none"> Think strategically, using reason and logic. <p>Creativity</p> <ul style="list-style-type: none"> Effectively develop, implement, and communicate new ideas to others.
(Optional) Extension 2: Letters to the Editor	<ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. 	D2.Civ.2.3-5	<p>Work and Career Readiness: Engaging Communication</p> <ul style="list-style-type: none"> Use standard convention of written and spoken English (including grammar, usage, and mechanics).

Assessment Questions

Advertising is a way of persuading people to want your _____.

- a. employees
- b. workplace
- c. goods and services
- d. revenue

Correct answer: c. goods and services

Objective: Define *advertising*.

What is a characteristic of effective advertising?

- a. grabs your attention
- b. scares you into buying
- c. overpromises on results
- d. recommends alternate producers

Correct answer: a. grabs your attention

Objective: Describe characteristics of effective advertising.

Which soft skill is most important for productive work?

- a. teamwork
- b. punctuality
- c. business dress
- d. interviewing

Correct answer: a. teamwork

Objective: Acknowledge how effective teamwork and cooperation enhance business teams.

Educator Overview: The Visit

This Educator Overview for The Visit lesson provides ways to dig deeper into the *JA BizTown* program and explores the lesson alignment to educational standards.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- This lesson and subsequent visit are meant to come at the end of four units of study in the *JA BizTown* curriculum.

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: You Are Ready!	<ul style="list-style-type: none"> • Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. 		Work and Career Readiness: Self-Direction <ul style="list-style-type: none"> • Plan for the long and short term and manage time to task.
Activity: Schedule and Citizen Checklist	<ul style="list-style-type: none"> • Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. • Manage their personal finances and time. 	D2.Civ.9.3-5	Work and Career Readiness: Self-Direction <ul style="list-style-type: none"> • Plan for the long and short term and manage time to task.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
The Visit	<ul style="list-style-type: none"> • Function in their job capacity at <i>JA BizTown</i>. • Manage their personal finances and time. • Carry out responsibilities of citizenship, such as voting and job responsibilities. 	D2.Civ.7.3-5 D2.Civ.8.3-5 D2.Civ.9.3-5 D2.Civ.10.3-5	<p>Work and Career Readiness: Collaboration</p> <ul style="list-style-type: none"> • Contribute to group success. • Work well with others. • Demonstrate leadership when required. <p>Critical and Analytical Thinking</p> <ul style="list-style-type: none"> • Think strategically, using reason and logic. • Extrapolate from given information and predict or suggest. <p>Engaging Communication</p> <ul style="list-style-type: none"> • Use appropriate verbal and nonverbal cues (including visual signals) to communicate meaning and demonstrate understanding. • Use basic computer skills to operate in a business environment. <p>Financial Literacy: Spending and Saving</p> <ul style="list-style-type: none"> • Develop a system for keeping and using financial records. • Describe how to use different payment methods. • Apply consumer skills to spending and saving decisions.

Educator Overview: Debriefing

This Educator Overview for the Debriefing lesson provides ways to dig deeper into the *JA BizTown* program and explores the lesson alignment to educational standards.

Prior Knowledge Recommendations

Before starting this session, it is recommended that students have the following prior knowledge:

- Participation in the *JA BizTown* simulation or *JA BizTown Adventures*

Content Alignments

This session addresses the following competencies and standards:

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
Warm-Up: Reflect	<ul style="list-style-type: none"> • Evaluate team performance at <i>JA BizTown</i>. 	D2.Civ.6.3-5	Work and Career Readiness: Critical and Analytical Thinking <ul style="list-style-type: none"> • Think strategically, using reason and logic. • Extrapolate from given information and predict or suggest.
Instruction: Team Meeting	<ul style="list-style-type: none"> • Evaluate team performance at <i>JA BizTown</i>. • Describe how citizens work within a quality business. 	D2.Civ.2.3-5 D2.Civ.6.3-5	Work and Career Readiness: Collaboration <ul style="list-style-type: none"> • Contribute to group success. • Work well with others. • Demonstrate leadership when required.
Activity: Bringing It Home	<ul style="list-style-type: none"> • Explain the circular flow. • Describe how citizens use financial institutions. 	D2.Eco.13.3-5	Financial Literacy: The Economy <ul style="list-style-type: none"> • Describe economic systems. Spending and Saving <ul style="list-style-type: none"> • Identify different types of bank accounts and differentiate the benefits of the account types.

(continued)

Activity Title	Objectives	C3 Standards	JA Pathways Competencies
(Optional) Application 1: Rank Your Business Performance	<ul style="list-style-type: none"> Evaluate team performance at <i>JA BizTown</i>. Describe how citizens work within a quality business. 	D2.Civ.2.3-5	Work and Career Readiness: Collaboration <ul style="list-style-type: none"> Contribute to group success. Work well with others. Demonstrate leadership when required. Critical and Analytical Thinking <ul style="list-style-type: none"> Think strategically, using reason and logic.
(Optional) Application 2: BizQuiz	<ul style="list-style-type: none"> Explain the circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. 	D2.Civ.2.3-5 D2.Civ.4.3-5 D2.Civ.6.3-5	Work and Career Readiness: Collaboration <ul style="list-style-type: none"> Contribute to group success. Work well with others. Financial Literacy: The Economy <ul style="list-style-type: none"> Describe economic systems.
(Optional) Extension: Business Letter	<ul style="list-style-type: none"> Evaluate team performance at <i>JA BizTown</i>. Describe how citizens work within a quality business. 	D2.Civ.2.3-5	Work and Career Readiness: Engaging Communication <ul style="list-style-type: none"> Use appropriate verbal and nonverbal cues (including visual signals) to communicate meaning and demonstrate understanding. Use basic computer skills to operate in a business environment.

There are no assessment questions as this is the end of the program.