

# LEARNING EXPERIENCE OVERVIEW

## JA BizTown®

► Work and Career Readiness ► Financial Literacy

*JA BizTown* provides educators with lessons and resources to effectively integrate financial literacy and work and career readiness into the school classroom. The learning experience supports critical thinking skills and student engagement, and successfully combines in-class learning with a daylong visit to an interactive, simulated community.

### CONCEPTS

advertising, business management, careers, circular flow, economics, financial institutions, financial transactions, free enterprise, goods and services, interests and skills, jobs, money tracker, operating costs, payment methods, performance evaluation, personal finance, private property, public goods and services, quality business, rights and responsibilities, resources (natural, human, and capital), running a business, scarcity, soft skills, STEM careers

### SKILLS

active listening, applying information, brainstorming, calculation, charting, collaboration, communication (verbal and written), comparing and contrasting, computation, cooperation, creativity, critical thinking, data collection and interpretation, decision making, demonstration, describing consequences, determining cause and effect, filling out forms, following written and oral directions, graphing, identifying, interview skills, listening, observing, organizing, planning, price setting, problem solving, reading for information, researching, resume preparation, role-playing, self-reflection, showing responsibility, soft skills (customer service, punctuality, and dressing appropriately), spending, teamwork, time management, writing



### LEARNING EXPERIENCE HIGHLIGHTS

*JA BizTown* consists of 12 in-class educator-led sessions with a culminating 4-to-5-hour visit to a hands-on, simulated community experience and a final in-class debrief lesson to tie it all together.



## CURRICULUM OUTLINE

Units	Overview Students, as Citizens:	Objectives Students will be able to:	Activities Students:
<b>(Optional) Pre-Program Self-Guided Session</b>	<ul style="list-style-type: none"> <li>Learn the background information, through the Primer, about the founding of the United States and the basic structure of the federal government. The Primer can be used prior to beginning <i>JA BizTown</i> curriculum or in conjunction with the curriculum.</li> </ul>	<ul style="list-style-type: none"> <li>Identify founding documents.</li> <li>Recognize the fundamentals of how the US Government functions.</li> <li>Clarify civics concepts and terms.</li> </ul>	<ul style="list-style-type: none"> <li>Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development.</li> <li>Learn civics fundamentals and terms.</li> <li>Explore the three branches of government.</li> </ul>
<b>UNIT ONE</b> <b>Financial Literacy</b>  <b>Lesson One:</b> Financial Services <b>Lesson Two:</b> Earn, Save, and Spend <b>Lesson Three:</b> (Optional) Banks and Saving <b>Lesson Four:</b> Types of Payments	<ul style="list-style-type: none"> <li>Learn about bank services and practices.</li> <li>Begin to understand the basics of deposits, checks, and electronic banking and bank cards.</li> <li>Make the connection to their rights and responsibilities as citizens and are introduced to key foundational documents that support their freedoms in our country.</li> </ul>	<ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Complete a bank account application.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Recognize the need to make responsible choices regarding their money.</li> <li>Explore the differences among payment types.</li> <li>Define rule of law and private property and their importance in our economy.</li> </ul>	<ul style="list-style-type: none"> <li>Are introduced to bank services and apply for a bank account.</li> <li>Learn to endorse and deposit a check and record deposits in a money tracker.</li> <li>Practice check writing.</li> <li>Discover ways to make purchases electronically and the difference between a debit and credit card.</li> <li>Play the Spending and Saving Game.</li> </ul>
<b>UNIT TWO</b> <b>Community and Economy</b>  <b>Lesson One:</b> Citizenship <b>Lesson Two:</b> Circular Flow of an Economy <b>Lesson Three:</b> Free Enterprise <b>Lesson Four:</b> Where Does Your Money Go?	<ul style="list-style-type: none"> <li>Explore their roles as citizens of a community and the role of government in communities.</li> <li>Are introduced to the concept of the circular flow of money and goods in an economy, and discuss the impact of taxes and philanthropy.</li> </ul>	<ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Define <i>philanthropy</i>.</li> <li>Identify and distinguish among goods, services, and resources.</li> <li>Demonstrate the circular flow of an economy.</li> <li>Identify the three basic economic questions.</li> <li>Recognize the role of government in a community.</li> <li>Differentiate between public and private goods and services.</li> </ul>	<ul style="list-style-type: none"> <li>Discover the rights and responsibilities of citizenship.</li> <li>Examine the flow of goods, services, money, and resources in a community.</li> <li>Experience free enterprise.</li> <li>Recognize that businesses and individuals pay taxes.</li> </ul>

continued

## CURRICULUM OUTLINE

Units	Overview Students, as Citizens:	Objectives Students will be able to:	Activities Students:
<b>UNIT THREE</b> <b>Work and Career Readiness</b>  <b>Lesson One:</b> Interests and Skills <b>Lesson Two:</b> Job Skills and Behaviors <b>Lesson Three:</b> Elections, Yesterday and Today	<ul style="list-style-type: none"> <li>Learn how their interests and skills will one day lead to future careers.</li> <li>Fill out a job application, experience the job interview process, and learn how elected officials acquire their positions.</li> </ul>	<ul style="list-style-type: none"> <li>Identify interests and skills.</li> <li>Distinguish the differences among four primary career types.</li> <li>Demonstrate appropriate workplace behaviors.</li> <li>Define <i>resume</i>, <i>job interview</i>, and <i>applicant</i>.</li> <li>Describe how groups make changes.</li> <li>Describe the importance of elections in a representative democracy.</li> </ul>	<ul style="list-style-type: none"> <li>Learn about the economic benefit of STEM careers.</li> <li>Explore four interest-based career types: people, ideas, data, and things.</li> <li>Complete a job application, practice job interviews, and fill in election templates.</li> <li>Consider their part in a <i>JA BizTown</i> election and prepare campaign documents.</li> </ul>
<b>UNIT FOUR</b> <b>Business Management</b>  <b>Lesson One:</b> Business Costs <b>Lesson Two:</b> Setting Prices <b>Lesson Three:</b> Visit Preparation	<ul style="list-style-type: none"> <li>Work in business teams and prepare for the <i>JA BizTown</i> visit.</li> <li>Learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</li> </ul>	<ul style="list-style-type: none"> <li>Describe what makes a quality business.</li> <li>Describe costs associated with operating a business.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> <li>Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit.</li> </ul>	<ul style="list-style-type: none"> <li>Learn what goes into operating a successful business.</li> <li>Explore business pricing, revenue, profit, and advertising.</li> <li>Prepare for a visit to <i>JA BizTown</i>.</li> </ul>
<b>UNIT FIVE</b> <b>Visit and Debriefing</b>  <b>Lesson One:</b> The Visit <b>Lesson Two:</b> Debriefing	<ul style="list-style-type: none"> <li>Run their businesses, receive paychecks, make bank transactions, and go shopping.</li> <li>Reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</li> </ul>	<ul style="list-style-type: none"> <li>Function in their job capacity at <i>JA BizTown</i>.</li> <li>Manage their personal finances and time.</li> <li>Carry out responsibilities of citizenship, such as voting and obeying laws.</li> </ul>	<ul style="list-style-type: none"> <li>Participate in the <i>JA BizTown</i> simulation and reflect on the experience.</li> </ul>