



Georgia Academic Standards Correlation

JA BizTown

Unit Description and Learning Objectives	Georgia Academic Standards	English Language Arts	Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>SS4E2 Identify the elements of a [personal budget] (income, expenditures, and saving) and explain why personal spending and saving decisions are important.</p> <p>SS6E13</p> <p>c. Understand the reasons and benefits of saving.</p> <p>d. Understand the uses and costs of credit.</p>	<p>Grade 4</p> <p>RI.4.3</p> <p>RI.4.4</p> <p>RI.4.5</p> <p>RI.4.7</p> <p>SL.4.1</p> <p>SL.4.3</p> <p>L.4.4</p> <p>Grade 5</p> <p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p> <p>Grade 6</p> <p>RI.6.7</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>L.6.1</p> <p>L.6.3</p> <p>L.6.4</p>	<p>Grade 4</p> <p>4.NBT.3</p> <p>4.NBT.4</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>5.NBT.7</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>



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<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>SS4E1 Use the basic economic concepts of trade, opportunity cost, specialization, voluntary exchange, productivity, and price incentives to illustrate historical events.</p> <p>a. Describe opportunity cost and its relationship to decision-making [across time.]</p> <p>d. Explain how voluntary exchange helps both buyers and sellers</p> <p>e. Describe how trade promotes economic activity</p> <p>SS5E1 Use the basic economic concepts of trade, opportunity cost, specialization, productivity, and price incentives to illustrate historical events.</p> <p>a. Describe opportunity costs and their relationship to decision-making across time</p> <p>d. Describe how trade and voluntary exchange promotes economic activity</p> <p>SS5CG1 a. Explain the responsibilities of a citizen.</p> <p>SS5E2 Describe the functions of four major sectors in the U. S. economy.</p> <p>a. Describe the household function in providing resources and consuming goods and services.</p> <p>b. Describe the private business function in producing goods and services.</p> <p>c. Describe the bank function in providing checking accounts, savings accounts, and loans.</p> <p>d. Describe the government function in taxation and providing certain public goods and public services.</p> <p>SS5E3 Describe how consumers and producers interact in the U. S. economy.</p> <p>SS6E7 Analyze different economic systems.</p> <p>a. [Compare how traditional, command, and] market economies answer the economic questions of 1-what to produce, 2-how to produce, and 3-for whom to produce.</p>	<p>Grade 4</p> <p>RI.4.7</p> <p>W.4.8</p> <p>SL.4.1</p> <p>SL.4.2</p> <p>SL.4.3</p> <p>L.4.1</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>RI.5.7</p> <p>W.5.8</p> <p>SL.5.1</p> <p>SL.5.2</p> <p>SL.5.3</p> <p>L.5.1</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>R.6.7</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>L.6.1</p> <p>L.6.4</p> <p>L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>1</p> <p>2</p> <p>4</p>



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<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>SS5E3b. Describe how people earn income by selling their labor to businesses.</p> <p>SS5E3c. Describe how entrepreneurs take risks to develop new goods and services to start a business.</p> <p>SS6E13 Understand that a basic principle of effective personal money management is to live within one's income.</p> <p>a. Understand that income is received from work and is limited.</p>	<p>Grade 4</p> <p>RI.4.4</p> <p>SL.4.1</p> <p>L.4.1</p> <p>L.4.2</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>RI.5.4</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.2</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>SL.6.1</p> <p>L.6.1</p> <p>L.6.2</p> <p>L6.4</p> <p>L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>2</p> <p>4-6</p>



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<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit 	<p>SS4E1. b. Explain how price incentives affect people’s behavior and choices:</p> <p>d. Explain how voluntary exchange helps both buyers and sellers</p> <p>SS5E1.b. Explain how price incentives affect people’s behavior and choices</p> <p>SS5E3 a. Describe how competition, markets, and prices influence consumer behavior.</p>	<p>Grade 4</p> <p>W.4.1</p> <p>W.4.2</p> <p>W.4.4</p> <p>SL.4.1</p> <p>L.4.1</p> <p>L.4.3</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>W.5.1</p> <p>W.5.2</p> <p>W.5.4</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>W.6.1</p> <p>W.6.4</p> <p>SL.6.1</p> <p>L.6.1</p> <p>L.6.3</p> <p>L.6.4</p> <p>L.6.6</p>	<p>Grade 4</p> <p>4.NBT.5</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>Grade 6</p> <p>6.NS.2</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>



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<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>SS4E2 Identify the elements of a personal budget (income, expenditures, and saving) and explain why personal spending and saving decisions are important.</p> <p>SS5E3 Describe how consumers and producers interact in the U. S. economy.</p> <p>SS5E4 Identify the elements of a personal budget (income, expenditures, and saving) and explain why personal spending and saving decisions are important.</p>	<p>Grade 4</p> <p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5</p> <p>5.NBT.5</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>