

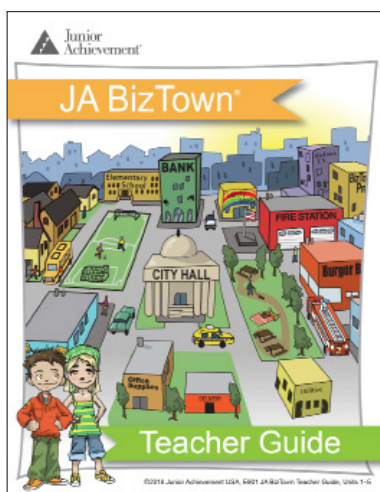
LEARNING EXPERIENCE OVERVIEW

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 elementary 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.

The revised *JA BizTown* curriculum continues to require a minimum of 12 teacher-led sessions in-class prior to the simulation and one in-class session following the simulation, with a culminating 4–5 hour visit to a hands-on simulated community. Editorial revisions to the Teacher Guide will show materials in bold, content edits for smoother readability, and changes to photos and sample names to better reflect the diversity of today's communities.



LEARNING EXPERIENCE HIGHLIGHTS

Concepts: Advertising, business management, careers, check register, circular flow, economics, financial institutions, financial transactions, free enterprise, goods and services, interests and skills, jobs, operating costs, payment methods, performance evaluation, personal finance, quality business, 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, research, resume preparation, role-playing, self-reflection, showing responsibility, soft skills (customer service, punctuality, and dressing appropriately), spending, teamwork, time management, writing

Curriculum Outline

Units	Overview	Objectives	Activities
<p>UNIT ONE Financial Literacy</p> <p>Lesson One: Financial Services Lesson Two: Checking Accounts Lesson Three: Savings Accounts Lesson Four: Debit Cards</p>	<p>Citizens learn about bank services and practices. Citizens begin to understand the basics of deposits, checks, and electronic banking and bank cards.</p>	<ul style="list-style-type: none"> Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. 	<ul style="list-style-type: none"> Are introduced to bank services and apply for a bank account. Learn to endorse and deposit a check and record deposits in a register. Practice check writing. Discover ways to make purchases electronically and the difference between a debit and credit card. Play the Spending and Saving Game.
<p>UNIT TWO Community and Economy</p> <p>Lesson One: Circular Flow of Economics Lesson Two: Free Enterprise Lesson Three: Public Goods and Services</p>	<p>Citizens are introduced to the concept of the circular flow of money and goods in an economy, and discuss the impact of taxes and philanthropy.</p>	<ul style="list-style-type: none"> Demonstrate the ability to endorse a paycheck. Complete a deposit ticket. Maintain a transaction register correctly. Describe the consequences of insufficient funds. 	<ul style="list-style-type: none"> Discover the rights and responsibilities of citizenship. Examine the flow of goods, services, money, and resources in a community. Experience free enterprise. Recognize that businesses and individuals pay taxes.
<p>UNIT THREE Work and Career Readiness</p> <p>Lesson One: Interests and Skills Lesson Two: Applying for a Job</p>	<p>Citizens learn how their interests and skills will one day lead to future careers.</p>	<ul style="list-style-type: none"> Write and sign checks. Make and record electronic payments. State the benefit of an interest-earning savings account. Explain how money grows in a savings account. 	<ul style="list-style-type: none"> Learn about the economic benefit of STEM careers. Explore four interest-based career types: people, ideas, data, and things. Complete a job application, practice job interviews, and fill in election templates.

Continued

Curriculum Outline

Units	Overview	Objectives	Activities
<p>UNIT FOUR Business Management</p> <p>Lesson One: Business Costs Lesson Two: Setting Prices Lesson Three: Visit Preparation</p>	<p>Citizens work in business teams and prepare for the <i>JA BizTown</i> visit.</p>	<ul style="list-style-type: none"> • Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. • Explain how money is changes hands when a debit card or electronic payment form is used. • Demonstrate use of a transaction register to record a debit purchase. 	<ul style="list-style-type: none"> • Learn what goes into operating a successful business. • Explore business pricing, revenue, profit, and advertising.
<p>UNIT FIVE Visit and Debriefing</p> <p>Lesson One: The Visit Lesson Two: Debriefing</p>	<p>Citizens run their businesses, receive paychecks, make bank transactions, and go shopping.</p>	<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 obeying laws. 	<ul style="list-style-type: none"> • Participate in the <i>JA BizTown</i> simulation and reflect on the experience.