

Welcome to Junior Achievement

About Junior Achievement USA®

Junior Achievement USA (JA; JA USA) is a nonprofit organization financed by businesses, foundations, government, and individuals. Since its founding in 1919, Junior Achievement has contributed to the business and economic education of more than 100 million young people around the world.

Junior Achievement USA is the nation's largest organization dedicated to educating students in grades K–12 about entrepreneurship, work readiness, and financial literacy through experiential, hands-on programs designed to help students understand the economics of life. In partnership with businesses and educators, JA brings the real world to students, opening their minds to their potential.

For more information about Junior Achievement USA programs for high school, middle school, and elementary school, visit JA online at www.juniorachievement.org or send mail to: Product Development, Junior Achievement USA National Office, One Education Way, Colorado Springs, CO 80906.

JA BizTown®

Guide for Teachers

Elementary

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Colorado Springs, Colorado

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All Web links in this guide were correct at the time of publication. If a link is found to be no longer active or has been changed, please email education@ja.org with

the words “Link Update” in the subject line. Include the page number on which the link appears in this guide.

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Acknowledgments

Sponsorship

Junior Achievement USA (JA USA) gratefully acknowledges the Marcus Foundation for its dedication and implementation of JA's capstone program, *JA BizTown*. During the JA BizTown experience, students will participate in an immersive interactive experience for upper elementary and middle students where they will experience a simulated economy by managing organizations, operating banks, and discovering the intricacies of different career fields. In addition, students learn their rights and responsibilities as citizens by voting, understanding the rule of law, government, and taxes, and learning what it means to be an ethical business owner.

Consultants

Junior Achievement is grateful to the following subject matter experts for contributing to and reviewing *JA BizTown*. Their expertise in U.S. constitutional and foundational documents and economic concepts, as well as diversity and inclusion considerations has significantly enhanced the quality of this program.

- Teresa Leary Handy, Ed.D., University of Arizona Global Campus Faculty and Diversity, Equity, and Inclusion Consultant, Author, Memphis, TN
- Sarah Harris, Director of Education, National Constitution Center, Philadelphia, PA
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- Nicholas Mesick, Senior Fellow for Constitutional Content, National Constitution Center, Philadelphia, PA
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- Murray Ray, Economics Consultant, Senior Consultant, Catalyte, Denver, CO
- Kerry Sautner, Ed.D., Chief Learning Officer, National Constitution Center, Philadelphia, PA

- Madison Steele, Education Coordinator, National Constitution Center, Philadelphia, PA

Junior Achievement USA Areas

Junior Achievement USA acknowledges the following JA Area offices for their work in the participating in the design workshop, attending bimonthly meetings, recruiting teachers and reviewers, answering survey questions and piloting of *JA BizTown*:

- JA of Central Carolinas (Charlotte)
- JA of Central Ohio (Columbus)
- JA of Georgia
- JA of Greater St. Louis
- JA of Kentuckiana (Louisville)
- JA of Northern Indiana (Ft. Wayne)
- JA of Oregon and Southwest Washington (Portland)
- JA of Southeast Texas (Houston)
- JA of South Florida (Ft. Lauderdale)
- JA of Tampa Bay
- JA of Western Pennsylvania (Pittsburgh)

Sources

Junior Achievement is committed to developing and implementing programs designed to help students become financially literate, entrepreneurial thinkers who are work ready. *JA BizTown* is interdisciplinary and supports academic-content standards in social studies, reading, writing, mathematics, and entrepreneurship.

Members of the Junior Achievement Education Group who have contributed to the development of *JA BizTown* possess post-graduate degrees in education and are experienced in the classroom and in curriculum development and design.

Sources of information for the *JA BizTown* program materials include:

- <https://billofrightsinstitute.org/>
- <https://constitutioncenter.org/>
- <https://tickettodream.org>
- <https://www.icivics.org>

The Volunteer Conduct Standards

Junior Achievement (JA®) serves youth.

Why the Standards Are Important

JA volunteers teach valuable lessons in their program delivery and especially in their conduct with students. Adult misconduct with or in the presence of youth carries serious consequences. Because Junior Achievement cares that its volunteers have healthy, appropriate relationships with the youth they serve, it has established the following standards.

Junior Achievement staff convey these standards IN WRITING to all volunteers prior to their first visit to the classroom. JA staff also review these standards verbally with volunteers teaching for the first time.

The Standards

- Young people look to adults for examples of appropriate behavior. JA volunteers must use appropriate language and model honorable behavior, such as respect, integrity, honesty, and excellence. Profanity or sexualized language or jokes are inappropriate when working with students, regardless of whether it occurs face-to-face, over the Internet, or by any other means. JA strictly forbids violating any state law regarding interactions with youth; for example, providing them alcohol or legal or illegal drugs, or coaxing them into illicit relationships over the Internet or otherwise.
- Volunteers should avoid all contact with students beyond a business handshake.
- Interactions with students must both be appropriate and appear appropriate. It is expected that volunteers' interactions with students are at all times appropriate and professional and are strictly related to the role of business mentor. It is unacceptable to seek or engage in one-to-one meetings with students at any time.
- Volunteers are responsible for the quality of interactions. Students often find it difficult to state discomfort or objections. Volunteers must be especially sensitive to physical and verbal cues that youth provide.
- Volunteers will be presenting, facilitating, and discussing various programs, content, and ideas with students that are likely owned by JA, its licensors, or the students. A primary purpose of the JA programs is to encourage creativity by the students. By working with JA and the students, volunteers agree that they do not obtain any intellectual property rights therein, will not seek ownership in or to contest those intellectual property rights, and will not

attempt to secure trademark, patent or other intellectual property rights, or registrations therein without prior written consent from Junior Achievement USA.

The aforementioned standards do not represent a comprehensive list.

Other actions not included could result in suspension or dismissal as a volunteer. JA volunteers also must read and comply with JA's Digital Media Policy. Junior Achievement takes all complaints of misconduct seriously. Credible allegations of misconduct will be promptly reported to the appropriate authorities. During any such investigation, the JA volunteer will not perform services as a JA volunteer. If an investigation determines misconduct occurred, it will result in the immediate and permanent dismissal as a JA volunteer.

Any JA staff member or volunteer who reasonably suspects misconduct must report these suspicions immediately to the appropriate JA staff person within their JA Area.

Please be sure to sign the form.

Junior Achievement volunteers are required to sign a Volunteer Conduct Standards Form. If you have not done so, please contact your local JA Area office before your *JA BizTown* meeting.

About This Program

Welcome! This introduction provides information and ideas for how to implement the *JA BizTown* program in a range of learning environments.

Introduction

The *JA BizTown* program introduces important aspects of work readiness, entrepreneurship, civics, and financial literacy, also providing students in grades four through six with a solid foundation of business, economics, and free enterprise education within the context of a community. *JA BizTown* is the name for Junior Achievement's experiential-based elementary school Capstone Program. Through the years, *JA BizTown* has undergone substantial revisions to the curriculum, simulation, and software elements of the program.

The program content also augments students' core curriculum in social studies, language arts, and mathematics. Correlations to state and national standards for this and other programs are available at <https://jausa.ja.org/educator/program-correlations>.

Through daily lessons, hands-on activities, and active participation in a simulated community, students are encouraged to use critical-thinking skills as they learn about key economic concepts. They develop a strong understanding of the relationship between what they learn in school and their successful participation in a local economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

Program Goals

By participating in this program, students will:

- Discuss the roles they as citizens play in their community as workers and consumers and relate these personal roles to the free enterprise system.
- Discuss the importance of citizen's rights and responsibilities in a community.
- Demonstrate a basic understanding and the historic foundation of the free enterprise system.
- Identify the advantages and challenges of a free enterprise system.
- Explain the importance of philanthropy in our communities.
- Build money management skills through a practical knowledge of economic concepts and banking practices.

- Develop an understanding of basic business practices and responsibilities.
- Display the soft skills necessary for successful participation in the world of work.
- Explain the importance of ethics in quality business practices.

This program is part of the JA Financial Literacy, Work and Career Readiness, and Entrepreneurship Pathways and can be used in grades 4–6. The program may receive 18 or more instructional contact hours (ICH) based on delivery of the optional content; the program is primarily educator-led with multiple options for volunteer engagement.

Curriculum Overview

JA BizTown is accessed online through JA Connect™ Learning Platform.

JA BizTown is designed to be delivered as an in-person, face-to-face experience. The *JA BizTown* curriculum is designed to minimize lesson preparation time through efficient organization of lessons. Various teaching strategies are included throughout the curriculum in an effort to address multiple learning styles. The lessons are designed as a framework and can be adapted to meet the special needs and interests of students in the classroom. However, students should complete each required lesson to ensure they have the background knowledge necessary to fully participate in the *JA BizTown* simulation experience following the in-class curriculum. Application and Extension Activities provide further practice in concepts and offer additional related learning opportunities. These activities provide options for teachers and students that complement the core curriculum. Local JA Area staff, working with teachers, will determine which of these activities are required.

Following their participation in the *JA BizTown* simulation, students participate in a debriefing to ensure a well-rounded learning experience. This allows students to reflect on their *JA BizTown* experience and further identify the relevance of classroom learning to their future plans and goals. Please refer to the *JA BizTown* Overview, Lesson-at-a-Glance, and Learning Organizer for a summary of the key concepts included in each lesson of the program.

Curriculum Structure

JA BizTown is made up of **14 required** sessions that each take approximately **55 minutes** to complete. It is designed as a mix of instructional and an experiential-learning opportunity in which students gain knowledge and value from direct experiences that are facilitated and debriefed. Experiential Learning Theory (ELT) has shown that students who learn concepts and principles via discovery and experience demonstrate greater levels of engagement in, and take more personal responsibility for, the learning process.* Throughout the process that prepares students to become citizens of *JA BizTown*, students are prompted and encouraged to be curious, consider problems, seek creative solutions, and pose questions as they build meaning in their lessons and activities. The Question Icon (?) is used to indicate a question to be asked verbatim to students. The Discussion Icon (...) is used to indicate class discussion points.

At the *JA BizTown* simulation, students spend a day in a simulated city, acting as business leaders and employees offering public and private goods and services. Experiential learning is more than merely “experiencing” a simulation. The students’ learning process is facilitated and mentored to help make more concrete the connection between what they are doing within the simulation and what actually happens in the “real” world.

The experiential-learning process requires adequate time for students to construct meaning from their experiences. The *JA BizTown* program does this by offering a debriefing opportunity called “Wrap Up” in the classroom and immediately following the simulation. During the debriefing, teachers, simulation volunteers, and JA staff encourage students to reflect on their new learning. Facilitated debriefings help make understanding gained through experiences more concrete.

When students discover that learning and development itself can be fun and rewarding, that provides a platform for future learning. Experiential learning can help students respond positively and confidently to future learning, even in areas that initially would have been considered uncomfortable or unnecessary. (Chapman, 2008)

Ultimately, it is JA’s goal to partner with schools, businesses, and families to help prepare students to become successful, productive citizens. *JA BizTown* helps

students understand the relationship between what they learn in school and their successful participation in a free enterprise system as they move into adulthood.

*Kolb, David. (2014). *Experiential Learning: Experiences as the Sources of Learning and Development* (2nd ed.). New Jersey: Pearson Education, Inc.

ECONOMICS

Like other academic specialties, economics studies the behavior of people, businesses, and communities from a particular perspective. Economics studies how people and institutions decide to allocate their scarce resources to produce the goods and services consumers want and need.

The basic economic problem we all confront is scarcity. Because scarcity exists, people, institutions, and societies must make decisions about what goods and services to produce with scarce resources, how to produce them, and who will get them. Individuals, businesses, and governments make many economic decisions every day because of scarcity.

When market-driven economic decisions alone cannot accommodate the needs of some in society, nonprofit organizations, individuals, and businesses act out of a sense of altruism and offer help through philanthropy.

These concepts are taught in the *JA BizTown* curriculum. The circular flow of economic activity serves as an organizing construct for describing economic decisions made by people and businesses. The curriculum expands into learning about the roles of governments and financial institutions in an economy.

Course Materials

The materials are designed to be flexible. You can adapt them to a variety of instructional approaches and implement them in learning environments with a range of access to technology. You are encouraged to use the digital functionality of the materials but are empowered to determine how and where the materials are used, as well as their sequence and timing. The intended approach is an in-person, face-to-face implementation, however, in some instances, a virtual version might be used.

When you are leading a session, we recommend that you open the facilitation instructions on your phone or other secondary device so you can use your computer to project the onscreen presentation and/or share materials.

Educator Materials Overview

- **About This Program:** Step-by-step instructions on how to implement the *JA BizTown* program
- **Guide for Teachers** Session information, setup, and talking points for implementing the program. The Teacher Guide is divided into color-coded tabs. These colors correspond to each unit in the program. The Learning Organizer includes activity descriptions, objectives, materials list and resources, simulation connections, and suggested times. The guide includes facilitation instructions for instruction, discussion, and activities.
- **Onscreen Presentation:** Instructional content in interactive slides designed for facilitators to project or share onscreen (requires Internet access). This is to be used in conjunction with the Teacher Guide. It is highly recommended that you review the physical and digital files prior to implementing the session. Civics and free enterprise touchpoints will reinforce concepts and will be repeated in the Citizen Guide.
- **Educator Overview:** Provides lesson alignment to educational standards, including Common Core State Standards (CCSS), College, Career, and Civic Life (C3) Framework for Social Studies Standards, and JA Pathway competencies, and a complete list of assessment items.

Note: This Teacher Guide and all accompanying non-consumable classroom kit materials are the sole property of Junior Achievement USA and are on loan to you and your school for the express purpose of being used in the teaching of the *JA BizTown* curriculum. Because of their intellectual and dollar value, all materials are inventoried by the local JA Area Office and will be collected in their entirety should you or your school, for whatever reason, discontinue teaching the *JA BizTown* curriculum.

Lesson Format

Unit Overview

- Summary of what students will learn and do in the unit

Unit Concepts

- Concepts explored in the lessons are defined for the teacher.
- Important free enterprise and civic concepts are highlighted.

Lesson Overview

- Describes the skills and learning objectives of the lesson

Lesson at a Glance

- Provides all lesson components in an organized format including:
 - Inquiry Question(s)
 - Big Ideas
 - Key Terms
 - Learning Organizer which lists all the activities in the lesson, their associated learning objectives, materials needed, suggested times, and any simulation connections.

Preparation and Materials

- Provides directions for how to prepare for the lesson and notes for specific activities
- Items found in the JA BizTown classroom kit are denoted by the word (kit).
- Once the Circular Flow Poster and the Check It Out! Poster are displayed, please try to leave them on the classroom wall until the program is completed. If you are using digital images, project them at the beginning of each lesson.
- Additional materials that are occasionally required are listed in each lesson.

Facilitation Instructions

- Provides instructions to guide teachers through the lesson activities

Core Lesson

- Warm-Up: thought-provoking ideas to help arouse students' curiosity about the lesson and stimulate the learning process
- Activity
 - The lesson has been broken up into easily teachable portions that can be taught in one session or spread out over the school day or days. Whenever possible, the activity is presented first and used to teach the concept of the lesson.
 - Activities may include games, art projects, demonstrations, or other experiential-learning opportunities.
- Instruction
 - The instruction phase of the lesson may appear before or after the activity, depending on whether the lesson is a deductive or inductive exercise.
 - Instruction may include review, teacher-led discussion, guided practice in completing worksheets or forms, vocabulary, and use of visual aids.
- Practice

- Though not included in the core of every lesson, independent practice in the form of worksheets or work posted on the board or via computer or onscreen presentation helps students master the material.
- Often, practice is provided in application or extension activities.
- Wrap-Up
 - Used to review and reinforce lesson activities

Application Activities

- These optional segments are designed to extend or support the concepts presented in the lesson or offer additional practice with a concept.
- Lessons can be tailored by choosing learning activities that best fit personal teaching style, students' abilities, or time constraints.
- Application activities are valuable for reinforcing a concept and can be presented in less time than would be necessary for a full lesson. For that reason, these activities can be used to fill the 15- to 25-minute increments of the school day when a learning or “sponge” activity is desirable.
- These activities also may be used to review a concept when the Wrap-Up questions reveal the concept has not been mastered by the majority of the students.

Extension Activities

- Extension activities correlate to the concept or topics being presented in the core lesson but do not directly reinforce the lesson concepts.

Check It Out!

- Check It Out! scenarios, initially presented in Financial Literacy, Lesson 2, are featured in the first four units of JA BizTown. They contain daily prompts that provide students an opportunity to practice skills with check writing, debit purchases, electronic payments, deposits, and money trackers.
 - For your convenience, the scenarios also are given after the Wrap-Up portion of each lesson.
 - These prompts do not appear in the Citizen Guide, so teachers may want to read them aloud or display them using the onscreen presentation.
 - Practice checkbook materials—a sufficient number for completing all the Check It Out! prompts—are provided at the end of the Citizen Guide.

Other Lesson Features

- Answer keys for Citizen Guide and are found immediately following their presentation in the lesson in the Teacher Guide.

- Boldfaced words are vocabulary terms introduced for the first time. They are defined in the page sidebars and also in the glossary at the end of each unit. These vocabulary words may reappear in application or extension activities.
- Various “Facilitation Notes” and “Simulation Connections” are offered throughout the guide to clarify and/or assist with teacher planning.

Student Materials Overview


The student materials may be accessed directly through JA Connect™ Learning Platform. You may choose to download the Citizen Guide from JA Connect Learning Platform and share them with students through the usual file-sharing tool or program.

Communicate in advance with your students to set them up for success. Encourage them take out their Citizen Guide before class or set up their viewing windows so the virtual classroom and their student activities are both onscreen. This setup will encourage students to follow along and increase engagement potential in a remote, virtual learning environment.

You should demonstrate to students how they can access, download, and save their materials. Students should clearly understand the expectations for submitting their work or assignments.

The Citizen Guide consists of student activity pages which are to be used to practice and reinforce learning objectives. These key items are also provided:

- Family Newsletters: After each of the five units, students are encouraged to remove the newsletter from the guide and take it home.
- Practice Checkbook Materials: Near the back of the guide, there are pages of deposit tickets, check registers, and checks for students to use throughout the curriculum.
- Glossary: Near the back of the Citizen Guide is an alphabetized list of all boldfaced vocabulary words used in the lessons.
- Rights and Responsibilities and Liberty Speaks: Throughout the guide, civics and free enterprise touchpoints are highlighted with special icons.

-  Rights and Responsibilities

-  Liberty Speaks

Classroom Kit

A classroom kit containing other materials necessary for teaching the curriculum is available. Kit items are listed in the Learning Organizer section of each lesson and are indicated in the copy by the word (kit). These items are non-consumable and should be used year after year. Consider laminating paper materials for reuse. Carefully store them when you have completed *JA BizTown's* curriculum. The classroom kit includes:

- **JA BizTown Posters:** The Circular Flow Poster introduced in Community and Economy should hang in the classroom during all lessons, if possible. Most lessons refer to the poster and use it as a vital organizing tool to represent a community's circular flow of economic activity. There also is a two-sided poster, Government in an Economy and Banks in an Economy. The Learning Organizer section of each lesson refers to the poster or posters to be displayed for that lesson.
- **Assorted activity cards:** Various activities require cards. Please note that these cards may be used in multiple activities.
- **Check It Out! Poster:** The Learning Organizer section of Financial Literacy, Lesson 2, refers to this poster. Once displayed, it should remain posted during the entire *JA BizTown* curriculum.
- **Digital Resources:** All classroom materials, including posters, are available as digital, interactive resources, on JA Connect, the JA Learning Platform. Access to these resources is provided through your local JA Area staff.

JA BizTown Checkbooks

Practice checkbook materials for classroom use are included in the Citizen Guide. Teachers may wish to seek a donation of practice checkbooks from a local financial institution or make checkbooks for students to practice with in advance of the simulation day. Checkbooks for use during the simulation will be provided by your JA Area Office. These should not be used in the classroom until they are distributed during the lesson immediately prior to the JA BizTown visit.

BizPrep/Business Envelope

BizPrep is provided by the local JA Area Office for each JA BizTown business and contains paperwork needed to operate the JA BizTown business on the day of the on-site visit. Instructions for preparing this paperwork are provided in the BizPrep tab.

A business envelope may also be provided for each JA BizTown business. This envelope may be used to collect and store BizPrep paperwork, JA BizTown checkbooks, and other materials to be brought to JA BizTown on the simulation visit date.

BizBriefs

BizBriefs booklets may be provided by your local JA Area Office and contain brief summaries of several businesses for use in an application activity in Business Management.

Assessment Tools During Pilot

- Students will complete a Pilot Feedback survey that will be used to improve the program from pilot to initial release.
- Also available for each lesson is a knowledge-based assessment teachers can use to check for mastery of concepts that have been taught.

Additional Assessment Tools

- Citizen Guides include numerous worksheets that may be collected for grading.
- Individual or group grades may be assigned for participating in and completing in-class group activities, such as preparing the BizPrep paperwork.
- Student *JA BizTown* Checkbooks may be collected at the end of the simulation to assess checkbook-management skills.
- Several writing prompts and assignments are offered throughout the curriculum that would be suitable for grading.

Fillable Documents [Note: Pilot documents are not fillable]

Students can download, type in, save, and share fillable documents with you. You should share the following directions with students on how to use the fillable documents:

1. Download the document.
2. Open the document in your document reader.
3. Select an input field (typically a shaded box), and type information in the box.
4. Press Tab (on your keyboard) to accept the input and move to the next field.

5. When you are finished filling fields, select the Save icon from the menu bar to save your work. (In some Web-based programs, where a Save icon is not available, **right-click on the document and select Save As** to save your work.)

You should choose a method for reviewing the student-completed documents, as needed.

Pre- and Post-Program Student Surveys

Your JA Area Office may ask you to administer Pre- and Post-Program Student Surveys to measure what students have learned and how they feel about the importance of the learning experience. These surveys can be found on the JA Connect™ Learning Platform at the beginning and end of this program.

JA BizTown Simulation Preparation

Preparing for the JA BizTown Visit

If your simulation visit date(s) has not already been scheduled and confirmed, your school administrator or lead teacher should contact your local JA Area Office. Scheduling is based on student numbers, curriculum schedules, and school start times. Shared visits (i.e., visits to the JA BizTown facility with other classes and/or schools) may be scheduled to maximize the effectiveness of the simulation experience for your students. Please make sure that all school personnel (paraprofessionals, office staff, cafeteria staff, etc.) are aware of your school's visit date(s).

Please see the Teacher Checklist and Timeline provided on pages 28–29 for recommendations about when to begin teaching the curriculum and when to provide information to Junior Achievement throughout the curriculum implementation process.

Business Assignments

Teachers should use the staffing model found in the JA BizTown Jobs tab to determine the job positions needed for business assignments. If additional job positions are needed, please contact the local JA Area Office. Do not randomly assign jobs. During the Work and Career Readiness unit, you will need to copy and post the job descriptions for the JA BizTown jobs (found in the jobs tab) in

your classroom. That will give students an idea of which JA BizTown jobs will best suit them before they submit their applications.

We recommend teachers in different classrooms divide the businesses among themselves to make it easier to prepare BizPrep paperwork. (For example, one teacher could take all retail; another teacher all media.)

Job Applications and Special Training

- Give equal importance to all *JA BizTown* jobs.
- Select a chief executive officer and chief financial officer for each business assigned to your school unless designated otherwise in the Staffing Model found behind the *JA BizTown* Jobs tab.

Let students know they will be trained how to do their specific job when they arrive at JA BizTown.

Chief Financial Officer (CFO) Positions

Select students for the CFO positions who have good organizational skills and who are able to work independently. These students will be working on a computer much of the day and will have a good deal of paperwork flowing through their workspace.

Chief Executive Officer (CEO) Positions

CEOs should be able to function in multiple roles to help all other business employees and provide leadership in business decisions.

Salaries

Reinforce that students are working to earn their salaries. The money they earn is for purchasing goods at *JA BizTown*; the goods are not free. Students will make choices about how and where they spend their salaries.

Payroll taxes (2 percent of salaries) are deducted from each student's payroll check.

Students should be encouraged to save a portion of their earnings and to spend the remainder of the money in their account while at JA BizTown. They also may contribute a portion of their salary to the philanthropy project chosen for their simulation day. Students may also have the option to invest a portion of their money at *JA BizTown*.

Students may also have the opportunity to earn up to \$10 bonus money in the classroom for use during the on-site visit. (Note: Bonus money is an optional feature.) Bonus dollars MUST be entered in the *JA BizTown* web portal prior to the on-site visit in order for students to have access to the funds. JA Area staff will provide the URL and login information for the portal.

JA BizTown Banking Practices

Students are allowed to withdraw a maximum of \$2.00 in cash from each of their two payroll checks. Some JA Areas allow citizens to withdraw cash only once.

JA BizTown staff will inform students where cash, checks, debit cards, or electronic payments may be used. Typically, only cash may be used for some purchases. Retail goods may be bought using checks, debit cards, or electronic payments. Each business may accept only one type of payment.

If students visit the bank to deposit payroll, they will need an endorsed payroll check, a completed deposit ticket, and a balanced transaction register.

If direct deposit is used for payroll, a visit to the bank will only be necessary to open a savings account, withdraw cash, or to transfer funds to savings or investment accounts.

JA BizTown Price Setting

Prices are set in 25-cent increments for products paid for with *JA BizTown* cash.

No products are priced under \$1.00.

JA BizTown volunteers will guide students on the pricing of goods unless the local JA Area Office has made different arrangements.

JA BizTown goods and services are authentic. Prices for the items may or may not be realistic.

Product Availability

Most goods will be relatively limited, and the availability of items will decrease during the day.

Students will need to save money to purchase higher-priced goods, which are limited.

Final Visit Preparations

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

Be sure to remind your students about the various opportunities they will have to demonstrate responsible 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.
- Students should prepare their first deposit ticket prior to their arrival at *JA BizTown* or note their direct deposit amount in their register. (See Visit and Debrief, Lesson 1, Visit.)
- Students should plan the amount they will transfer to savings before they arrive at *JA BizTown* and note this amount in their transaction register.
- School attire is appropriate for the *JA BizTown* visit. However, students may dress as “business professionals.”

On the Day of the JA BizTown Visit

Make every effort to depart the school at the designated time.

Experience the day with students: Encourage and support the business CEOs and CFOs; circulate among the businesses; and assist whenever possible.

At the beginning of each break, please report to the bank to help students with individual banking.

Local JA Area staff may have specific task assignments that will require teacher support; this will be communicated during a morning teacher meeting with JA staff. In the event that fewer trained volunteers than required arrive on simulation day, teachers may need to assume a volunteer role in one or more *JA BizTown* businesses.

Enjoy the day!

Implementation Scenarios

The following scenarios illustrate ways that you can use the flexible content of *JA BizTown*. The examples are provided to spark blended learning ideas. *However, facilitators should always begin with the end goal in mind and implement the content in the method that will best achieve that end goal.*

The timeline will vary depending on whether only the core lessons are implemented, the local JA Area requires specific application activities be included, or if local curriculum standards and teacher interest dictate extra time for specific content.

The minimum requirement is 13 classes prior to the simulation, the visit day to *JA BizTown*, and one class following the simulation. The following schedules illustrate possible scenarios for implementation. JA strongly recommends allowing for extra days on the planning calendar to accommodate schedule changes, lesson flexibility, and student needs.

Scenario 1

TOTAL MINIMUM TIME: Fourteen lessons and the on-site visit (15 days) total.

	Monday	Tuesday	Wednesday	Thursday	Friday
Week 1	Financial Literacy Lesson 1	Financial Literacy Lesson 2	Financial Literacy Lesson 3	Financial Literacy Lesson 4	Application or Extension Activities (optional)
Week 1	Send home <i>JA BizTown</i> Volunteers Needed Form				
Week 2	Community and Economy Lesson 1	Community and Economy Lesson 2	Community and Economy Lesson 3	Community and Economy Lesson 4	Work and Career Readiness Lesson 1
Week 2	Same volunteer form as above				
Week 3	Work and Career Readiness Lesson 2	Job Interviews (optional)	Work and Career Readiness Lesson 3 (Elections - optional)	Job assignment by teachers	Business Management Lesson 1
Week 4	Business Management Lesson 2	Application or Extension Activities (optional)	Business Management Lesson 3	Visit and Debrief Lesson 1 (on-site visit)	Visit and Debrief Lesson 2

Scenario 2

TOTAL MINIMUM TIME: Fourteen lessons and the on-site visit (15 days) total.

	Monday	Tuesday	Wednesday	Thursday	Friday
Week 1	Pre-program survey and video introduction	Community and Economy Lesson 1	Community and Economy Lesson 2	Community and Economy Lesson 3	Community and Economy Lesson 4
Week 1	Send home <i>JA BizTown</i> Volunteers Needed Form				
Week 2	Financial Literacy Lesson 1	Financial Literacy Lesson 2	Financial Literacy Lesson 3	Financial Literacy Lesson 4	Work and Career Readiness Lesson 1
Week 2	Same volunteer form as above				
Week 3	Work and Career Readiness Lesson 2	Job Interviews (optional)	Work and Career Readiness Lesson 3 (Elections - optional)	Job assignment by teachers	Business Management Lesson 1
Week 4	Business Management Lesson 2	Application or Extension Activities (optional)	Business Management Lesson 3	Visit and Debrief Lesson 1 (on-site visit)	Visit and Debrief Lesson 2

JA BizTown Teacher Checklist and Timeline

6-8 weeks before simulation visit

- Attend *JA BizTown* teacher workshop/training session. Arrange for a substitute if necessary.
- Arrange for bus transportation on simulation day. (Students need 4½ hours at *JA BizTown*.)
- Send Introduction to *JA BizTown* Letter to parents. This letter introduces the program, informs parents of lunch options for their children, and notifies them of the need for volunteers.

4-5 weeks before simulation visit

- Introduce *JA BizTown* to students and begin teaching the classroom curriculum.
- Send Volunteers Needed at *JA BizTown* Letter to parents. (You will need a minimum of one volunteer in each business on simulation day.)

3 weeks before simulation visit

- Assign volunteers to businesses using the appropriate form. Email the completed form to *JA BizTown*.
- Send the Volunteer Confirmation Letter to parents/volunteers telling them what business they are assigned to and the process they will follow for the mandatory training.
- Distribute Permission Slip/Photo Release to students for parent signature.

1 week before simulation visit

- Input student payroll and bonus earnings information on the *JA BizTown* Web portal. (Or email the Student Job Assignments Sheet to the JA Area office if your school is not utilizing the Web portal.)

1–3 days before simulation visit

- Ensure that all BizPrep paperwork is being completed and that news articles and other applicable information has been entered in the *JA BizTown* Web portal.
- Depending on the instruction from your local JA Area, ensure that

students have completed their first deposit ticket and recorded it and their planned savings account deposit in their transaction register; or noted their direct deposit amount and planned savings transfer.

- Send Volunteer Reminder about arrival time at *JA BizTown*.
- Remind students of lunch plans for *JA BizTown* simulation visit. Drinks are provided and will be purchased with *JA BizTown* cash.
- Remind students of behavior expectations/code of conduct expected during the visit.
- Remind students that they may purchase souvenirs at *JA BizTown* (if applicable).

JA BizTown Simulation Visit

Remember to bring:

- BizPrep Paperwork/Envelopes
- JA BizTown Checkbooks and/or money trackers
- Sack lunches (if appropriate)
- Medication (Teachers must dispense medication while at *JA BizTown*.)
- Directions to *JA BizTown* facility (for bus drivers)

Following Simulation Visit

- Complete Debriefing lesson.

Planning for Volunteers

The *JA BizTown* program is primarily educator-led with multiple options for volunteer engagement. Volunteers may participate in the program by assisting with classroom and classroom material setup, helping with small group activities, and conducting job interviews. Work with your local JA staff to coordinate volunteer engagement.

Additional Resources

Contact your local JA Area representative with questions or for additional resources and support.