

17 Lessons to Teach – JA BizTown

JA BizTown is an unmatched learning experience that combines an in-class curriculum aligned with the Georgia Standards of Excellence with a day-long visit to a state-of-the-art learning facility. During their visit, students are able to interact within a simulated economy and take on the role of employee, tax payer and consumer. Here, students not only discover the intricacies of being a professional and member of the community, but also discover the abundance of opportunities available within their city.



COMMUNITY & ECONOMY

Three required lessons

1. Circular Flow of any Economy
2. Code of Ethics & Free Enterprise
3. Public Goods & Services

SS6E1
SS6E4
SS6E7
SSE6E10

MGSE6.NS.1



FINANCIAL LITERACY

Five required lessons

1. Financial Services
2. Checking Accounts
3. Direct Deposit
4. Savings Accounts
5. Debit Cards

SS6E13

MGSE6.NS.3



WORK & CAREER READINESS

Four required lessons

1. Interest & Skills
2. Career Types
3. Education Pays Off
4. Applying for a Job

SS6E3
SS6E9
SS6E12
SS6CG1
SS6CG3
SS6CG4
SS6E13

MGSE6.SP.4



BUSINESS MANAGEMENT

Five required lessons

1. Business Costs
2. Setting Prices
3. Quality Task Committee
4. BizBriefs
5. Simulation Preparation

SS6E3
SS6E9
SS6E12

ELAGSE6W1
ELAGSE6W4
ELAGSE6W5
ELAGSE6SL4



JA BIZTOWN

One required lesson + visit

1. Simulation
2. Debriefing

SS6CG4
SS6E1
SS6E4
SS6E7
SSE6E10
SS6E13

CURRICULUM SUMMARY

The JA BizTown curriculum connects with the 6th Grade Social Studies Georgia Standards of Excellence (GSE). The JA curriculum is a great aid in teaching the various concepts the GSE emphasize in Latin America and Canada, Europe and Australia. This curriculum also aligns with the English Language Arts (ELA) and Mathematics GSE. JA BizTown helps students make the connection between what they learn in school and the real world. The JA BizTown program combines 17 lessons with a day-long visit to a fully-interactive, simulated town, and a follow up debriefing lesson.

IMPLEMENTATION MODEL

JA recommends a cross-curricular approach, where a minimum of Social Studies, English Language Arts, and Math teachers share the teaching of the lessons.

****Note: The subjects listed below are suggested as the subject teacher to teach that lesson if a cross-curricular approach is used.***

Unit 1: Community and Economy

Students are introduced to the concept of the circular flow of money and goods in an economy. They will define basic economic concepts and discuss the impact of taxes and philanthropy. **(3 Required Lessons)**

LESSON	SUBJECT
1. Circular Flow of an Economy (Pg. 3-12) 45 minutes Students discover the rights and responsibilities of citizenship in a community and examine the flow of goods, services, money, and resources between people and businesses.	SS
2. Code of Ethics (Pg.17-19) & Free Enterprise (Pg. 21-27) 55-60 minutes - Students experience an activity that illustrates the basics of free enterprise and allows them the opportunity to produce goods and services.	MATH
3. Public Goods and Services (Pg. 45-55) 45 minutes - Students recognize that taxes are paid by both businesses and individuals. They discover the characteristics of public goods and services and identify familiar items that are tax supported. This includes libraries, schools, roads, fire and police services, and more.	MATH

Georgia Standards of Excellence

Social Studies GSE (All lessons)

SS6E1, SS6E4, SS6E7, SSE6E10 Analyze different economic systems.

- 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.

This unit focuses on how money and goods are exchanged in a market economy, and the rights and freedoms offered to citizens therein. Learning this content can be done by applying it to any of the geographical regions that the Social Studies GSE focus on in 6th grade, and can most closely be taught in lessons numbered 1, 2, and 3 below. Teachers can analyze the market economies of each region within these lessons and then compare them to other types of economies.

6th Grade Math GSE (Lesson 3)

MGSE6.NS.1 Interpret and compute quotients of fractions, and solve word problems involving division of fractions by fractions, including reasoning strategies such as using visual fraction models and equations to represent the problem.

Lesson 3: In the “Paying Taxes” portion of this lesson, students will calculate how much money is deducted from paychecks to pay taxes by adding and subtracting fractions.

Unit 2: Financial Literacy

Students are introduced to bank services and practices that will help them be successful in JA BizTown and in life. Students begin to understand the basics of deposits, checks, and withdrawals, and they build on that knowledge to understand electronic banking and bank cards. **(5 Required Lessons)**

LESSON	SUBJECT
1. Financial Services (Pg. 3-13) 50 minutes Students are introduced to services provided by financial institutions and discover the connection between spending and having money in the bank.	SS
2. Checking Accounts (Pg. 25-39) 50 minutes Students learn how to endorse and deposit a check and how to manage a checking account register. They also learn the consequence of writing checks without sufficient funds.	MATH
3. Direct Deposit (Extension Activity 1, Pg. 47-48) 15-20 minutes Students will learn the advantages of direct deposit by playing a class game that compares it to traditional bank deposits.	SS ELA
4. Savings Accounts (Pg. 53 – 64) 50 minutes Students practice check writing and discover the benefits of using interest-earning savings accounts to save money.	MATH SS
5. Debit Cards (Pg. 77-87) 50-55 minutes Students discover ways to complete purchase transactions electronically. They explore the difference between a debit card and a credit card.	ELA

Social Studies GSE (All Lessons)

SS6E13: Understand that a basic principle of effective personal money management is to live within one's income.

- a. *Understand the reasons and benefits of saving.*
- b. *Understand the uses and costs of credit.*

This unit focuses on effective personal money management, specifically how banking centers can be used to assist with this, and how checking accounts are used with managing one's money. It also teaches the benefits of saving money through interest-earning accounts and the advantages and disadvantages of using credit cards, including how compound interest works and its negative impact on one's finances.

Math GSE (Lessons 2 and 4)

MGSE6.NS.3 Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.

In lesson 2, students will practice balancing a checkbook by adding and subtracting decimals.

In lesson 4, students will calculate interest accrued for a checking account through multiplication.

Unit 3: Work and Career Readiness

In this unit, students learn how their interests and skills can lead to exciting jobs and careers. They will assess their interests and skills, and have an opportunity to fill out a job application, and experience the job interview process. **(4 Required Lessons)**

LESSON	SUBJECT
1. Interests and Skills (Pg. 3-12) 50 minutes Students learn how their interests and skills can be linked to various career alternatives. This lesson puts an emphasis on STEM and high-demand careers. They explore four interest-based career types and demonstrate appropriate workplace behaviors.	ELA

2. Career Types (Extension Activity 2, Pg. 54-57) 40 minutes - Students research what kind of careers will be available in the future and how much education they will need to follow those career paths.	ELA
3. Education Pays Off (Application Activity 2, Pg. 15-17) 15 minutes - Students look at the financial advantages of entering STEM-related careers.	MATH
4. Applying for a Job (Pg. 25-33) 50 minutes - Students learn about the various steps required to apply for and obtain a job. In addition, they engage in hands-on activities, including the completion of a job application and participation in practice job interviews.	ELA

Social Studies GSE

(Lessons 1, 2, 3, and 4)

SS6E3: Describe factors that influence economic growth and examine their presence or absence in Brazil, Cuba, and Mexico.

SS6E9: Describe factors that influence economic growth and examine their presence or absence in the United Kingdom, Germany, and Russia.

SS6E12: Describe factors that influence economic growth and examine their presence or absence in Australia.

- a. *Evaluate how literacy rates affect the standard of living.*
- b. *Explain the relationship between investment in human capital (education and training) and gross domestic product (GDP per capita).*

Lessons 1, 2, 3 and 4 focus on helping students identify their interests and skills, and then link them to career options. They will learn that their education level, which includes their literacy rate, affects their standard of living through the type of career they choose. They will analyze how education and training affects one's career, and thus a nation's GDP.

SS6E13 (Lesson 3) Understand that a basic principle of effective personal money management is to live within one's income.

- a. *Understand that income is received from work and is limited.*

In lesson 3, students will see the difference in pay for several careers, and that one's level of education limits or expands earning potential.

Math GSE (Lesson 3)

MGSE6.SP.4 Display numerical data in plots on a number line, including dot plots (line plots), histograms, and box plots.

In lesson 3, students will construct a line graph using numerical data from a chart, showing how wages in STEM fields tend to be higher for each level of education than non-STEM fields.

English Language Arts GSE (Lesson 2)

ELAGSE6W7 Conduct short research projects to answer a question, drawing on several sources and refocusing the inquiry when appropriate.

ELAGSE6W8 Gather relevant information from multiple print and digital sources; assess the credibility of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and providing basic bibliographic information for sources.

In lesson 2, students will brainstorm different careers with their class, determining which ones they may be interested in. They will then research online different jobs and careers, gather and record information, and write summaries of each, including various details of them.

Unit 4: Business Management

In this unit, students learn the components of operating a quality business. They will complete business cost sheets and explore the importance of setting accurate pricing for goods and services. They will work in a team setting to prepare for their JA BizTown on-site visit. **(5 Required Lessons)**

LESSON	SUBJECT
1. Business Costs (Pg. 3-11) (ELA does “Business Descriptions”; Math does “Calculating Business Costs”) 50 minutes - Students learn about various factors associated with operating a business. In preparation for their visit to JA BizTown, students work in business teams to determine the components of a successful business operation.	ELA MATH
2. Setting Prices (Pg. 25-36) 15-20 minutes - Students recognize the importance of accurately setting the prices of goods and services to earn a profit. Through hands-on learning activities, they explore pricing and its connection to revenue and profit in JA BizTown.	MATH
3. Quality Task Committee (Pg. 16-21) 50 minutes - Students brainstorm on what it takes to operate a quality business and develop the criteria each business team will use to evaluate the quality of their business.	ELA
4. BizBriefs (Homework, Extension Activity 2, Pg. 22-24) 35 minutes - Students review the businesses within JA BizTown.	SS
5. Visit Preparation (Pg. 49-52, 61 – 63; skip Pg. 53 – 60) 55 minutes - Students learn about the importance of advertising as a method of marketing the goods and/or services offered by various businesses. Working in business teams, students complete their final preparations for their JA BizTown on-site visit.	SS

SOCIAL STUDIES GSE (All lessons):

SS6E3: Describe factors that influence economic growth and examine their presence or absence in Brazil, Cuba, and Mexico.

SS6E9: ... in the United Kingdom, Germany, and Russia.

SS6E12: ... in Australia.

c. Describe the role of entrepreneurship.

This unit focuses on quality business operations, highlighting the role of entrepreneurship by emphasizing the autonomy that a business and its owner/s and/or operator/s have in conducting these operations. This is seen in each lesson.

ENGLISH LANGUAGE ARTS GSE (Lesson 1 and 3)

ELAGSE6W1 Write arguments to support claims with clear reasons and relevant evidence.

- a. Introduce claim(s) and organize the reasons and evidence clearly.*
- b. Support claim(s) with clear reasons and relevant evidence, using credible sources and demonstrating an understanding of the topic or text.*
- c. Use words, phrases, and clauses to clarify the relationships among claim(s) and reasons.*
- d. Establish and maintain a formal style.*
- e. Provide a concluding statement or section that follows from the argument presented.*

ELAGSE6W4 (Lesson 1 and 3)

Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in Standards 1–3 above.)

ELAGSE6W5 (Lesson 1)

With some guidance and support from peers and adults, develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach. (Editing for conventions should demonstrate command of Language Standards 1–3 up to and including grade 6.)

ELAGSE6SL4 (Lesson 1 and 3)

Present claims and findings, sequencing ideas logically and using pertinent descriptions, facts, and details to accentuate main ideas or themes; use appropriate eye contact, adequate volume, and clear pronunciation.

In lesson 1, students will write about how their business and methods they will use will ensure a quality business. They will write persuasively, ensuring they write clear and coherent arguments in conjunction with their business partners/peers, and revise as needed. They will then present their writing to the class.

In lesson 3, students will brainstorm what makes up quality businesses and then share their ideas with the class.

Unit 5: Visit and Debriefing

In this unit, students will visit JA BizTown for their simulation experience. They then will reflect on JA BizTown experience and further identify the relevance of classroom learning to their future plans and write letters to business leaders about experience. **(1 Required Lesson)**

LESSON	SUBJECT
Debriefing (Pg. 5-10) 45-55 minutes - Students reflect on JA BizTown experience and further identify the relevance of classroom learning to their future plans and write letters to business leaders about experience.	SS ELA

Social Studies GSE

SS6CG4 Explain forms of citizen participation in government. (Simulation)

a. Explain citizen participation in democratic governments [i.e. the role of citizens in choosing the leaders of Australia (parliamentary democracy)].

SS6E1, SS6E4, SS6E7, SSE6E10 Analyze different economic systems. (Simulation)

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.

b. Explain that countries have a mixed economic system located on a continuum between pure market and pure command.

SS6E13 Understand that a basic principle of effective personal money management is to live within one’s income. (Simulation)

a. Understand that income is received from work and is limited.

d. Understand the uses and costs of credit.

During the JA BizTown simulation, students will demonstrate their understanding of the above GSE by doing the following:

Simulation (5 hours)

- 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.

SS6E1, SS6E4, SS6E7, SSE6E10 Analyze different economic systems. (Debriefing)

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.

b. Explain that countries have a mixed economic system located on a continuum between pure market and pure command.

SS6E13 Understand that a basic principle of effective personal money management is to live within one's income. (Debriefing)

a. Understand that income is received from work and is limited.

d. Understand the uses and costs of credit.

In the Debriefing lesson, students will demonstrate their understanding of the above GSE by doing the following:

- 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.