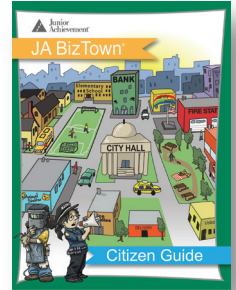


## JA BizTown®

*JA BizTown* combines in-class learning with a daylong visit to a fully interactive, simulated town. The program helps students connect the dots between what they learn in school and the real world.

### Following participation in the program, students will be able to:

- Apply the 4Cs: critical thinking, communication, collaboration, and creativity.
- Demonstrate strong soft skills.
- Rank work priorities.
- Recognize STEM and other high-growth careers.
- Identify personal-brand and job-hunting tools—resumes, cover letters, interviews, and digital profiles.



### Unit Titles and Summaries:

1

#### Financial Literacy

This unit introduces students to bank services and practices that will help them be successful at *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 bankcards.

##### Lesson One: Financial Services

Students are introduced to services provided by financial institutions and discover the connection between spending and having money in a bank. They apply for a bank account in preparation for their *JA BizTown* visit.

##### Lesson Two: Checking Accounts

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. This lesson stresses making and recording deposits.

##### Lesson Three: Savings Accounts

Students practice check-writing skills and discover the benefits of using interest-earning savings accounts to save money. They play a saving and spending game to reinforce the concepts introduced.

##### Lesson Four: Debit Cards

Students discover ways to complete purchase transactions electronically. They explore the difference between a debit card and a credit card.

2

#### 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.

##### Lesson One: Circular Flow of Economic Activity

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. Students take a pledge to become citizens of *JA BizTown*.

### **Lesson Two: Free Enterprise**

Students experience an activity that illustrates the basics of free enterprise and allows them the opportunity to produce goods and services. Students begin to see how applying these concepts will help them participate in the *JA BizTown* simulation.

### **Lesson Three: Public Goods and Services**

Students recognize that both businesses and individuals pay taxes. They discover the characteristics of public goods and services and identify familiar items that are supported by taxes, including libraries, schools, roads, fire and police services, and more.

3

## **Work 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.

### **Lesson One: Interests and Skills**

Students learn how their interests and skills can be linked to various career alternatives. This lesson emphasizes STEM and high-demand careers. Students explore four interest-based career types and demonstrate appropriate workplace behaviors.

### **Lesson Two: Applying for a Job**

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. These activities help prepare students for their *JA BizTown* jobs. Teacher guidance on how to effectively manage student job interviews and elections prior to the simulation is provided.

4

## **Business Management**

This unit gives students time to work in their business teams and prepare for their *JA BizTown* visit. They will learn about operating a successful business, setting prices to achieve a profit, and using advertising to bring in revenue.

### **Lesson One: Business Costs**

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.

### **Lesson Two: Setting Prices**

Students recognize the importance of accurately setting the prices for 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*.

### **Lesson Three: Visit Preparation**

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 develop advertisements to market their *JA BizTown* businesses and complete their final preparations for their on-site visit.

5

## **Visit and Debriefing**

Citizens participate in a vibrant economy, run their businesses, receive their paychecks, make bank transactions, and go shopping.

### **Lesson One: The Visit**

Students participate in the *JA BizTown* simulation.

### **Lesson Two: Debriefing**

Students reflect on their *JA BizTown* experience and further identify the relevance of classroom learning to their future plans and goals.