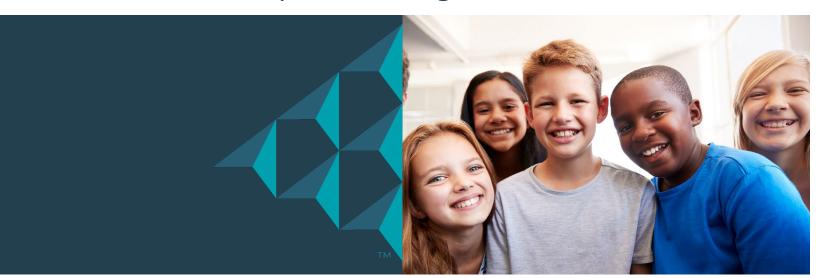
A Correlation:

Florida **Academic Standards** and Junior Achievement Capstone Programs



Updated October 2023

Florida BEST ELA Standards Florida BEST Math Standards Florida Employability Standards Florida Social Studies Standards 2023 National Council for the Social Studies C3

Junior Achievement USA 12320 Oracle Blvd. Suite 310 Colorado Springs, CO 80921 https://jausa.ja.org



Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Florida Social Studies Framework, and Employability Standards. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how JA BizTown will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy.

JA BizTown Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. JA BizTown Adventures can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the JA BizTown curriculum.



Unit Description and Learning Objectives	Social Studies Standards	Florida Employability Standards	B.E.s English Lan Ma	guage Arts
(Optional) Pre-Program Self-Guided Session JA BizTown Primer The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum. Students will: Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development.	SS.4.CG.3.1 Explain the structure and functions of the legislative, executive and judicial branches of government [in Florida.] SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics. SS.5.CG.1.1 Recognize that the Declaration of Independence affirms that every U.S. citizen has certain unalienable rights. SS.5.CG.1.2 Explain how and why the U.S. government was created by the U.S. Constitution. SS.5.CG.1.4 Describe the history, meaning and significance of the Bill of Rights.	Personal Qualities Demonstrates responsibility and self-discipline Works independently Demonstrates a willingness to learn	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Learn civics fundamentals and terms.				

	Unit 1: Financia	al Literacy		
 Session 1: Financial Services Instruction: Economy and Financial Institutions Identify services offered by financial institutions. Describe financial institutions as the center of JA BizTown's economy. Define private property and its importance in our economy. 	C3: D2.Civ.4.3-5 C3: D2.Eco.5.3-5 SS.4.FL.3.3 Identify ways that people can choose to save money in many places—for example, at home in a piggy bank or at a commercial bank, credit union, or savings and loan.	Applied Academic Skills Uses reading skills Uses writing skills Interpersonal Skills Understands teamwork and works with others Exercises leadership Respects individual differences	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Session 1: Financial Services Activity: Financial Services Scavenger Hunt Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions.	C3: D2.Eco.5.3-5 SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.	Information Use Locates information Organizes information Interpersonal Skills Understands teamwork and works with others Exercises leadership Respects individual differences	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA



Session 1: Financial Services	C3: D2.Eco.5.3-5	Applied Academic Skills	Grade 5	NA
Activity: Bank Account Application		Uses reading skillsUses writing skills	ELA.5.R.2.1 ELA.5.R.3.2	
 Recognize the purpose for, and demonstrate how to complete, a bank account application. 			ELA.5.C.3.1 ELA.5.V.1.1	
 Identify common terms associated with banking and financial institutions. 				
Define private property and its importance in our economy.				
(Optional) Application 1: Banking Bingo	C3: D2.Eco.5.3-5	Applied Academic Skills Uses reading skills	Grade 5 ELA.5.R.2.1	NA
• Identify services offered by financial institutions.		Uses writing skillsUses mathematical	ELA.5.R.3.2 ELA.5.C.3.1	
 Identify common terms associated with banking and financial institutions 		strategies and procedures	ELA.5.V.1.1	
 (Optional) Application 2: Choosing a Financial Institution Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	C3: D2. Eco.9.3-5 SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.	Personal Qualities Demonstrates responsibility and self-discipline Works independently Demonstrates a willingness to learn	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
(Optional) Extension 1: Bank Teller Computations Identify common terms associated with banking and financial institutions.	NA	Applied Academic Skills Uses mathematical strategies and procedures	NA	Grade 4 MA.4.NSO.1.1 MA.4.NSO.2.2 MA.4.NSO.2.5 MA.4.NSO.2.7 MA.4.AR.1.1 MA.4.M.2.2 Grade 5 MA.5.NSO.2.4 MA.5.NSO.2.5
				MA.5.AR.1.1 MA.5.M.2.1



Priv	tional) Extension 2: rate Property Define private property and its importance in our economy. sion 2: Earn, Save, and Spend ruction: Depositing Paychecks Express the purpose of a paycheck. State how the U.S. Constitution provides the right to keep private property.	C3: D2.Civ.4.3-5 C3: D2.Eco.9.3-5 C3: D2.Civ.4.3-5 C3: D2.Eco.5.3-5 SS.4.FL.1.3 Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.	Applied Academic Skills Uses reading skills Uses writing skills Information Use Locates information Organizes information Personal Qualities Demonstrates responsibility and self-discipline	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1 4 Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA NA
Acti	sion 2: Earn, Save, and Spend vity: Endorsing Paychecks and positing Checks Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money.	C3: D2.Civ.4.3-5 C3: D2.Eco.5.3-5 SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.	Information Use Locates information Organizes information Applied Academic Skills Uses reading skills Uses writing skills	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1
	sion 2: Earn, Save, and Spend ivity: Saving and Spending Game State the benefit of an interest- earning savings account. Explain how money grows in a savings account.	SS.4.FL.2.1 Explain that economic wants are desires that can be satisfied by consuming a good, a service, or a leisure activity. SS.4.FL.2.2 Explain that people make choices about what goods and services they buy because they can't have everything they want. This requires individuals to prioritize their wants. SS.4.FL.2.3 Identify some of the ways that people spend a portion of their income on goods and services in order to increase their personal satisfaction or happiness. SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.	Information Use Locates information Organizes information Applied Academic Skills Uses mathematical strategies and procedures Personal Qualities Demonstrates responsibility and self-discipline Works independently	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1



 Session 2: Earn, Save, and Spend (Optional): Application 1: Transaction Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	C3: D2.Eco.5.3-5 SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes. SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.	Information Use Locates information Organizes information Applied Academic Skills Uses mathematical strategies and procedures	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1
Session 2: Earn, Save, and Spend (Optional) Application 2: Direct Deposit Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker.	C3: D2.Eco.5.3-5	Information Use Locates information Organizes information	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3
Session 2: Earn, Save, and Spend (Optional) Extension 1: Gordon's Bounced Check Describe the consequences of insufficient funds. Demonstrate how to complete a deposit and record it in a money tracker.	C3: D2.Eco.2.3-5	Applied Academic Skills Uses reading skills Uses writing skills Uses mathematical strategies and procedures	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1
Session 2: Earn, Save, and Spend (Optional) Extension 2: Using Deposit Tickets Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck.	C3: D2.Eco.5.3-5	Information Use Locates information Organizes information Personal Qualities Works independently Demonstrates a willingness to learn	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1
Session 3: Banks and Saving Warm-Up: Doors of Opportunity Describe the reasons why someone should save	C3: D2.Eco.1.3-5 SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.	Interpersonal Skills Understands teamwork and works with others Exercises leadership Respects individual differences	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA



Session 3: Banks and Saving	C3: D2.Eco.1.3-5	Applied Academic Skills	Grade 5	MA.5.M.2.1
Instruction: Checking Accounts vs.	SS.4.FL.3.1 Identify ways that	Uses reading skillsUses writing skills	ELA.5.R.2.1	
Savings Accounts and the Rule of Law	income is saved, spent on goods and services, or used to pay	 Uses mathematical 	ELA.5.R.3.2 ELA.5.C.3.1	
 Make and record electronic payments. 	taxes.	strategies and procedures	ELA.5.C.3.1 ELA.5.V.1.1	
 Recognize how the rule of law and right to own private property allow people to save. 				
Session 3: Banks and Saving	SS.4.FL.3.5 Explain that when	Interpersonal Skills	Grade 5	MA.5.NSO.1.2
Activity: Why Go to the Bank?	bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into	Understands	ELA.5.R.2.1	MA.5.NSO.2.3
Identify services offered by		teamwork and works	ELA.5.R.3.2	
financial institutions.		 Exercises leadership 	ELA.5.C.3.1	
		 Respects individual differences 	ELA.5.V.1.1	
	banks because banks are safe places to keep their savings.	Personal Qualities		
	SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract	 Demonstrates responsibility and self-discipline 		
	savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.			
Session 3: Banks and Saving	SS.4.FL.3.2 Explain that when	Applied Academic Skills	Grade 5	MA.5.NSO.1.2
(Optional) Application 1:	people save money, they give up	 Uses reading skills 	ELA.5.R.2.1	MA.5.NSO.2.3 MA.5.M.2.1
Damian's Shopping Day	the opportunity to buy things now in order to buy things later.	Uses writing skillsUses mathematical	ELA.5.R.3.2	147, 113.1141.2.12
Make and record electronic	, 0	strategies and	ELA.5.C.3.1	
payments.		procedures	ELA.5.V.1.1	
Session 3: Banks and Saving	C3: D2.Eco.2.3-5	Applied Academic Skills	Grade 5	MA.5.M.2.1
(Optional) Application 2:	SS.4.FL.3.2 Explain that when	Uses reading skills	ELA.5.R.2.1	
Savings Plan, Inquiry-	people save money, they give up the opportunity to buy things	Uses writing skillsUses mathematical	ELA.5.R.3.2	
Based Lesson	now in order to buy things later. SS.4.FL.3.4 Identify savings goals	strategies and	ELA.5.C.3.1 ELA.5.V.1.1	
Explain how money grows in a savings account.		procedures Personal Qualities Demonstrates responsibility and self-discipline	ELA.S.V.I.I	



Session 3: Banks and Saving (Optional) Extension 1: A Million Dollars or Double the Pennies? Explain how money grows in a savings account.	SS.4.FL.5.1 Explain that after people have saved some of their income, they must decide how to invest their savings so that it can grow over time.	Personal Qualities Demonstrates a willingness to learn	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.M.2.1
Session 3: Banks and Saving (Optional) Extension 2: Compound Interest State the benefit of an interest-earning savings account. Explain how money grows in a savings account	C3: D2.Eco.2.3-5 SS.4.FL.1.4 People can earn interest income from letting other people borrow their money. Explain why banks and financial institutions pay people interest when they deposit their money at those institutions. SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else's money.	Uses reading skills Uses writing skills Uses writing skills Uses mathematical strategies and procedures Personal Qualities Demonstrates responsibility and self-discipline	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.M.2.1
Session 4: Types of Payments Warm-Up: Stand Up or Sit Down Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments.	C3: D2.Eco.1.3-5	Interpersonal Skills • Understands teamwork and works with others	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Session 4: Types of Payments Instruction: Comparing Payments Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. Explain how money changes hands when a payment occurs. Recognize the impact of scarcity and the need to make responsible choices regarding your money.	C3: D2.Civ.8.3-5 C3: D2.Eco.1.3-5 C3: D2.Eco.5.3-5 SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else's money.	Interpersonal Skills Understands teamwork and works with others Applied Academic Skills Uses reading skills Uses writing skills Uses mathematical strategies and procedures	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3
Session 4: Types of Payments Activity: Pros and Cons Chart Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate use of a money	C3: D2.Civ.8.3-5 C3: D2.Civ.9.3-5 C3: D2.Eco.1.3-5 C3: D2.Eco.5.3-5 SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else's money.	Applied Academic Skills Uses reading skills Uses writing skills Uses mathematical strategies and procedures Information Use Locates information Organizes information	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3



tracker to record a nurchace			T	Ţ
tracker to record a purchase.				
 Demonstrate how to make an electronic payment. 				
Session 4: Types of Payments	C3: D2.Civ.9.3-5	Interpersonal Skills	Grade 5	NA NA
Activity: Card Payment Game		Understands	ELA.5.R.2.1	
Explore the differences between		teamwork and works with others	ELA.5.R.3.2	
cash, checks, debit cards, and		 Exercises leadership 	ELA.5.C.3.1	
credit cards and other forms of electronic payments.		 Respects individual differences 	ELA.5.V.1.1	
Explain how money changes hands when a payment occurs.				
Session 4: Types of Payments	C3: D2.Eco.5.3-5	Applied Academic Skills	Grade 5	MA.5.NSO.1.2
(Optional) Application 1: Let's Go to the		Uses reading skills	ELA.5.R.2.1	MA.5.NSO.2.3 MA.5.M.2.1
Bank		Uses writing skillsUses mathematical	ELA.5.R.3.2	
Explain how money changes hands when a payment occurs.		strategies and procedures	ELA.5.C.3.1 ELA.5.V.1.1	
Demonstrate use of a money tracker to record a purchase.				
Session 4: Types of Payments	C3: D2.Eco.5.3-5	Information Use	Grade 5	NA
(Optional) Application 2: The Debit Card		 Locates information 	ELA.5.R.2.1	
Transaction		Organizes information	ELA.5.R.3.2	
Explain how money changes hands		mormacion	ELA.5.C.3.1	
when a payment occurs.			ELA.5.V.1.1	
Session 4: Types of Payments	SS.4.FL.1.4 People can earn	Applied Academic Skills	Grade 5	MA.5.M.2.1
(Optional) Extension 1: Interest in Your	interest income from letting	 Uses reading skills 	ELA.5.R.2.1	
Favor	other people borrow their money. Explain why banks and	ple strategies and	ELA.5.R.3.2	
Recognize the impact of scarcity	financial institutions pay people		ELA.5.C.3.1	
and the need to make responsible choices regarding your money.		ELA.5.V.1.1		
choices regarding your money.		Information Use		
		Locates informationOrganizes		
		information		



Session 4: Types of Payments (Optional) Extension 2: Personal Checks • Demonstrate use of a money tracker to record a purchase.	NA	Information Use Locates information Organizes information	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1
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Unit 2: Community and Economy					
Unit 2: Session 1: Citizenship Instruction: Introduction to Responsible Citizenship Identify the rights and responsibilities of citizenship. Define philanthropy.	C3: D2.Civ.2.3-5 C3: D2.Civ.4.3-5 C3: D2.Civ.8.3-5	Personal Qualities	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA	
 Unit 2: Session 1: Citizenship Activity: Responsibility of Taxes Identify the rights and responsibilities of citizenship. Identify the role of government in community. Explain the relationship between taxes and responsible citizenship. Unit 2: Session 1: Citizenship Activity: JA BizTown Citizen Contract Identify the rights and responsibilities of citizenship. 	C3: D2.Civ.2.3-5 C3: D2.Civ.4.3-5 C3: D2.Civ.2.3-5 C3: D2.Civ.4.3-5 C3: D2.Civ.8.3-5	Critical Thinking Skills Thinks critically Thinks creatively Interpersonal Skills Respects individual differences	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1 Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.R.3.1 ELA.5.V.1.1	NA NA	
Unit 2: Session 1: Citizenship (Optional) Application 1: Benjamin Franklin's List of Virtues • Identify the rights and responsibilities of citizenship.	C3: D2.Civ.4.3-5	Personal Qualities Demonstrates responsibility and self-discipline Demonstrates a willingness to learn Demonstrates integrity	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA	



Unit 2: Session 1: Citizenship	C3: D2.Civ.4.3-5	Critical Thinking Skills	Grade 5	NA
 (Optional) Application 2: I Am a Citizen – Circles of Citizenship Identify the rights and responsibilities of citizenship. Define philanthropy. 	C3: D2.Civ.7.3-5	 Thinks critically Thinks creatively Personal Qualities Demonstrates responsibility and self-discipline 	ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	
Unit 2: Session 1: Citizenship (Optional) Extension 1: My Impact Challenge Identify the role of government in community. Identify the rights and responsibilities of citizenship.	C3: D2.Civ.4.3-5 SS.5.CG.2.4 Evaluate the importance of civic duties and responsibilities to the preservation of the United States' constitutional republic. SS.4.CG.2.1 Identify and describe how citizens work with local and state governments to solve problems.	Personal Qualities Demonstrates responsibility and self-discipline	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 1: Citizenship (Optional) Extension 2: iCivics Game Identify the rights and responsibilities of citizenship.	C3: D2.Civ.2.3-5 SS.4.CG.2.1 Identify and describe how citizens work with local and state governments to solve problems.	Personal Qualities Demonstrates responsibility and self-discipline	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 2: Circular Flow of an Economy Warm-Up: Products Identify and distinguish among goods, services, and resources (human, natural, and capital).	C3: D2.Eco.3.3-5	Critical Thinking Skills Thinks critically Thinks creatively	Grade 5 ELA.5.V.1.1	NA
Unit 2: Session 2: Circular Flow of an Economy Instruction: Introduction to Economy Identify and distinguish among goods, services, and resources (human, natural, and capital). Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary	C3: D2.Eco.3.3-5 SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics.	Critical Thinking Skills Thinks critically Thinks creatively	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA



Unit 2: Session 2: Circular Flow of an Economy	C3: D2.Civ.4.3-5	Critical Thinking Skills	Grade 5	MA.5.NSO.1.2
Activity: Lemonade Stand Game Describe how the government impacts the circular flow. Demonstrate the circular flow of an economy. Unit 2: Session 2: Circular Flow of an Economy	C3: D2.Eco.3.3-5 C3: D2.Eco.3.3-5	 Thinks critically Thinks creatively Makes sound decisions Solves problems Reasons Plans and organizes Systems Thinking Understands and uses 	ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.2.3
 Wrap-Up Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 		systems	ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	
Unit 2: Session 2: Circular Flow of an Economy (Optional) Application 1: Circular Flow Game Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy.	C3: D2.Eco.3.3-5 SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics.	Critical Thinking Skills Thinks critically Thinks creatively Makes sound decisions Solves problems Reasons Plans and organizes	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 2: Circular Flow of an Economy (Optional) Application 2: My Business Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy.	C3: D2.Eco.3.3-5 C3: D2.Eco.4.3-5 SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs	Critical Thinking Skills Thinks critically Thinks creatively Makes sound decisions Solves problems Reasons Plans and organizes	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 2: Circular Flow of an Economy (Optional) Extension 1: The Fishpond Problem • Describe how government impacts the circular flow. • Explain why government involvement in the economy is sometimes necessary.	C3 D2.Eco.1.3-5	Critical Thinking Skills Thinks critically Thinks creatively Makes sound decisions Solves problems Reasons	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA



Unit 2: Session 2: Circular Flow of an Economy	C3 D2.Civ.13.3-5	Critical Thinking Skills Thinks critically	Grade 5 ELA.5.R.2.1	NA
 (Optional) Extension 2: Government Steps In Explain why government involvement in the economy is sometimes necessary. 		 Thinks creatively Makes sound decisions Solves problems Reasons 	ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	
 Unit 2: Session 3: Free Enterprise Warm-Up: What to Produce Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). 	C3: D2.Eco.4.3-5	Critical Thinking Skills Thinks critically Thinks creatively	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
 Unit 2: Session 3: Free Enterprise Activity: Becoming Producers Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. 	C3: D2.Eco.4.3-5 SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics.	Systems Thinking Understands and uses systems Interpersonal Skills Understands teamwork and works with others Exercises leadership Respects individual differences	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
 Unit 2: Session 3: Free Enterprise Wrap Up: Different Types of Economies Compare free enterprise with other types of economies. 	NA	Critical Thinking Skills Thinks critically Thinks creatively	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 3: Free Enterprise (Optional) Application 1: What are Our Economic Freedoms? What is Free Enterprise? List and describe the Economic Freedoms we enjoy in our country.	C3: D2.Civ.5.3-5	Critical Thinking Skills Thinks critically Thinks creatively	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA



Unit 2: Session 3: Free Enterprise	NA	Critical Thinking Skills	Grade 5	NA
(Optional) Application 2:		Thinks critically	ELA.5.R.2.1	
Economic Freedoms Poster		Thinks creatively	ELA.5.R.3.2	
Illustrate the Economic Freedoms we enjoy in our country.			ELA.5.C.3.1 ELA.5.V.1.1	
Unit 2: Session 3: Free Enterprise (Optional) Extension 1: Family Resources-Do You Have Enough • Define scarcity, and explain ways to resolve scarcity.	C3: D2.Eco.1.3-5 SS.4.FL.2.4 Discuss that whenever people buy something, they incur an opportunity cost. Opportunity cost is the value of the next best alternative that is given up when a person makes a choice.	Interpersonal Skills Understands teamwork and works with others Exercises leadership Respects individual differences	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 3: Free Enterprise (Optional) Extension 2: Economic Systems- Comparing Economies Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate	C3: D2.Civ.5.3-5 SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics.	Critical Thinking Skills Thinks critically Thinks creatively	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
different economic systems Unit 2: Session 4: Where Does Your Money Go? Warm-Up: Pick a Peck of Pencils Differentiate between public goods and services and private goods and services.	C3: D2.Eco.12.3-5	Personal Qualities	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 4: Where Does Your Money Go? Activity: Government in an Economy Explain why people pay taxes. Identify or explain why philanthropy is important in a community.	C3: D2.Eco.12.3-5	Critical Thinking Skills Thinks critically Thinks creatively	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA



Unit 2: Session 4: Where Does Your Money Go? Activity: Public Goods Explain why people pay taxes. Differentiate between public goods and services and private goods and services.	C3: D2.Civics.4.3-5 C3: D2.Eco.12.3-5 SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.	Critical Thinking Skills Thinks critically Thinks creatively	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 4: Where Does Your Money Go? Activity: Paying Taxes Explain why people pay taxes. Define gross pay and net pay. Calculate tax by multiplying with decimals	C3: D2.Civ.2.3-5 C3: D2.Civ.7.3-5 C3: D2.Eco.12.3-5 SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.	Systems Thinking • Understands and uses systems	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.NSO.2.4 MA.5.NSO.2.5 MA.5.AR.1.1 MA.5.M.2.1
Unit 2: Session 4: Where Does Your Money Go? (Optional) Application 1: Comparing Goods and Services Explain why people pay taxes. Differentiate between public goods and services and private goods and services.	C3: D2.Eco.12.3-5 SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.	Critical Thinking Skills Thinks critically Thinks creatively	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 4: Where Does Your Money Go? (Optional) Application 2: Calculating Sales Tax • Explain why people pay taxes. • Calculate tax by multiplying with decimals.	C3: D2.Eco.12.3-5 SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.	Critical Thinking Skills Thinks critically Thinks creatively Makes sound decisions Solves problems Reasons	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.NSO.2.4 MA.5.NSO.2.5 MA.5.M.2.1



Unit 2: Session 4: Where Does Your Money Go? (Optional) Extension 1: Philanthropy State examples of philanthropy. Identify or explain why philanthropy is important in a community.	NA	Interpersonal Skills Understands teamwork and works with others Exercises leadership Respects individual differences	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA
Unit 2: Session 4: Where Does Your Money Go? (Optional) Extension 2: Be a Philanthropist State examples of philanthropy. Identify or explain why philanthropy is important in a community.	NA	Critical Thinking Skills Thinks critically Thinks creatively Makes sound decisions Solves problem Reasons	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA

Unit 3: Work and Career Readiness					
Unit 3: Work and Career Readiness Session 1: Interests and Skills Warm-Up: Skills and Interests Identify personal interests and skills.	Grade 4 SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.	Personal Qualities Takes initiative Displays positive attitude and sense of self-worth Takes responsibility for professional growth	Grade 5 ELA.5.C.3.1 ELA.5.V.1.1	NA	
 Unit 3: Session 1: Interests and Skills Instruction: Skills and Interests Survey Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. 	Grade 4 SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.	Personal Qualities Takes initiative Displays positive attitude and sense of self-worth Takes responsibility for professional growth	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1	NA	



Unit 3: Session 1: Interests and Skills Activity: STEM Career Match • Distinguish the differences among the four primary career types: people, ideas, data, and things.	C3: D2.Eco.6.3-5 SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.	Critical Thinking Skills Thinks critically Thinks creatively Reasons	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
 Categorize STEM careers into different types. Unit 3: Session 1: Interests and Skills Activity: Investing in Yourself- The Right to an Education Discuss how investing in human capital increases an employee's worth to a business Reflect on the contributions of three education advocates 	SS.4.AA.1.1 Identify African American community leaders who made positive contributions [in the state of Florida]	Communication Skills Communicates verbally Listens actively Comprehends written material	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
 Unit 3: Session 1: Interests and Skills Activity: Job Application Distinguish the differences among the four primary career types: people, ideas, data, and things. 	SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.	Critical Thinking Skills	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 1: Interests and Skills (Optional) Application 1: My Career Interests Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning	SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.	Personal Qualities Takes initiative Displays positive attitude and sense of self-worth Takes responsibility for professional growth Communication Skills Communicates verbally Listens actively Comprehends written material	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 1: Interests and Skills (Optional) Application 2: Education Pays Off Compare and graph earnings based on education level.	C3: D2.Eco.6.3-5 SS.4.FL.1.3 Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.	 Information Use Locates information Organizes information Uses information 	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	MA.5.DP.1.1 MA.5.DP.1.2



Unit 3: Session 1: Interests and Skills	C3: D2.Civ.6.3-5	Information Use	Grade 5	NA
Optional) Extension 1: Writing a Resume Explain the relevance of interests and skills to career exploration and planning.	SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.	Locates informationOrganizes informationUses information	ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	
Unit 3: Session 1: Interests and Skills (Optional) Extension 2: Career STEM Lesson Categorize STEM careers into different types. Create customer solutions using STEM skills	C3: D2.Civ.10.3-5 SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.	Critical Thinking Skills Makes sound decisions Solves problems Reasons Plans and organizes Communication Skills Communicates verbally Listens actively	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 2: Job Skills and Behaviors Warm-Up: Two Experiences Contribute to group success by demonstrating appropriate workplace behaviors.	C3: D2.Civ.6.3-5 SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.	 Interpersonal Skills Understands teamwork and works with others Responds to customer needs Exercises leadership 	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 2: Job Skills and Behaviors Instruction: Workplace Behaviors Contribute to group success by demonstrating appropriate workplace behaviors. Define resume, job interview, and applicant.	C3: D2.Civ.6.3-5 SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.	Interpersonal Skills • Understands teamwork and works with others • Responds to customer needs • Exercises leadership	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 2: Job Skills and Behaviors Activity: Speed Interviews Model appropriate business greetings. Demonstrate proper interview skills. Define resume, job interview, and applicant.	SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.	Communication Skills Communicates verbally Listens actively Resource Management Manages time	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA



Unit 3: Session 2: Job Skills and Behaviors Activity: Appropriate Workplace Behaviors • Model appropriate business greetings. • Contribute to group success by demonstrating appropriate workplace behaviors. • Distinguish the difference between technical and soft skills.	C3: D2.Civ.6.3-5 SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.	Communication Skills Communicates verbally Listens actively Resource Management Manages time	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 2: Job Skills and Behaviors (Optional) Application 1: Job Interviews Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Demonstrate proper interview skills. Define resume, job interview, and applicant.	NA	Interpersonal Skills • Understands teamwork and works with others • Responds to customer needs	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 2: Job Skills and Behaviors (Optional) Application 2: Customer Service Contribute to group success by demonstrating appropriate workplace behaviors.	C3: D2.Civ.6.3-5 SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.	Interpersonal Skills Understands teamwork and works with others Responds to customer needs Communication Skills Communicates verbally Listens actively	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 2: Job Skills and Behaviors (Optional) Extension 1: Teamwork: Build a Robot • Contribute to group success by demonstrating appropriate workplace behaviors.	C3: D2.Civ.6.3-5	Interpersonal Skills Understands teamwork and works with others Responds to customer needs Critical Thinking Skills Solves problems Reasons Plans and organizes	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	MA.5.GR.1.1



Unit 3: Session 2: Job Skills and Behaviors (Optional) Extension 2: Soft Skills Contribute to group success by demonstrating appropriate workplace behaviors.	C3: D2.Civ.6.3-5 SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.	Communication Skills Communicates verbally Listens actively Observes carefully	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3 Session 3: Elections, Yesterday and Today Warm-Up: Voting for a Change Describe how groups make changes.	C3: D2.Civ.2.3-5 C3: D2.Civ.7.3-5 C3: D2.Civ.11.3-5 SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation.	Communication Skills Communicates verbally Listens actively	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 3: Elections, Yesterday and Today Instruction: Forms of Government Describe how groups make changes. Describe the importance of elections in a representative democracy.	C3: D2.Civ.1.3-5 C3: D2.Civ.4.3-5 C3: D2.Civ.5.3-5 C3: D2.Civ.13.3-5 SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation. SS.5.CG.1.3 Discuss arguments for adopting a representative form of government.	Communication Skills Communicates verbally Listens actively	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
 Unit 3: Session 3: Elections, Yesterday and Today Activity: Running an Election Describe the importance of elections in a representative democracy. Identify the steps of the election process. Explain the importance of being an informed voter. 	C3: D2.Civ.2.3-5 SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation.	Personal Qualities Demonstrates responsibility and self- discipline Works independently Demonstrates integrity Communication Skills Communicates verbally Listens actively Comprehends written material	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA



Unit 3: Session 3: Elections, Yesterday and Today (Optional) Application 1: Who Gets My Vote? Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter.	C3: D2.Civ.2.3-5 SS.4.CG.2.1 Identify and describe how citizens work with local and state governments to solve problems. SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation. SS.5.CG.1.3 Discuss arguments for adopting a representative form of government.	Communication Skills Communicates verbally Listens actively Comprehends written material Critical Thinking Skills Makes sound decisions Reasons	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 3: Elections, Yesterday and Today (Optional) Application 2: Do You Have an Issue? Describe how groups make changes. Explain the importance of being an informed voter.	C3: D2.Civ.2.3-5 SS.4.CG.2.1 Identify and describe how citizens work with local and state governments to solve problems.	Communication Skills Communicates verbally Listens actively Comprehends written material Critical Thinking Skills Makes sound decisions Reasons	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 3: Elections, Yesterday and Today (Optional) Extension 1: Voting Rights Timeline • Describe the importance of elections in a representative democracy.	C3: D2.Civ.3.3-5 C3: D2.Civ.12.3-5 C3: D2.Civ.14.3-5 SS.4.A.9.1 Utilize timelines to sequence key events [in Florida history.] SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation.	Technology Use • Understands and uses technology Information Use • Locates information • Organizes information • Uses information	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 3: Session 3: Elections, Yesterday and Today (Optional) Extension 2: JA My Way Explore careers and career paths Create a draft resume or business plan	SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.	Technology Use • Understands and uses technology Information Use • Locates information • Organizes information • Uses information	Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA



	Unit 4 Business N	lanagement		
Unit 4: Business Management Session 1: Business Costs Warm-Up: My Favorite Store Use descriptive language to describe what makes a quality business.	C3: D2.Civ.6.3-5	Communication Skills Communicates verbally Listens actively	NA	NA
Unit 4: Session 1: Business Costs Instruction: Quality Businesses Use descriptive language to describe what makes a quality business.	C3: D2.Civ.6.3-5	Communication Skills Communicates verbally Listens actively	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 4: Session 1: Business Costs Activity: Calculating Business Costs Calculate business expenses. Describe costs associated with operating a business.	C3: D2.Eco.3-5 SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs	Resource Management Manages time Manages money Manages materials Applied Academic Skills Uses reading skills Uses mathematical strategies and procedures	NA	MA.5.M.2.1
Unit 4: Session 1: Business Costs (Optional) Application 1: Business Budget Describe costs associated with operating a business. Calculate business expenses.	SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs SS.4.FL.2.7 Planning for spending can help people make informed choices. Develop a budget plan for spending, saving, and managing income.	Resource Management Manages time Manages money Manages materials Applied Academic Skills Uses reading skills Uses mathematical strategies and procedures	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	MA.5.M.2.1



Unit 4: Session 1: Business Costs	C3: D2.Civ.6.3-5	Critical Thinking Skills	Grade 5	NA
 (Optional) Application 2: Quality Task Committee Use descriptive language to describe what makes a quality business. 		 Reasons Plans and organizes Communication Skills Communicates verbally Listens actively 	ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	
Unit 4: Session 1: Business Costs (Optional) Extension 1: Personal Budge Describe the importance of keeping track of personal expenses.	SS.4.FL.2.7 Planning for spending can help people make informed choices. Develop a budget plan for spending, saving, and managing income.	Resource Management • Manages time • Manages money • Manages materials Applied Academic Skills • Uses reading skills • Uses mathematical strategies and procedures	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	MA.5.M.2.1
Unit 4: Session 1: Business Costs (Optional) Extension 2: BizBriefs Use descriptive language to describe what makes a quality business.	NA	Critical Thinking Skills Reasons Plans and organizes Communication Skills Communicates verbally Listens actively	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1	NA
 Unit 4. Session 2: Setting Prices Warm-Up: The Price Is Right Describe factors that affect selling price. 	C3: D1.1.3-5 SS.4.FL.2.6 Predict how people's spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.	Communication Skills Communicates verbally Listens actively	NA	NA
 Unit 4: Session 2: Setting Prices Instruction: Price, Profit, and Revenue Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	C3: D2.Eco.7.3-5 C3: D2.Eco.8.3-5 SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income. SS.4.FL.2.6 Predict how people's spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.	Critical Thinking Skills Reasons Plans and organizes Communication Skills Communicates verbally Listens actively	Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	MA.5.M.2.1



Unit 4: Session 2: Setting Prices	C3: D2.Eco.7.3-5	Critical Thinking Skills	Grade 5	MA.5.M.2.1
Activity: Price Setting – JA Lemonade Stand Level 2	C3: D2.Eco.8.3-5 SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.	Reasons Plans and organizes	ELA.5.R.2.1 ELA.5.R.2.2	
Define selling price, revenue, profit, and inventory.		Communication Skills • Communicates verbally	ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1	
 Describe factors that affect selling price. 		Listens actively	ELA.5.V.1.1 ELA.5.V.1.3	
 Explain the relationship between revenue, costs, and profit. 		Technology Use • Understands and uses technology		
Unit 4: Session 2: Setting Prices (Optional) Application 1: The Right Price	C3: D2.Eco.7.3-5 C3: D2.Eco.8.3-5 SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.	Applied Academic Skills Uses reading skills Uses mathematical	ELA.5.R.2.1 ELA.5.R.2.2	MA.5.M.2.1
 Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 		strategies and procedures		
Unit 4: Session 2: Setting Prices	C3: D2.Eco.7.3-5	Applied Academic Skills	Grade 5	MA.5.M.2.1
 (Optional) Application 2: Business Costs and Profit Define selling price, revenue, profit, and inventory. 	SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.	Uses reading skills Uses mathematical strategies and procedures	ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1	
 Describe factors that affect selling price. 		Communication Skills Communicates verbally Listens actively	ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	
• Explain the relationship between revenue, costs, and profit.		- Listens actively		
Unit 4: Session 2: Setting Prices	C3: D2.Eco.7.3-5.	Applied Academic Skills	Grade 5	MA.5.M.2.1
roduct Pricing	SS.4.FL.1.6 Describe ways that people who	 Uses reading skills Uses mathematical strategies and procedures	ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2	
 Explain the relationship between revenue, costs, and profit. 	own a business can earn a profit, which is a source of income.	Communication Skills	ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1	
		Communicates verballyListens activelyComprehends written	ELA.5.V.1.1 ELA.5.V.1.3	
		material • Conveys information in writing		



Unit 4: Session 2: Setting Prices (Optional) Extension 2: Friendly Letter • Create a friendly letter using a template. Unit 4. Session 3: Visit Preparation Warm-Up: Ads Are Everywhere • Define advertising.	C3: D2.Civ.2.3-5 SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.	Applied Academic Skills • Uses reading skills • Uses writing skills	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA NA
Unit 4: Session 3: Visit Preparation Instruction: Advertising Define advertising. Describe characteristics of effective advertising.	C3: D2.Civ.2.3-5 SS.4.FL.2.6 Predict how people's spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.	Communication Skills Communicates verbally Listens actively Comprehends written material	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 4: Session 3: Visit Preparation Activity: Advertising Describe characteristics of effective advertising. • Acknowledge how effective teamwork and cooperation enhance business. • Appreciate how careful completion of details ensures a more successful JA BizTown visit.	C3: D2.Civ.2.3-5 C3: D2.Civ.9.3-5 C3: D2.Eco.2.3-5 C3: D2.Eco.7.3-5 SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.	NA	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
 Unit 4: Session 3: Visit Preparation Activity: Preparing for the Visit Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. 	C3: D2.Civ.9.3-5 SS.4.FL.1.3 Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.	Resource Management • Manages time • Manages money • Manages materials	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	MA.5.M.2.1



 Unit 4: Session 3: Visit Preparation (Optional) Application 1: Business Ethics Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	C3: D2.Civ.7.3-5 SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs	Personal Qualities • Demonstrates responsibility and self- discipline • Works independently • Demonstrates integrity	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 4: Session 3: Visit Preparation (Optional) Application 2: Slogans, Logos, and Jingles • Describe characteristics of effective advertising.	D2.Eco.2.3-5 SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.	Communication Skills Communicates verbally Listens actively Comprehends written material	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1	NA
Unit 4: Session 3: Visit Preparation (Optional) Extension 1: Identity Theft Identify the meaning of identity theft, and learn how to prevent it.	C3: D2.4.3-5 SS.4.FL.6.3 Describe ways that individuals can either choose to accept risk or take steps to protect themselves by avoiding or reducing risk.	Resource Management • Manages money • Manages materials	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 4: Session 3: Visit Preparation (Optional) Extension 2: Letters to the Editor • Appreciate how careful completion of details ensures a more successful JA BizTown visit.	C3: D2.Civ.2.3-5	Applied Academic Skills • Uses reading skills • Uses writing skills	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.32	NA

Unit 5: The Visit					
Unit 5: Warm-Up: You Are Ready! • Appreciate how careful	NA	Resource Management • Manages time	NA	NA	
completion of details ensures a more successful JA BizTown visit.		Manages moneyManages materials			



Unit 5: Activity: Schedule and Citizen Checklist	C3: D2.Civ.9.3-5	Resource Management • Manages time	Grade 5 ELA.5.R.2.1	MA.5.M.2.1
 Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. 		 Manages money Manages materials	ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	
 Unit 5: The Visit Function in their job capacity at JA BizTown. Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. 	C3: D2.Civ.7.3-5 C3: D2.Civ.8.3-5 C3: D2.Civ.9.3-5 C3: D2.Civ.10.3-5 SS.4.FL.2.5 Explain that costs are things that a decision maker gives up; benefits are things that a decision maker gains. Make an informed decision by comparing the costs and benefits of spending alternatives.	Resource Management Manages time Manages money Manages materials Manages personnel Personal Qualities Demonstrates responsibility and self-discipline Works independently Demonstrates integrity	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	MA.5.M.2.1
Unit 5: DebriefingWarm-Up: ReflectEvaluate team performance at JA BizTown.	C3: D2.Civ.6.3-5		NA	NA
 Unit 5: Instruction: Team Meeting Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	C3: D2.Civ.2.3-5 C3: D2.Civ.6.3-5	Personal Qualities • Demonstrates responsibility and self- discipline • Works independently • Demonstrates integrity	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
 Unit 5: Activity: Bringing It Home Explain circular flow. Describe how citizens use financial institutions. 	C3: D2.Eco.13.3-5 SS.5.E.1.2 Describe a market economy.	Communication Skills • Communicates verbally	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA



 Unit 5: (Optional) Application 1: Rank Your Business Performance Evaluate team performance at JA BizTown. Describe how citizens work within quality business. 	C3: D2.Civ.2.3-5	Interpersonal Skills • Understands teamwork and works with others • Responds to customer needs • Exercises leadership	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1	NA
 Unit 5: (Optional) Application 2: BizQuiz Explain circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. 	C3: D2.Civ.2.3-5 C3: D2.Civ.4.3-5 C3: D2.Civ.6.3-5	Interpersonal Skills • Understands teamwork and works with others • Responds to customer needs • Exercises leadership	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3	NA
Unit 5: (Optional) Extension: Business Letter • Evaluate team performance at JA BizTown. • Describe how citizens work within a quality business.	NA	Applied Academic Skills Uses reading skills Uses writing skills	Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1	NA

