KEY				Junior Achievement	Pat	JA thwa	ays*
Minimal	Moderate	High	*JA Pathways signify a program's primary focus.	Visit ja.org to learn more.	Entrepreneurship	Financial Literacy	Work Readiness
	K–	12 Ki	it-Based and Bl	ended	Entrepr	Financi	Work R
about the role of m Concepts: Buying, values Skills: Counting, d	oney in society and ga choices, costs, earnin ecision making, drawir	in practical info g, entrepreneu ng conclusions,	ormation about earning, saving, and sharing mon		•		•
in which businesse Concepts: Business shelter, skills, spend Skills: Analyzing ir	s provide goods, servides, earning, employmed, symbols, work	ces, and jobs font, entrepreneun hing, decision	or families. Five volunteer-led sessions required. urship, family, fill a need, goods and services, income	ome, job, money, needs and wants, neighborhood, ening and responding, making observations, map	•	•	•
how citizens benefi Concepts: Busines taxes, voting	t from and contribute t	o a community nip, coins, comr	lents to work readiness and early elementary gra 's success. Five volunteer-led sessions required. munity, goods and services, government, innovat making, idea development, making choices, ma	(Grade 2) ion, jobs, production, needs and wants, skills,		•	•
JA Our City® introduces students to the choices people have with money. Students learn about the importance of economic exchange in a city and how entrepreneurs promote a healthy economy. Five volunteer-led sessions required. (Grade 3) Concepts: Banking, business, business decisions, circular flow of money, city, consumer, currency, deposit, donate, economic development, earn, entrepreneur, goods, government, income, interdependence, jobs, money choices, producer, save, savings, savings account, services, spend, taxes, withdrawal Skills: Brainstorming, conceptualizing, critical thinking, decision making, developing ideas, drawing conclusions, evaluating payment types, following directions, listening, making choices, making observations, mapping information, planning a business, problem solving, reading, teamwork, verbal communication, working in groups, writing							•
Students are provide Concepts: Advertise innovation, interder supply chain, trade Skills: Analyzing a	led with a practical appoint of the sing, business fundame the pendence, loss, manufa, traits, transportation diagram, analyzing info	oroach to starti entals, capital r acturing, natura ormation, assen	ng a business. Five volunteer-led sessions requiresources, entrepreneur, expense, finance trackiral resources, price, products, profit, region, resources.	ng, goods and services, human resources, irces, revenue, risk and reward, services, supply, g, decision making, evaluating alternatives, following	•	•	•

KEY			Junior Achievement [®]	Pat	JA thways		
Minimal	Moderate	High	*JA Pathways signify a program's primary focus.	Visit ja.org to learn more.	Entrepreneurship	Financial Literacy	Mork Beadinese
	K-	-12 K	it-Based and B	lended	Entre	Finan	Mork
or businesses and	careers. Students ex	camine the need	ractical information about the U.S. free market sy for entrepreneurial and innovative thinking to me d sessions required. Optional: Sixth session suppl	eet the requirements of high-growth, high-demand			
mployees, employ	ers, entrepreneur, fre	ee market econo	oration, communication, competition, competitor, omy, global economy, goods and services, human t, resume, skills, technology, work readiness	consumer, critical thinking, engineering, capital, innovation, invention, interdependence, job			
ritten instructions		interpreting eco	pnomic issues, map reading, organizing information	ive thinking, decision making, estimating, following on, prioritizing, problem solving, reasoning,			
ractical approach chool) oncepts: Adverti nancial institutions	to starting a busines sing, bank account, b	s and making sr business, busine s, identify persor	ess loan, business plan, consumer, deposit, earn,	rvices, and global markets. Students learn a nteer-led sessions required. (Grades 3–5, also after employee, entrepreneur, ethics, expenses, exports, research, money, money management, opportunity			
easoning, empathy	y, following directions	s, matching and	nation, comparing and contrasting, computation, c classifying, presentation, problem solving, readin ninking, using vocabulary in a meaningful way	considering personal traits and interests, deductive g and following directions, self-employed,			
JA Econol nd career goals ba	mics for Suased on a student's s	ACCESS® skills, interests, a	provides practical information about personal fin and values. Six volunteer-led sessions required. ((nance and the importance of identifying education Grades 6–8)			
			pay insurance, debit card, decision making, dedu tunity cost, policy, premium, risk, self-knowledge,	ctible, goal setting, gross income, higher education, skills, values, world of work			
			kills, interpreting data, math calculations, oral and g, self-assessment, working in groups and pairs	d written communication, organizing information,			
between producer	s and consumers in t	the global marke	nstrates why and how countries buy and sell from etplace and the effect of free enterprise in an eco dvanced (Sessions One–Six volunteer-led; Session				
norms, culture, cu nterdependence,	rrency, customer, edu international careers	ucational and leg , international tra	on, communication, cultural awareness in interna gal requirements, etiquette, exchange rate, expor ade, market, marketplace, migration, product, pro trade barriers, trade embargo	t, free trade, immigration, import, innovation,		•	
innovation, entrepoidentifying internation	reneurial thinking, ex tional job requiremen ting, reading a sprea	amining resourcets, identifying p	nalyzing human behavior, categorizing data, decis ces, following instructions, identifying business re- ositive and negative traits, interpreting charts and comprehension, recognizing and applying terms,	sponsibilities, identifying foreign currency, I graphs, making customer-based product			

		KE	Υ	Junior Achievement	Pa	JA thwa	ıys*
Minimal	Moderate	High	*JA Pathways signify a program's primary focus.	Visit ja.org to learn more.	Entrepreneurship	Financial Literacy	Work Readiness
	K-	-12 K	it-Based and Bl	ased and Blended	Entrepr	Financi	Work R
school students into	their futures. The p	rogram consists	ngs together the business community and local scl of three segments: 1) in-class sessions presented aspire expo, students participate in hands-on activ	by the classroom teacher; 2) the hands-on JA			
Concepts: Introspe	ction, self-knowledg	e, research, map	pping skills to potential careers, goal-setting				
	ment, utilizing career loyment trends and j		evelop a career plan, explore post-secondary educ areer planning	ation options, explore various careers,			
as a problem-solving sessions required. Concepts: Busine research, need, pro-	ng process and prov Fifteen-minute optio ss, consumer feedba	ides students an nal extension ac ack, design, entr stent, persuasive	n authentic entrepreneurial experience that builds to etivities are provided for use in after-school implem epreneur, entrepreneurial characteristics, funding, e, pitch, presentation visuals, product, product ske	entation. (Grades 6–8) innovation, innovative, investor, market, market			
information through	h design, deduction,	empathy, evalua	applying terms, brainstorming, collecting data, creating alternatives, group presentation, group work, eas, problem solving, self-evaluation, teamwork				
JA It's My branding and job-h	/ Future ® of nunting skills needed	ffers students pr to earn a job. S	actical information to help prepare them for the wix volunteer-led sessions required. (Grades 6–8)	orking world. Students develop the personal-			
growth careers, int	erests, job applicatio	on, job growth, jo	er clusters, career mapping, career paths, commu ob hunting, job interview, job outlook, logo, making ne, teamwork, technical skills, transferable skills, v	a good impression, maps, personal brand,	•		
and sorting options	s, group discussion, i	identifying perso	s, analyzing data from media, applying cause and onal skills, identifying strengths and weaknesses, ko lts, role-playing, self-evaluation, teamwork, using				
JA Career	Exploration	n Fair [™]	introduces students to a range of career options a	cross multiple career clusters. (Grades K–12)			
Concepts: Abilities, business, careers, choices, community, earn, goals, goods, guest speakers, interests, job, pay, resume, services, skills, talent, work values							
Skills: Decision ma	king, formulating qu	estions, listening	g responsively, making observations, note taking, r	easoning, social skills, verbal communication			
JA Career work, and education	Speakers experience. (Grade	Series ™ s K–12)	brings a volunteer guest speaker into the classro	om to share information about his or her career,			
Concepts: Business, career clusters, career speaker, careers, choices, community, earn, education, interests, knowledge, job, pay, skills, talent, work activities							
Skills: Active listen communication	ing, decision making	, formulating qu	estions, making observations, online research, rea	soning, social skills, verbal and written			

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	K-	-12 K	it-Based and Bl	ended	Entrepr	Financi	Work B
JA Excelled	ence throu ce of ethics in the wo	gh Ethic orkplace and in e	allows students to meet and interact with a everyday life. (Grades 6–12)	local executive or business professional and learn			
	thical standards, inte		e values, decision-making, employee ethics, ethica nterpersonal skills, professional attitude, rights of c	al awareness, ethical dilemmas, ethical obligations, others, role model, social responsibility,			
examine the compe		oung people, exp	al considerations, apply guidelines for ethical decisoress why ethical standards are important to society oblems				
JA It's My more employable to	Job (Soft of future employers ac	Skills) TM cross multiple ca	allows students to learn the value of professional areer clusters. (Grades 9–12)	communication and soft skills, making them			
Concepts: Cell pho job interview, positi	one behavior and fun ve attitude, professio	ction in the worl nalism, making	kplace, character development, career preparation a good impression, manners, relationships with ot ty, workplace communication				
	es, examining forms,		n, collaboration, critical observation, decision-makin communication, presenting information, role-playin				
JA Be Ent an entrepreneurial	repreneuri venture while still in	al® introduce	es students to the essential components of a pract ven volunteer-led sessions required. (Grades 9–12)	tical business plan and challenges them to start)			
Concepts: Advertisement, business plan, competitive advantages, customer, demographic, entrepreneur, entrepreneurial spirit, ethical dilemma, ethics, financing, franchise, long- vs. short-term consequences, management, market, market needs, marketing, nonprofit business, product, product development, profits, social entrepreneur, social responsibility, stakeholder, voting							
			orizing data, decision making, evaluating alternative ng information, reading for understanding, weighing				
JA Career volunteer-led session	Success® ons required. (Grades	equips student s 9–12)	s with the tools and skills required to get and keep	a job in high-growth career industries. Seven			
training, employer e	expectations, high-gr	owth jobs, high-	paration, collaboration, communication, conflict maperformance teams, interests, inventory and order kills, soft skills, STEM, technical skills, the 4Cs, wor	ring, job interviews, job outlook, job retention,			
making, following w	vritten instructions, fo	ormulating answ	ct resolution, communication, competition, creativity vers from personal experiences, goal setting, identified f-assessment, time management, working collaborations	fying behaviors, interpersonal skills, organizing			
JA High S elementary schools (Grades 9–12)	chool Hero)es [™] provide	es leadership development opportunities to high so	chool students who deliver JA programs in			
,		civic leadership,	conflict resolution, flexibility, leadership, verbal and	d nonverbal cues to communicate meaning and			
			o work-based problems, assessing personal skills, skills, listening to others, negotiation, problem sol				

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	K-	12 KI	t-Based and B	ienaea	Entr	Fine	Wor
required after the v	ing and ever-changing isit. (Grades 9–12)	g workplaces. Iw	o in-class sessions prior to the visit, a four- to				
			lanning, elevator pitch, infographic profile, inte kills, thank you notes, work priorities	erests, job hunting, job interview, job outlook,			
experience, identify	ring behaviors, intervie	ewing, oral and v		en instructions, formulating answers from personal , presenting information, researching a variety of			
starting a company	and the entrepreneu	riai journey. (Grad	des 9–12)	Students learn relevant information first-hand about			
	, customers, elements narketing, product, sa		neurial experience (motivation, inspiration, pre le proposition	paration, expectations, and challenges),			
Skills: Funding a s	startup, meeting a nee	ed, product ideati	on, steps to becoming an entrepreneur, proble	em solving			
Money-management, volunteer-led; Ses	ent strategies include and investing. Two in sions Six–Eight teach	earning, employ nplementation op er- or volunteer-l	otions are offered: Basic (Sessions One–Five v led). (Grades 9–12)	and debt, consumer protection, smart shopping, olunteer-led) and Advanced (Sessions One–Five			
Concepts: Benefits versus costs, budgeting, compound interest, consequences, cost of living, credit, credit card fraud, credit reporting and rating, debt, delayed gratification, earnings, education, expense tracking, financial management, identity theft, income, information mining, interest, investing, job skills, limited resources, maximizing earnings, opportunity cost, priorities, rent-to-own, return on investment, reward, risk, saving, savings plan, unlimited wants, variable and discretionary expenses							•
decision making, or options, evaluating proactive planning	disputing unauthorized g personal skills, groc	d charges on a ca ery shopping, into cognizing scams	redit card, estimating, evaluating risks and reverpreting analogy, long-term planning, person and fraud, requesting and checking credit rep	on shopping, creating savings plans, critical thinking, wards, evaluating online resources, evaluating al inventory, planning, presentation skills, prioritizing, orts, research, saving and investing, sorting,			
Generator. Students	s enter decisions abou	ut price, producti		n the highly competitive industry of the fictional Holo- ch and development. The impact of their decisions 12)			
marketing, marketing	ng research, price, pr	oduct life cycle, p	production, research and development, target	ur Ps of marketing, law of diminishing returns, marketing, variable costs nning, reading charts and graphs, researching,			
teamwork	ortioar till	g, data analy	oo, assision marang, munomunou orano, pui	g, reading charte and grapho, recodining,			