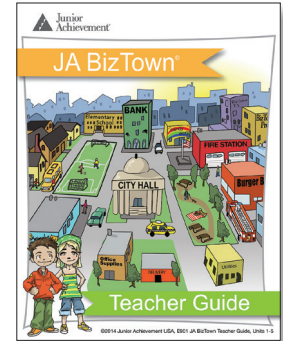




JA BizTown® Program Overview | May 2018

The *JA BizTown* program provides educators with lessons and resources to effectively integrate financial literacy and work and career readiness into the elementary school classroom. The program supports critical thinking skills and student engagement, and successfully combines in-class learning with a daylong visit to an interactive, simulated community.

The revised *JA BizTown* curriculum continues to require a minimum of 12 teacher-led sessions in-class prior to the simulation and one in-class session following the simulation, with a culminating 4–5 hour visit to a hands-on simulated community. Editorial revisions to the Teacher Guide will show program materials in bold, content edits for smoother readability, and changes to photos and sample names to better reflect the diversity of today’s communities.



Units	Overview	Students...	Changes from the 2017 version
<p>UNIT ONE Financial Literacy</p> <p>Lesson One: Financial Services</p> <p>Lesson Two: Checking Accounts</p> <p>Lesson Three: Savings Accounts</p> <p>Lesson Four: Debit Cards</p>	<p>Citizens learn about bank services and practices. Citizens begin to understand the basics of deposits, checks, and electronic banking and bank cards.</p>	<ul style="list-style-type: none"> • Are introduced to bank services and apply for a bank account. • Learn to endorse and deposit a check and record deposits in a register. • Practice check writing. • Discover ways to make purchases electronically and the difference between a debit and credit card. • Play the Spending and Saving Game. 	<ul style="list-style-type: none"> • Added: “How to Fill in Your Transaction Register” instructional video (an optional digital asset). The video can be used in Unit 1 to help students practice recording register transactions. • Updated: Lesson 1, Application Activity, Bingo Card Game now includes the terms <i>electronic payment</i> and <i>business loan</i>. • Updated: Check It Out! activity used throughout the curriculum will now include electronic payment transactions. • Added: Opportunity for students to earn bonus income while preparing for the <i>JA BizTown</i> simulation. • Removed: Savings as a requirement. • Updated: Check writing has been de-emphasized and a wider variety of transactions, including e-payments and debit cards, receive more emphasis throughout.

Units	Overview	Students...	Changes from the 2017 version
<p>UNIT TWO Community and Economy</p> <p>Lesson One: Circular Flow of Economics</p> <p>Lesson Two: Free Enterprise</p> <p>Lesson Three: Public Goods and Services</p>	<p>Citizens are introduced to the concept of the circular flow of money and goods in an economy, and discuss the impact of taxes and philanthropy.</p>	<ul style="list-style-type: none"> • Discover the rights and responsibilities of citizenship. • Examine the flow of goods, services, money, and resources in a community. • Experience free enterprise. • Recognize that businesses and individuals pay taxes. 	<ul style="list-style-type: none"> • Added: Circular Flow Poster (a new, optional digital asset). The digital asset can be used in Units 2 and 5 and focuses on a single business—a lemonade stand—to demonstrate the flow of money in a community. Note: The paper poster will not change from the current program. • Added: Three new biographies of philanthropists to the Lesson 3, Extension Activity: Oprah Winfrey, Milton S. Hershey, and Alicia Keys.
<p>UNIT THREE Work and Career Readiness</p> <p>Lesson One: Interests and Skills</p> <p>Lesson Two: Applying for a Job</p>	<p>Citizens learn how their interests and skills will one day lead to future careers.</p>	<ul style="list-style-type: none"> • Learn about the economic benefit of STEM careers. • Explore four interest-based career types: people, ideas, data, and things. • Complete a job application, practice job interviews, and fill in election templates. 	<ul style="list-style-type: none"> • Added: The addition of “Career” to the Unit title, tab, and subheads. • Updated: Lesson 1 Activity, STEM Career Match Card text is simplified for better student readability. • Removed: Lesson 2, Extension Activity 2, Career Exploration lesson. • Added: 21st Century Career, a new STEM lesson with a focus on problem solving; includes a reproducible page.
<p>UNIT FOUR Business Management</p> <p>Lesson One: Business Costs</p> <p>Lesson Two: Setting Prices</p> <p>Lesson Three: Visit Preparation</p>	<p>Citizens work in business teams and prepare for the <i>JA BizTown</i> visit.</p>	<ul style="list-style-type: none"> • Learn what goes into operating a successful business. • Explore business pricing, revenue, profit, and advertising. 	<ul style="list-style-type: none"> • Updated: Rewrite of Lesson 1, Application Activity 1, and The Customer Comes First sheet to include starter sentences to help students better describe an outstanding employee. • Added: <i>JA BizTown</i> Web portal information added to the Teacher Guide to aid teachers in preparation for the simulation.

Units	Overview	Students...	Changes from the 2017 version
<p>UNIT FIVE Visit and Debriefing</p> <p>Lesson One: The Visit Lesson Two: Debriefing</p>	<p>Citizens run their businesses, receive paychecks, make bank transactions, and go shopping.</p>	<ul style="list-style-type: none"> Participate in the <i>JA BizTown</i> simulation and reflect on the experience. 	<ul style="list-style-type: none"> Updated: Saving is strongly encouraged but not required of students. New reporting functionality will allow JA Areas to measure student participation in saving. New: New iconography and functionality in simulation software. Updated: Job functions now reflect how jobs are performed in the real world. Other technology and features (e.g., e-signatures, e-billing, e-payments, direct deposit, and electronic communication) are added or updated. Added: Some student jobs tasks have moved from paper-based to tablet-based functionality. Updated: Sponsor recognition opportunities have been added in several locations. Added: A volunteer dashboard has been added to give volunteers a quick overview of completed student tasks.

Concepts: Advertising, business management, careers, check register, circular flow, economics, financial institutions, financial transactions, free enterprise, goods and services, interests and skills, jobs, operating costs, payment methods, performance evaluation, personal finance, quality business, resources (natural, human, and capital), running a business, scarcity, soft skills, STEM careers

Skills: Active listening, applying information, brainstorming, calculation, charting, collaboration, communication (verbal and written), comparing and contrasting, computation, cooperation, creativity, critical thinking, data collection and interpretation, decision making, demonstration, describing consequences, determining cause and effect, filling out forms, following written and oral directions, graphing, identifying, interview skills, listening, observing, organizing, planning, price setting, problem solving, reading for information, research, resume preparation, role-playing, self-reflection, showing responsibility, soft skills (customer service, punctuality, and dressing appropriately), spending, teamwork, time management, writing