

# **A Correlation Between JA BizTown and Texas Essential Knowledge and Skills (TEKS)**



JA BizTown®

Updated February 2017  
Texas Essential Knowledge and Skills  
4th-6th Grades

Junior Achievement USA®  
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# Overview

*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. The program content augments students' core curriculum in social studies, English language arts, and mathematics. Throughout the program, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise. *JA BizTown* is correlated in this document to the Texas Essential Knowledge and Skills standards for the elementary grades (4,5, and 6.)

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* helps prepare students for a lifetime of learning and academic achievement.

Following several weeks of classroom study, students participate in an exciting, full-day visit to the *JA BizTown* site. At *JA BizTown*, students work as employees in various businesses (facilitated by volunteer educators and business professionals); they are paid for their labor and they manage personal checking accounts. Throughout the day, students also learn time and money management skills as they work, bank, and shop as consumers.

Following their participation in the simulation, students participate in debriefing lessons to ensure a well-rounded learning experience. These lessons allow students to reflect on their experience and further identify the relevance of classroom learning to their future goals.

The following correlation features the knowledge and skills that students are introduced to in *JA BizTown*. 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.

# JA BizTown

JA BizTown Unit Details	Texas Social Studies Standards	English Language Arts	Mathematics
<p><b>Unit 1: Financial Literacy</b></p> <p>Students are introduced 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 bank cards.</p> <p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• Extrapolate services offered by financial institutions.</li> <li>• Complete a bank account application.</li> <li>• Demonstrate an ability to endorse a paycheck.</li> <li>• Complete a deposit ticket.</li> <li>• Maintain a check register correctly.</li> <li>• Describe the consequences of insufficient funds.</li> <li>• Write and sign checks.</li> <li>• State the benefit of an interest-earning savings account.</li> <li>• Explain how money in a savings account grows.</li> <li>• Explore the differences between checks, debit cards, and credit cards.</li> <li>• Explain how money changes hands when a debit card is used.</li> <li>• Demonstrate use of a check register to record a debit purchase.</li> </ul>	<p><b>Grade 4 Social Studies Skills</b> 113.15.21 The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology 113.15.22 The student communicates in written, oral, and visual forms. 113.15.23 The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 5 Social Studies Skills</b> 113.16.24. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology 113.16.25 The student communicates in written, oral, and visual forms. 113.16.26 The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 6 Social Studies Skills</b> 113.15.21. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology 113.15.22 The student communicates in written, oral, and visual forms. 113.15.23 The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p><b>Grade 4</b> 110.15.2.B 110.15.11.A 110.15.27.A</p> <p><b>Grade 5</b> 110.16.2.B 110.16.11.A 110.16.27.A, C</p> <p><b>Grade 6</b> 110.18.2.B 110.18.10.A-D 110.18.26.A</p>	<p><b>Grade 4</b> 111.6.1.A 111.6.1.C 111.6.4.A 111.6.10.C 111.6.10.E</p> <p><b>Grade 5</b> 111.7.1.A 111.7.1.C 111.7.10.C 111.7.10.C</p> <p><b>Grade 6</b> 111.26.1.A 111.26.1.C 111.26.14.B</p>

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<p><b>Unit 2: Community and Economy</b></p> <p>Students are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• Define various vocabulary terms.</li> <li>• Explain how good citizens have a sense of responsibility to others and to their community.</li> <li>• Identify goods, services, and resources (human, natural, and capital).</li> <li>• Demonstrate the circular flow of an economy.</li> <li>• Discover the function of businesses in producing goods and services.</li> <li>• Define scarcity and learn more about free enterprise.</li> <li>• Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>• Understand why people pay taxes.</li> <li>• Define gross pay and net pay.</li> <li>• Calculate tax by multiplying with decimals.</li> <li>• Differentiate between public goods and services and private goods and services.</li> <li>• Give examples of philanthropy.</li> </ul>	<p><b>Grade 4</b> 113.15.17. Citizenship. The student understands the importance of active individual participation in the democratic process. 113.15.11.C The student is expected to give examples of the benefits of the free enterprise system such as choice and opportunity. 113.15.23.A Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 5</b> 113.16. 11.B 11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States. 113.16.22 Culture. The student understands the contributions of people of various racial, ethnic, and religious groups to the United States.</p> <p><b>Grade 6</b> 113.18.8. Economics. The student understands the factors of production in a society's economy. 113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments. 113.18.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings</p>	<p><b>Grade 4</b> 110.15.2.B 110.15.11.A 110.15.20.A, C 110.15.27.A 110.15.29</p> <p><b>Grade 5</b> 110.16.2.B 110.16.11.A 110.16.27.A 110.16.29</p> <p><b>Grade 6</b> 110.18.2.B 110.15.26.A 110.15.28</p>	<p><b>Grade 4</b> 111.6.1.A 111.6.1.C 111.6.2.D 111.6.4.A</p> <p><b>Grade 5</b> 111.7.1.A 111.7.1.C 111.7.2.C 111.7.10.B</p> <p><b>Grade 6</b> 111.26.1.A 111.26.1.C</p>

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<p><b>Unit 3: Work Readiness</b></p> <p>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.</p> <p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• Recognize their interests and skills.</li> <li>• Explain the relevance of interests and skills in career exploration and planning.</li> <li>• Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> <li>• Categorize STEM careers into different types.</li> <li>• Demonstrate appropriate workplace behaviors.</li> <li>• Define resume, job interview, and applicant.</li> <li>• Complete a job application.</li> <li>• Model appropriate business greetings.</li> <li>• Demonstrate proper interview skills.</li> </ul>	<p><b>Grade 4</b> 113.15.17 Citizenship. The student understands the importance of active individual participation in the democratic process. 113.15.18 Citizenship. The student understands the importance of effective leadership in a constitutional republic.</p> <p><b>Grade 5</b> 113.16.13 Economics. The student understands patterns of work and economic activities in the United States. 113.17.18 Citizenship. The student understands the importance of individual participation in the democratic process at the local, state, and national levels.</p> <p><b>Grade 6</b> 113.18.13 Citizenship. The student understands that the nature of citizenship varies among societies. 113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments.</p>	<p><b>Grade 4</b> 110.15.2.B 110.15.11.A 110.15.13.A-B 110.15.20.A, C 110.15.27.A</p> <p><b>Grade 5</b> 110.16.2.B 110.16.11.A 110.15.13.A 110.15.27.A, C</p> <p><b>Grade 6</b> 110.15.2.B 110.15.26.A</p>	

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<p><b>Unit 4: Business Management</b></p> <p>Students 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.</p> <p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe costs associated with operating a business.</li> <li>• Calculate business expenses.</li> <li>• Use teamwork to create a paragraph that describes a business.</li> <li>• Define selling price, revenue, and inventory.</li> <li>• Describe factors that affect selling price.</li> <li>• Explain the relationship between revenue, costs, and profit.</li> <li>• Define advertising.</li> <li>• Describe characteristics of effective advertising.</li> <li>• Acknowledge how effective teamwork and cooperation enhance business teams.</li> <li>• Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit.</li> </ul>	<p><b>Grade 4</b> 113.15.22 Social studies skills. The student communicates in written, oral, and visual forms. 113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 5</b> 113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States. 113.16.13 Economics. The student understands patterns of work and economic activities in the United States.</p> <p><b>Grade 6</b> 113.18.9.A Economics. The student understands the various ways in which people organize economic systems. 113.18.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p><b>Grade 4</b> 110.15.2.B 110.15.18.A, C 110.15.20.A, C 110.15.27.A 110.15.29</p> <p><b>Grade 5</b> 110.16.2.B 110.16.18.C 110.16.27.A, C 110.16.29</p> <p><b>Grade 6</b> 110.18.2.B 110.15.26.A 110.15.28</p>	<p><b>Grade 4</b> 111.6.1.A 111.6.1.C 111.6.4.A 111.6.4.H 111.6.10.B</p> <p><b>Grade 5</b> 111.7.1.A 111.7.1.C 111.7.10.D</p> <p><b>Grade 6</b> 111.26.1.A 111.26.1.C</p>

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<p><b>Unit 5: Visit and Debriefing</b></p> <p>Students participate in the JA BizTown simulation, then reflect on their experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>• Function in their job capacity <i>at JA BizTown</i>.</li> <li>• Manage their personal finances and time.</li> <li>• Carry out responsibilities of citizenship, such as voting and obeying laws.</li> <li>• Evaluate team performance <i>at JA BizTown</i>.</li> <li>• Explain the circular flow of economic activity.</li> <li>• Describe how citizens use financial institutions.</li> <li>• Describe how citizens work within a quality business.</li> </ul>	<p><b>Grade 4</b> 113.15.17.C The student is expected to explain the duty of the individual in state and local elections such as being informed and voting. 113.15.22 Social studies skills. The student communicates in written, oral, and visual forms. 113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 5</b> 113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States. 113.16.18 Citizenship. The student understands the importance of individual participation in the democratic process at the local, state, and national levels.</p> <p><b>Grade 6</b> 113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments.</p>	<p><b>Grade 4</b> 110.15.11.A 110.15.20.A, C 110.15.27.A 110.15.29</p> <p><b>Grade 5</b> 110.16.11.A 110.16.27.A, C 110.16.29</p> <p><b>Grade 6</b> 110.18.26.A 110.18.28</p>	<p><b>Grade 4</b> 111.6.1.A 111.6.1.C 111.6.2.D 111.6.4.A</p> <p><b>Grade 5</b> 111.7.1.A 111.7.1.C</p> <p><b>Grade 6</b> 111.26.1.A 111.26.1.C</p>