

A Correlation between the Texas Essential Knowledge and Skills and Junior Achievement Elementary School Programs

Updated February 2019
Texas Essential Knowledge and Skills
English Language Standards
Social Studies Standards
Mathematics Standards

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Overview

Junior Achievement's Elementary Programs reinforce the value of workforce readiness, entrepreneurship, and financial literacy while providing opportunities to develop cross-disciplinary knowledge and skills. This multidisciplinary approach helps students connect information across social studies disciplines, such as economics, geography, history, government, and civics, while incorporating mathematical concepts, reasoning, and language arts skills.

In this document, Junior Achievement programs are correlated to the Texas Essential Knowledge and Skills Standards (TEKS) for English Language Arts, Mathematics, and Social Studies grades K-5. Programs frequently used at other grade levels also may be listed in the standards. When a standard is specifically addressed by an Extended Learning Opportunity, On Your Own, or other additional material, it will be indicated by a superscripted ELO next to the standard number.

This list is not meant to be exhaustive. Nor is it intended to infer that a resource will completely address any given standard but is designed to show how lessons will enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher or business volunteer as needed.

Elementary Grades Programs

<u>JA Ourselves</u>® uses compelling stories read aloud by the volunteer, along with hands-on activities to demonstrate helping, working, earning, and saving.

<u>JA Our Families</u>[®] introduces students to the intersection of entrepreneurship and first-grade social studies learning objectives, including how family members' jobs and businesses contribute to the well-being of the family.

<u>JA Our Community</u>[®] explores the interdependent roles of workers in a community, the work they perform, and how communities work.

<u>JA Our City</u>[®] introduces students to the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how people and businesses in cities manage their money.

<u>JA Our Region</u>[®] introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.

<u>JA Our Nation</u>® provides practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs. Further, it introduces the concept of globalization of business as it relates to production materials and the need for students to be entrepreneurial in their thinking to meet the requirements of high-growth, high-demand careers worldwide.

<u>JA More than Money</u>[®] teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.

JA BizTown® combines in-class learning with a day-long visit to a simulated town. This popular program allows elementary school students to operate banks, manage restaurants, write checks, and vote for mayor. The program helps students connect the dots between what they learn in school and the real world.



JA Ourselves

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
Session One: This or That? Make a Choice Students practice economics by making personal choices. Objectives: The students will: Identify personal interests. Consider the factors that determine their choices. Define money.	113.11.15 Social studies skills. The student communicates in oral and visual forms. (A) express ideas orally based on knowledge and experiences (B) create and interpret visuals, including pictures and maps	110.2.1.A-E 110.2.2.A 1 110.2.3.A-C 110.2.5.A-F 110.2.6.A-C 110.2.8.B,D	111.2.1.A,E 111.2.2.D
Session Two: Do I Need What I Want? Students recognize that people have basic needs and wants and that money-smart people know the difference between them. Objectives: The students will: Explain the difference between needs and wants. Create a simple chart.	113.11.6 Economics. The student understands that basic human needs and wants are met in many ways. (A) identify basic human needs of food, clothing, and shelter; (B) explain the difference between needs and wants; 113.11.14 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. (A) obtain information about a topic using a variety of valid oral sources such as conversations, interviews, and music (B) obtain information about a topic using a variety of valid visual sources such as pictures, symbols, electronic media, print material, and artifacts (C) sequence and categorize information.	110.2.1.A-E 110.2.2.A.1 110.2.3.A-C 110.2.6.A-C, E-F 110.2.8.B	111.2.1.E 111.2.8.A-C 111.2.9.D
Session Three: A Penny Earned Students are introduced to storybook characters and examine ways they can earn money. Objectives: The students will: Describe the role of money in society. Identify jobs they can do to earn money.	113.11.7 Economics. The student understands the value of jobs. The student is expected to: (A) identify jobs in the home, school, and community; and (B) explain why people have jobs113.11.4 Geography. The student understands the concept of location.	110.2.1.A-E 110.2.2.D 110.2.3.A-C 110.2.4. 110.2.5.A-H 110.2.6.A-F 110.2.7.A-D	111.2.1.A 111.2.2.C 111.2.9.A-C



JA Ourselves

Session Details	TEKS Social Studies	TEKS ELA	TEKS Math
Session Four: A Penny Saved Students are introduced to the concept of saving. Objectives: The students will: Explain the importance of saving money. Identify a savings goal. Identify a place where people save money.	113.11.4 Geography. The student understands the concept of location. (A) use terms, including over, under, near, far, left, and right, to describe relative location 113.11 14 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. (A) obtain information about a topic using a variety of valid oral sources such as conversations, interviews, and music	110.2.1.A-E 110.2.2.A.1 110.2.3.A-C 110.2.6.A-C, E-F 110.2.8.B	111.2.1.A,C 111.2.2.A,D 111.2.4 111.2.3.A
Session Five: A Penny Shared Students are introduced to storybook characters and their plans to earn money for a worthy cause. Objectives: The students will: • Explain the importance of giving. • Organize a chronological sequence of events.	113.11.3.A-B History. The student understands the concept of chronology. (A) place events in chronological order (B) use vocabulary related to time and chronology, including before, after, next, first, last, yesterday, today, and tomorrow 113.11.6) Economics. The student understands that basic human needs and wants are met in many ways. (C) explain how basic human needs can be met such as through self-producing, purchasing, and trading	110.2.1.A-E 110.2.2.D 110.2.3.A-C 110.2.4. 110.2.5.A-H 110.2.6.A-F 110.2.7.A-D	111.2.1.A-B,E-F 111.2.8.A 111.2.9.A-B



JA Our Families

Session Descriptions	Social Studies Standards	TEKS ELA	TEKS Math
Session One: All Kinds of Families The students discover how families are alike and different and how they can work together to create a strong economy for the neighborhood. Objectives: The students will: Begin to understand the similarities and differences between families. Recognize the importance of businesses neighborhoods.	113.12.7 Economics. The student understands how families meet basic human needs. The student is expected to: (A) describe ways that families meet basic human needs; and (B) describe similarities and differences in ways families meet basic human needs 113.12.15 Culture. The student understands the importance of family and community beliefs, customs, language, and traditions. The student is expected to: (A) describe and explain the importance of various beliefs, customs, language, and traditions of families and communities	110.12.1.E-F 110.12.3.A-B 110.12.4.A-B 110.12.5 110/12.7.A 110.12.9.A-B 110.12.13 11.12.14.A-D 110.12.21.A-C 110.12.22.A 110.12.27.A-B 110.12.28	NA
Session Two: Money for Needs and Wants Students become aware that all families need food, clothing, and shelter to live and must earn money to pay for these needs. Objectives: The students will be able to: Describe the difference between needs and wants. Explain that families must earn money for the things they need and want.	113.12.9 Economics. The student understands the condition of not being able to have all the goods and services one wants. The student is expected to: (A) identify examples of people wanting more than they can have; (B) explain why wanting more than they can have requires that people make choices; and (C) identify examples of choices families make when buying goods and services	110.12.3.A 110.12.4.A-B 110.12.6.C-D 11.12.15.A-B 110.12.27.A-B 110.12.29	111.3.1.A,D 111.3.8.A-C 111.3.9.A-C
Session Three: Businesses All Around the Neighborhood Students learn how the needs and wants of people in a neighborhood create an opportunity for entrepreneurs to start businesses. Objectives: The students will: Define entrepreneur, goods and services. Interpret map symbols Identify the goods or services businesses provide.	113.12.4 Geography. The student understands the relative location of places. The student is expected to: (A) locate places using the four cardinal directions; and (B) describe the location of self and objects relative to other locations in the classroom and school (5) Geography. The student understands the purpose of maps and globes. The student is expected to: (A) create and use simple maps such as maps of the home, classroom, school, and community 113.128 Economics. The student understands the concepts of goods and services. The student is expected to: (A) identify examples of goods and services in the home, school, and community; (B) identify ways people exchange goods and services	110.12.3.A-C 110.12.5 110.12.6.C-D 110.12.15,A-B 110.12.27.A-B 110.12.28	111.3.9 A-B



JA Our Families

Session Descriptions	Social Studies Standards	TEKS ELA	TEKS Math
Session Four: Jobs All Around the Neighborhood Students learn that entrepreneurs create businesses, which provide jobs for families. Objectives: The students will: Identify the jobs people do Analyze their own skills to determine ways they can support family members	113.12 10 Economics. The student understands the value of work. The student is expected to: (A) describe the components of various jobs and the characteristics of a job well performed	110.12.6.C-D 110.12.9.A-B 110.12.15.A-B 110.12.25 110.12.27.A-B 110.12.28 110.12.29	111.3.9 A-B
Session Five: A New Business Students think like entrepreneurs and help advertise a new business needed in the neighborhood. Objectives: The students will: Describe one of the entrepreneurial characteristics—satisfy a need or want.	113.12 10 Economics. The student understands the value of work. The student is expected to: (B) describe how specialized jobs contribute to the production of goods and services	110.12.6.C-D 110.12.9.A-B 110.12.15.A-B 110.12.25 110.12.27.A-B 110.12.28 110.12.29	111.3.9.A-C 111.3.5.G



JA Our Community

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
Session One: People in a Community Work Together Students learn what a community is and the variety of jobs that people have in a community. Objectives The students will: Describe a community.	113.13.5. Geography. The student uses simple geographic tools such as maps and globes. (A) interpret information on maps and globes using basic map elements such as title, orientation (north, south, east, west), and legend/map keys	110.4.1.A-E 110.4.3.A-D 110.4.4 110.4.7.E-F 110.4.9.D	111.4.1.B
 State how people contribute to and benefit from a community. Identify the variety of jobs in a community and how each requires specific skills. 			
Session Two: Sweet "O" Donuts Students learn that workers who produce goods and services earn money for their work.	113.13.9 Economics. The student understands the value of work. (B) explain the choices people in the U.S. free enterprise system can make about earning, spending, and saving money and where to live and work	110.4.1.A-E 110.4.7.E-F 110.4.11.A 110.4.12.B	111.4.1.A,C 111.4.4.A-B 111.4.10.A-B ^{ELO}
Objectives The students will: Define the terms produce, product, production, goods, and services. Apply innovation to the production process. Explain that people in a community earn money by performing work.	113.13.10 Economics. The student understands the roles of producers and consumers in the production of goods and services. (A) distinguish between producing and consuming; (B) identify ways in which people are both producers and consumers; and (C) examine the development of a product from a natural resource to a finished product		
Session Three: Business and Government Jobs Students explore how the money earned for work moves through a community and the impact that money has on people, businesses, and government. Objectives The students will: Locate businesses and identify government careers. Explain how taxation supports government services.	113.13.5 Geography. The student uses simple geographic tools such as maps and globes. (B) create maps to show places and routes within the home, school, and community 113.13.9 Economics. The student understands the value of work. The student is expected to: (A) explain how work provides income to purchase goods and services (B) explain the choices people in the U.S. free enterprise system can make about earning, spending, and saving money and where to live and work 113.13.11 Government. The student understands the purpose of governments. (B) identify governmental services in the community such as police and fire protection, libraries, schools, and parks and explain their value to the community; (C) describe how governments tax citizens to pay for services	110.4.1.A-E 110.4.3.A-D 110.4.4 110.4.7.E-F 110.4.9.D	111.4.1.A,C 111.4.4.A-B 111.4.4.A ^{ELO}



JA Our Community

Session Details	TEKS Social Studies	TEKS ELA	TEKS Math
Session Four: Let's Vote! Students participate in a decision that benefits their community. They vote to express their choice and to determine the will of the majority. Objectives The students will: Apply a decision-making process. Recognize voting as a way responsible citizens act and contribute to meet a community's needs.	113.13.13. The student understands characteristics of good citizenship as exemplified by historical figures and other individuals. (D) identify ways to actively practice good citizenship, including involvement in community service 113.13.20 Social studies skills. The student uses problemsolving and decision-making skills, working independently and with others, in a variety of settings. (B) use a decision-making process to identify a situation that requires a decision, gather information, generate options, predict outcomes, take action to implement a decision, and reflect on the effectiveness of that decision	110.4.1.A-E 110.4.7.E-F 110.4.11.A 110.4.12.B	111.4.1.A-C 111.4.2.A
Session Five: Money Moves in a Community Students learn about money and how it moves through a community. Objectives The students will: Identify coins and money terms. Describe how money flows through a community's economy.	113.13.5.B The student is expected to locate places of significance in the local community. 113.13.9. Economics. The student understands the value of work. The student is expected to: (A) explain how work provides income to purchase goods and services; and (B) explain the choices people in the U.S. free enterprise system can make about earning, spending, and saving money and where to live and work 113.13.10 Economics. The student understands the roles of producers and consumers in the production of goods and services. The student is expected to: (B) identify ways in which people are both producers and consumers	110.4.1.A-E 110.4.7.E-F	111.4.5 111.4.11.B-C



JA Our City 2018

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
Session One: Earn, Save, Spend, and Donate Knowing we have four choices with money helps people reach personal goals and dreams and helps keep cities alive and healthy. Objectives: The students will be able to: Describe the four choices we have with money. Define deposits and withdrawals.	113.14.6 Economics. The student understands the purposes of earning, spending, saving, and donating money. The student is expected to: (A) Identify ways of earning, spending, saving, and donating money. 111.5 9 (A) Explain the connection between human capital/labor and income. 111.5.9 (F) Identify decisions involving income, spending, saving, credit and charitable giving.	110.5.1.A-E 110.5.2.A-B 110.5.3.A-B 110.5.4. 110.5.7.A,F,G 110.5.9.C	111.5.1.A -G 111.5.4.A ^{ELO} 111.5.4.D 111.5.8.A 111.5.9.A, F
Session Two: Invisible Money Students learn about the different forms of money and how people use them to pay for goods and services. Objectives: The students will be able to:	113.14.6 Economics. The student understands the purposes of earning, spending, saving, and donating money. The student is expected to: (A) Identify ways of earning, spending, saving, and donating money. 113.14.6 (B) ELO create a simple budget that allocates money for spending, saving, and donating. 111.5 (9) C. Identify the costs and benefits of planned and unplanned spending decisions 111.5 (9) D. Explain that credit is used when wants or needs exceed the ability to pay and that it is the borrower's responsibility to pay it back to the lend, usually with interest. 111.5.9 (E) List reasons to save and explain the benefit of a savings plan, including for college.	110.5.1.A-E 110.5.2.A-B 110.5.3.A-B 110.5.4. 110.5.6.B-C 110.5.7.A,F,G 110.5.9.C 110.5.13.A-B ^{ELO}	111.5.1.A –G 111.5.4.A ^{ELO} 111.5.9.C,D,E
Session Three: How Do I Become an Entrepreneur? When entrepreneurs create businesses, they help keep cities alive and healthy. Objectives: The students will be able to: Define entrepreneur, producer, and consumer. Explain the need for a business plan. Discuss the ways in which entrepreneurs help a city.	113.14.8 Economics. The student understands how businesses operate in the U.S. free enterprise system. The student is expected to: (A) Identify examples of how a simple business operates. 111.5.9 (F) identify decisions involving income, spending, saving, credit and charitable giving.	110.5.1.A-E 110.5.2.A-B 110.5.3. 110.5.4. 110.5.7.A-G 110.5.11.A	111.5.1.A -G 111.5.4.A,C 111.5.9.A



JA Our City

Session Details	TEKS Social Studies	TEKS ELA	TEKS Math
Session Four: Money Choices Make the City Go Round	113.14.7 (C) Explain the concept of a free market as it relates to the U.S. free enterprise system.	110.5.1.A-E 110.5.3.A-B	111.5.1.C ^{ELO} 111.5.4.C ^{ELO}
Money choices encourage economic exchange within a city. This happens when money travels back and forth among consumers, businesses, and the city government. Economic exchange is important for keeping a city functioning and vital.	113.14.8. (D) Explain how government regulations and taxes impact consumer costs. 111.5.9 (F) Identify decisions involving income, spending, saving, credit and charitable giving.		111.5.9.C-F
Objectives: The students will be able to: Demonstrate the importance of money in everyday life. Describe how money flows through a city's economy. Explain taxes and how the city government uses the money to pay for the goods and services it provides.			
Session Five: Let's Build a City A healthy city is built on the money choices of consumers, businesses, and the government. A city thrives when these sectors of the economy earn, save, spend, and donate. Objectives: The students will be able to: Describe how personal choices make a city a good place to live, work, play, and go to school.	111.5.9 (F) identify decisions involving income, spending, saving, credit and charitable giving. 113.14.4 (E) Identify and compare the human characteristics of various regions. 113.14.5. Geography. The student understands the concepts of location, distance, and direction on maps and globes. The student is expected to: (B) Use a scale to determine the distance between places on maps and globes; (C) Identify and use the compass rose, grid system, and symbols to locate places on maps and globes; (D) Create and interpret maps of places and regions that contain map elements, including a title, compass rose, legend, scale, and grid system.	110.5.1.A-E 110.5.2.A-C 110.5.3.A-B	111.5.1.A –G 111.5.6.C 111.5.7.B 111.5.9.A,F



JA Our Region

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
Session One: Am I an Entrepreneur? Students explore well-known businesses, their origins, and the traits common to the entrepreneurs who started them. Objectives: The students will: Recognize the impact entrepreneurs have on a community or a region. Apply traits common to successful entrepreneurs to their own skills and abilities.	113.15.12 Economics. The student understands patterns of work and economic activities in Texas. The student is expected to: (F) explain the impact of American ideas about progress and equality of opportunity on the economic development and growth [of Texas] 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.	110.6.1.A-D 110.6.3.A-B 110.6.4 110.6.7.E-G	111.6.1
Session Two: Regional Resources: Tools for Entrepreneurs Students are introduced to resources and how entrepreneurs use resources to offer products and services in a region. Objectives: The students will: Recognize natural, human, and capital resources. Analyze products and services that can be offered by using resources.	113.15.6 Geography. The student uses geographic tools to collect, analyze, and interpret data. (A) apply geographic tools, including grid systems, legends, symbols, scales, and compass roses, to construct and interpret maps (B) translate geographic data, population distribution, and natural resources into a variety of formats such as graphs and maps 113.15.7 Geography. The student understands the concepts of regions. (A) describe a variety of regions [in Texas] and the United States such as political, population, and economic regions that result from patterns of human activity 113.15. Economics. The student understands patterns of work and economic activities in Texas. The student is expected to: (A) explain how people in different regions of Texas earn their living, past and present, through a subsistence economy and providing goods and services; (B) explain how geographic factors such as climate, transportation, and natural resources have influenced the location of economic activities [in Texas]	110.6.1.A-D 110.6.3.A-B 110.6.4 110.6.7.E-G	NA



JA Our Region

Session Details	TEKS Social Studies	TEKS ELA	TEKS Math
Session Three: The Hot Dog Stand Students learn about the fundamental tasks performed by a business owner and play a game that allows them to see money coming in and going out of a business. Objectives: The students will: Explain the importance of keeping an accurate account of a business' financial information. Track the revenue and expenses of a business. Recognize the fundamental tasks required to run a business.	113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system [in Texas.] (B) describe how the free enterprise system works (C) give examples of the benefits of the free enterprise system such as choice and opportunity 113.15.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. 113.15.22 Social studies skills. The student communicates in written, oral, and visual forms.	110.6.1.A-D 110.6.3.A-B 110.6.4 110.6.7.E-G	111.6.1 111.6.4 111.6.10.B
Session Four: Entrepreneurs are Problem Solvers! Students journey through the complex world of business problem solving by weighing potential risks and rewards and tracking the outcome of their choices. Objectives: The students will: Apply the business problem-solving process. Recognize that there are potential risks and rewards to business decisions.	113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system [in Texas]. (B) describe how the free enterprise system works, [including supply and demand] 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.	110.6.1.A-D 110.6.3.A-B 110.6.4 110.6.7.E-G	111.6.6.D-E 111.6.10.F
Session Five: My Region in the World Students demonstrate the supply chain through a hands-on manufacturing and trade experience. Objectives: The students will: Recognize the interdependence of resource providers, businesses, and consumers. Apply the supply chain to a manufacturing example.	113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system [in Texas] 113.15.13 Economics. The student understands how Texas, the United States, and other parts of the world are economically interdependent. (C) explain how [Texans] meet some of their needs through the purchase of products from the United States and the rest of the world 113.15.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.	110.6.1.A-D 110.6.3.A-B 110.6.4 110.6.7.E-G	NA



JA Our Nation

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
Session One: Free to Choose Your Work or Business Students are introduced to the nation's free market system and how it supports businesses and careers. Objectives: The students will: Identify the characteristics of a free market economy. Explain how pricing guides economic decisions.	113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States. 113.16.12 Economics. The student understands the impact of supply and demand on consumers and producers in a free enterprise system.	110.7.1.A,D 110.7.2.A-B 110.7.3.A-B 110.7.4 110.7.6.A-C	111.7.1.A-B 111.7.3.A-B 111.7.4.B-F 111.7.3.C,E ^{ELO}
Session Two: Innovation Nation Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income. Objectives: The students will: Define entrepreneur and entrepreneurship. Describe resources and how entrepreneurs use them. Explore STEM skills and the process of innovation.	113.16.23 Science, technology, and society. The student understands the impact of science and technology on society in the United States. 113.16.26 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.	110.7.1.A,D 110.7.2.A-B 110.7.3.A-B 110.7.4 110.7.6.A-C,G-H 110.7.12.B	111.7.1.A-B 111.7.3.A-B 111.7.4.B-F 111.7.5
Session Three: Career Quest Students learn about career clusters. Objectives: The students will: Examine career groupings and the skills necessary for a variety of careers.	113.16.23.C Science, technology, and society. The student is expected to explain how scientific discoveries and technological innovations have benefited individuals and society in the United States. 113.16.24.B-C Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.	110.7.1.A,D 110.7.2.A-B 110.7.3.A-B 110.7.4 110.7.6.A-C,G	111.7.10.A-B ^{ELO}



JA Our Nation

Session Details	TEKS Social Studies	TEKS ELA	TEKS Math
Session Four: Get and Keep the Job! Students examine important work-readiness and behavioral skills needed for career success. Objectives: The students will: Identify the soft skills wanted by today's employers.	113.16.25 Social studies skills. The student communicates in written, oral, and visual forms.	110.7.1.A,D 110.7.2.A-B 110.7.3.A-B 110.7.4 110.7.13.A-C ELO	111.7.1.A-B 111.7.3.A-B 111.7.3.D ^{ELO} 111.7.4.B-F
Session Five: Global Connections Students explore how the United States is connected to the global economy. Objectives: The students will: Discuss why businesses specialize and trade. Define opportunity cost.	113.16.6 Geography. The student uses geographic tools to collect, analyze, and interpret data. (A) apply geographic tools, including grid systems, legends, symbols, scales, and compass roses, to construct and interpret maps 113.16.22 Culture. The student understands the contributions of people of various racial, ethnic, and religious groups to the United States.	110.7.1.A,D 110.7.2.A-B 110.7.3.A-B 110.7.4	NA
Optional Supplement: Business Organization Students examine entrepreneurship, free enterprise, and business organization. Objectives: The students will: Identify three basic ways businesses are organized.	113.16.13. Economics. The student understands patterns of work and economic activities in the United States. (D) The student is expected to describe the impact of mass production, specialization, and division of labor on the economic growth of the United States.	110.7.1.A,D 110.7.2.A-B 110.7.3.A-B 110.7.6.A-C,G	NA



JA More than Money

Session Details	TEKS Social Studies	TEKS English Language Arts	TEKS Math
Session One: The Money Garden Students Explore money-management skills and become familiar with the key differences between earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest. Objectives: The students will be able to: Identify the role of money in everyday life. Explain the benefits of using a savings account.	Grade 3 113.14.6 Economics. The student understands the purposes of earning, spending, saving, and donating money. The student is expected to: (A) identify ways of earning, spending, saving, and donating money	Grade 3 110.5.1.A-E. 110.5.3.A-B 110.5.4 110.5.6.E-H Grade 4 110.6.1.A-D 110.6.3.A-B 110.6.4.A-C 110.6.7.A-B Grade 5 110.7.1.A,B,D 110.7.3.A-B 110.7.6.E-H	Grade 3 111.5.4.a 111.5.4.e-g 111.5.9.a,f Grade 4 111.6.4.h 111.6.10.c 111.6.10.d-e Grade 5 111.7.10.c 111.7.10.d
Session Two: Create a Business Students learn about the ways in which people's interests and skills can help them identify small businesses they can start. Objectives: The students will be able to: Define business, goods, and services. Identify businesses they would like to start that align with their personal interests and skills. Appreciate their own roles as entrepreneurs in affecting their community and their world.	Grade 3 113.14.8. Economics. The student understands how businesses operate in the U.S. free enterprise system. The student is expected to: (A) identify examples of how a simple business operates Grade 4 113.15.12 Economics. The student understands patterns of work and economic activities [in Texas]. (A) explain how people [in different regions of Texas] earn their living, past and present, through a subsistence economy and providing goods and services Grade 5 113.16.13 Economics. The student understands patterns of work and economic activities in the United States. (A) compare how people in different parts of the United States earn a living, past and present	Grade 3 110.5.1.A-E. 110.5.3.A-B 110.5.4 110.5.6.E-H Grade 4 110.6.1.A-D 110.6.3.A-B 110.6.4.E-H 110.6.7.E-G Grade 5 110.7.1.A,B,D 110.7.3.A-B 110.7.6E-H	Grade 3 111.5.4.e-g 111.5.9.a Grade 4 111.6.4.h 111.6.10.b
Session Three: Build a Business Students identify the fundamental steps for starting a small business and develop a basic business plan. Objectives: The students will be able to: Identify the basic steps for building a small business. Develop a basic business plan.	Grade 3 113.14.8. Economics. The student understands how businesses operate in the U.S. free enterprise system. (C) explain how the cost of production and selling price affect profits Grade 4 113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system in Texas. The student is expected to: (C) give examples of the benefits of the free enterprise system such as choice and opportunity	Grade 3 110.5.1.A-E. 110.5.3.A-B 110.5.4 110.5.6.E-H 110.5.7.A,E,F,G Grade 4 110.6.1.A-D 110.6.3.A-B 110.6.4.A-C 110.6.7.A-B Grade 5 110.7.1.A,B,D 110.7.3.A-B 110.7.3.A-B 110.7.1.A,G 110.7.1.A-G 110.7.1.A	Grade 3 111.5.4.e-g Grade 4 111.6.4.h



JA More than Money

Session Details	TEKS Social Studies	TEKS ELA	TEKS Math
Session Four: Run a Business Students explain why financial institutions lend money and why people borrow money for their businesses. They learn about advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated activity. Objectives: The students will be able to: Explain why financial institutions lend money. Explain decision making and the traits of trustworthy borrowers. Record and track financial gains and losses.	Grade 3 113.14.7 Economics. The student understands the concept of the free enterprise system. (C) explain the concept of a free market as it relates to the U.S. free enterprise system Grade 5 113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States. (A) describe the development of the free enterprise system in colonial America and the United States (B) describe how the free enterprise system works in the United States (C) give examples of the benefits of the free enterprise system in the United States	Grade 3 110.5.1.A-E. 110.5.3.A-B 110.5.4 110.5.6.E-H Grade 4 110.6.1.A-D 110.6.3.A-B 110.6.4.A-C 110.6.7.A-B Grade 5 110.7.1.A,B,D 110.7.3.A-B 110.7.3.A-B	Grade 3 111.5.4.e-g 111.5.9.f Grade 4 111.6.4.a-b 111.6.4.h 111.6.10.b
Session Five: Global Success The students explore the opportunities and challenges of global markets. Objectives: The students will be able to: • Explore reasons why businesses import and export goods. • Describe the economic considerations related to selling in a global market. • Define opportunity cost.	Grade 4 113.15.13 Economics. The student understands how Texas, the United States, and other parts of the world are economically interdependent. (A) identify ways in which technological changes in areas such as transportation and communication have resulted in increased interdependence among [Texas], the United States, and the world Grade 5 113.16.13 Economics. The student understands patterns of work and economic activities in the United States. (A) compare how people in different parts of the United States earn a living, past and present (B) identify and explain how geographic factors have influenced the location of economic activities in the United States	Grade 3 110.5.1.A-E. 110.5.3.A-B 110.5.4 110.5.6.E-H Grade 4 110.6.1.A-D 110.6.3.A-B 110.6.4.A-C 110.6.7.A-B Grade 5 110.7.1.A,B,D 110.7.3.A-B 110.7.6E-H	Grade 3 111.5.9.f Grade 4 111.6.4.b 111.6.4.h
Session Six: What's the Catch? During the final session, students learn to recognize deceptive advertising and the importance of ethical business practices. Continuing to work as business teams, students conclude the program by playing Round Two of the Business Game. Objectives: The students will: Recognize deceptive advertising. Apply money-management skills in a simulated business. Record and track financial gains and losses in a simulated environment.	Grade 3 113.14.17 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources including electronic technology. Grade 4 113.15.11 Economics. The student understands the characteristics and benefits of the free enterprise system in Texas. Grade 5 113.16.12 Economics. The student understands the impact of supply and demand on consumers and producers in a free enterprise system.	Grade 3 110.5.1.A-E. 110.5.3.A-B 110.5.4 110.5.6.E-H Grade 4 110.6.1.A-D 110.6.3.A-B 110.6.4.A-C 110.6.7.A-B Grade 5 110.7.1.A,B,D 110.7.3.A-B 110.7.6E-H	Grade 3 111.5.1 111.5.4 Grade 4 111.6.1.A-D 111.6.4.A-B,H 111.6.10.C-E 111.6.10.B-C Grade 5 111.7.1.A-D 111.7.3.E 111.7.4.B 111.7.10.D

