

# CRA Guide for Junior Achievement Programs

The Community Reinvestment Act (CRA) recognizes the importance of financial literacy programs in serving the credit needs of low- and moderate-income (LMI) individuals. In addition to opening new business opportunities through an expanded customer base, a bank's participation in, or support for, certain financial education or literacy programs may receive positive consideration as qualified community development activities under CRA regulation. The following gives a description of each Junior Achievement (JA) program and how it complies with the CRA regulations. This information can help financial institutions decide which team member may best be suited to deliver JA programing.

## Elementary School Programs (Grades K-5)

### Program Name

### CRA Eligible Curriculum

*JA Ourselves*® introduces the role people play in an economy. Through engaging, volunteer-led activities, young students learn about individual choices, money, the importance of saving and giving, and the value of work.

Session One: This or That? Make a Choice	Y
Session Two: Do I Need What I Want?	Y
Session Three: A Penny Earned	Y
Session Four: A Penny Saved	Y
Session Five: A Penny Shared	Y

*JA Our Families*® explains how family members' jobs and businesses contribute to the financial well being of the family and of the community. Volunteers introduce the concept of needs and wants, and help students explore the ways families plan for and acquire goods and services.

Session One: All Kinds of Families	Y
Session Two: Money for Needs and Wants	Y
Session Three: Businesses All Around the Neighborhood	Y
Session Four: Jobs All Around the Neighborhood	Y
Session Five: A New Business	Y

*JA Our Community*® explores the interdependent roles of workers in a community, the work they perform, and how communities and their economies work. Volunteers introduce the concepts of taxes, financial decision making, and how money flows in an economy.

Session One: People in a Community Work Together	Y
Session Two: Sweet "O" Donuts	Y
Session Three: Business and Government Jobs	Y
Session Four: Let's Vote!	Y
Session Five: Money Moves in a Community	Y

*JA Our City*® introduces students to financial literacy and learning objectives that include the characteristics of cities, the importance of economic exchange, and how people and businesses in cities manage their money. Volunteers help students apply money-management strategies to personal and business accounts.

Session One: The Business Zone	Y
Session Two: Money Matters to a City	Y
Session Three: Money on the Move	Y
Session Four: My Bank Account	Y
Session Five: Open for Business	Y

*JA Our Region*® introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Volunteers teach students economic independence through entrepreneurship and help students solve economic problems by weighing risks and rewards.

Session One: Be an Entrepreneur	Y
Session Two: Resources: Tools for Entrepreneurs	Y
Session Three: Hot Dog Stand Game	Y
Session Four: Entrepreneurs Solve Problems	Y
Session Five: Entrepreneurs Go Global	Y

*JA Our Nation*® provides practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs. Volunteers introduce the concept of entrepreneurial thinking and globalization of business as it relates to the economy.

Session One: Free to Choose Your Work or Business	Y
Session Two: Innovation Nation	Y
Session Three: Career Quest	Y
Session Four: Get and Keep the Job!	Y
Session Five: Global Connections	Y
Supplemental Session: Business Organization	Y

*JA More than Money*® teaches students about earning, spending, sharing, and saving money. Volunteers illustrate businesses students can start or jobs they can perform to earn money, and how to use financial institutions to their best advantage.

Session One: The Money Garden	Y
Session Two: Create a Business	Y
Session Three: Build a Business	Y
Session Four: Run a Business	Y
Session Five: Global Success	Y

*JA BizTown*® combines in-class learning with a daylong visit to a specially designed mini-city. Volunteers assist students in first-hand learning experiences that allow elementary school students to operate banks and other businesses, manage their own checking accounts, and participate in other work readiness and financial literacy practices.

Unit One: Financial Literacy	Y
Unit Two: Community and Economy	Y
Unit Three: Work Readiness	Y

Unit Four: Business Management	Y
JA BizTown Visit	Y
Unit Five: Simulation Debriefing	Y

## Middle School Programs (Grades 6-8)

### Program Name CRA Eligible Curriculum

*JA Economics for Success*® provides practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values. Volunteers also help students learn about spending money within a budget; saving and investing wisely; and using credit cautiously.

Session One: Mirror, Mirror	N
Session Two: Be a Success	N
Session Three: Keeping Your Balance	Y
Session Four: Savvy Shopper	Y
Session Five: Keeping Score	Y
Session Six: What's the Risk?	Y

*JA Global Marketplace*® (Kit-Based) introduces students to the global marketplace and the ways in which countries buy and sell from each other. Volunteers help students gain an understanding of producers and consumers in the interconnected global market.

Session One: "X" Marks the Spot	N
Session Two: You Be the Judge	N
Session Three: Let's Make a Deal	Y
Session Four: People Power	Y
Session Five: World of Words	N
Session Six: World of Money	Y

*JA Global Marketplace*® Blended Model introduces students to the global marketplace and the ways in which countries buy and sell from each other. Volunteers help students gain an understanding of producers and consumers in the interconnected global market.

Session One: Business and Customer	Y
Session Two: Business and Culture	Y
Session Three: Global Trade	Y
Session Four: Why Countries Specialize	Y
Session Five: Trade Barriers	Y
Session Six: Currency	Y
Session Seven: Global Workforce	Y

*JA It's My Future*® (Kit-Based) provides practical information about preparing for the working world while still in middle school. Volunteers help students develop personal-branding and job-hunting skills for acquiring and keeping a job.

Session One: My Brand	Y
Session Two: Career Clusters	Y
Session Three: High-Growth Careers	Y

Session Four: Career Mapping	Y
Session Five: On the Hunt	Y
Session Six: How to Keep (or Lose) a Job	Y

*JA It's My Future*® Blended Model provides practical information about preparing for the working world while still in middle school. Volunteers help students develop personal-branding and job-hunting skills for acquiring and keeping a job.

Session One: My Brand	Y
Session Two: Career Paths and Clusters	Y
Session Three: High-Growth Careers	Y
Session Four: Career Mapping	Y
Session Five: On the Hunt	Y
Session Six: Soft Skills	Y

*JA It's My Business!*® (Kit-Based) emphasizes entrepreneurship content while providing a strong focus on social studies, reading, and writing skills. Volunteers encourage students to use critical thinking to learn entrepreneurial skills that support financial independence and positive attitudes as they explore and enhance their career aspirations.

Session One: I Am an Entrepreneur	Y
Session Two: I Can Change the World	Y
Session Three: I Know My Customer	Y
Session Four: I Have an Idea	Y
Session Five: I See a Need	Y
Session Six: Celebrate Entrepreneurs!	Y

*JA It's My Business!*® Blended Model provides middle school students an opportunity to experience the initial steps necessary to start a business. Volunteers lead students through program content that provides an authentic entrepreneurial experience for students, showing them how to become financially independent through entrepreneurship. The program includes marketing strategies and product creation, with each session building up to a product-pitch competition.

Session One: Entrepreneurs	Y
Session Two: Market and Need	Y
Session Three: Innovative Ideas	Y
Session Four: Design and Prototype	Y
Session Five: Testing the Market	Y
Session Six: Seek Funding	Y

*JA Finance Park*®, a JA Capstone program, introduces students to personal financial planning and career exploration. Volunteers lead students through their visit at JA Finance Park, a realistic on-site or virtual community, where they practice what they've learned in class by developing and committing to a personal budget.

Unit One: Income	Y
Unit Two: Saving, Investing, and Risk Management	Y
Unit Three: Debit and Credit	Y
Unit Four: Budget+	Y

JA Finance Park Simulation	Y
Unit Five: Debriefing	Y

## High School Programs (Grades 9-12)

Program Name	CRA Eligible Curriculum
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*JA Be Entrepreneurial*® introduces students to the essential components of a practical business plan, and challenges them to start an entrepreneurial venture while still in high school. Volunteers provide useful, practical content to assist teens in gaining financial independence and transitioning from being students to becoming productive, contributing members of society and the economy.

Session One: Introduction to Entrepreneurship	Y
Session Two: What's My Business?	Y
Session Three: Who's My Customer?	Y
Session Four: What's My Advantage?	Y
Session Five: Competitive Advantages	N
Session Six: Ethics are Good for Business	N
Session Seven: The Business Plan	Y

*JA Career Success*® equips students with the tools and skills required to earn and keep a job in high-growth career industries. Volunteers show students the importance of conflict management, teamwork, collaboration, and other necessary job acquisition skills that will help them gain financial independence.

Session One: Get Hired: Critical Thinking and Creativity	Y
Session Two: Get Hired: Communication and Conflict-Management Skills	Y
Session Three: Get Hired: Collaboration and Creativity	Y
Session Four: Get Hired: Strong Soft Skills	Y
Session Five: Know Your Work Priorities	Y
Session Six: Know Who's Hiring	Y
Session Seven: Know Your Personal Brand	Y

*JA Economics*® reinforces concepts of micro- and macro-economics by having students explore the basic characteristics of the U.S. economic system and how economic principles influence business and personal financial decisions. The program also introduces students to consumer issues, such as saving, investing, and taxation.

Chapter One: What Is Economics?	Y
Chapter Two: Free Enterprise in the United States	N
Chapter Three: Demand	N
Chapter Four: Supply	N
Chapter Five: Market-Clearing Price	N
Chapter Six: Consumers, Savers, and Investors	Y
Chapter Seven: The Business of Free Enterprise	Y
Chapter Eight: Financing a Business	Y
Chapter Nine: Production and Productivity	N
Chapter Ten: The U.S. Labor Force	Y
Chapter Eleven: Competition Among Businesses	Y

Chapter Twelve: Government and the United States Economy	N
Chapter Thirteen: Money and Financial Institutions	Y
Chapter Fourteen: Economic Stability	Y
Chapter Fifteen: International Trade	N
Chapter Sixteen: Our Globalized World	N

*JA Exploring Economics*® uses hands-on activities to explain complex economic concepts such as supply and demand, inflation, and the production, distribution and consumption of goods. Volunteers help students explore concepts related to consumers, savers, and investors.

Session One: Economic Systems: Who Makes the Big Decisions?	Y
Session Two: Supply and Demand: What's It Worth to You?	Y
Session Three: Supply and Demand: The JA Market Game	Y
Session Four: Saving and Investing: Risks and Rewards	Y
Session Five: Government's Role in the Market	Y
Session Six: Money, Inflation, and the CPI	Y
Session Seven: International Trade	Y

*JA Personal Finance*® (Kit-Based) demonstrates the relationship between financial decisions made now and future financial freedom and quality of life. Volunteers show students that a positive financial future requires making smart choices about education, a career, and saving and investing.

Session One: Plan to Earn	Y
Session Two: Saving for Life	Y
Session Three: The Budget Game	Y
Session Four: Credit Choices	Y
Session Five: Savvy Consumer	Y

*JA Personal Finance*® Blended Model demonstrates the relationship between financial decisions made now and future financial freedom and quality of life. Volunteers show students that a positive financial future requires making smart choices about education, a career, and saving and investing.

Session One: Earning, Employment and Income	Y
Session Two: Budgeting	Y
Session Three: Savings	Y
Session Four: Credit and Debt	Y
Session Five: Consumer Protection	Y
Session Six: Smart Shopping	Y
Session Seven: Risk Management	Y
Session Eight: Investing	Y

*JA Company Program*® Blended Model unlocks the innate ability in high school students to fill a need or solve a problem in their community by launching a business venture and unleashing their entrepreneurial spirit. Meeting-specific, student-friendly materials and resources increase volunteer and student interaction and emphasize JA's experiential approach to learning.

Meeting One: Start a Business	Y
Meeting Two: Fill a Need	Y
Meeting Three: Vet the Venture	Y
Meeting Four: Create a Structure	Y

Meeting Five: Launch the Business	Y
Meeting Six through Eleven: Run the Business	Y
Meeting Six: Capitalization	Y
Meeting Seven: Finance	Y
Meeting Eight: Management and Leadership	Y
Meeting Nine: Marketing	Y
Meeting Ten: Sales	Y
Meeting Eleven: Supply Chain	Y
Meeting Twelve: Liquidate the Company	Y
Meeting Thirteen: Create a Personal Action Plan	Y

*JA Job Shadow*® prepares students to be entrepreneurial thinkers in their approach to work. In-class sessions prepare students for a visit to a professional work environment, where they will face a series of challenges administered by their workplace hosts. Volunteers show students how to research career opportunities and introduce them to the skills needed to land and keep a job and achieve financial independence.

Session One: Before the Job Hunt	Y
Session Two: Perfect Match	Y
Site Visit: JA Job Shadow Challenge	Y
Session Three: Next Steps	Y

*JA Titan*® introduces critical economics and management decisions through an interactive simulation. Volunteers assist students in making sound business decisions and instruct them in the importance of business principles.

Session One: How Much? How Many?	Y
Session Two: How Much? How Many?–The Simulation	Y
Session Three: Cutting Edge	Y
Session Four: Cutting Edge–The Simulation	Y
Session Five: Make an Investment	Y
Session Six: Make an Investment–The Simulation	Y
Session Seven: JA Titan of Industry–The Competition	Y

*JA Launch Lesson*™ is a point-of-entry program delivered by community entrepreneurs. During the hour-long lesson, students gain firsthand knowledge about starting a business and the entrepreneurial journey it takes to become financially independent.

The Lesson	Y
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## Junior Achievement USA Program Supplements

Program Name	CRA Eligible Curriculum
<b>Be Money Smart! Newspaper Insert</b>	Y
<b>Junior Achievement \$ave, USA™</b>	
Planet Yeom	Y
Risk and insurance	Y

## **JA Assembling Your Career®**

Session One: Opportunities Abound	Y
Session Two: Play the Part	Y
Session Three: Steps to Success	Y
Talk to Your Opportunity Counselor Handout	Y

## **JA Economic Investigations™**

Investigation 1: Women's Wages: Do Women Earn Less Money than Men?	Y
Investigation 2: Organ Transplants: Where Are the Missing Kidneys?	N
Investigation 3: Minimum Wage: Does Raising the Rate Help Younger Workers?	Y
Investigation 4: Poverty: How Can a Family Be in Poverty and Not Be Poor?	Y
Investigation 5: Health Care: Who Should Pay the Cost?	N
Investigation 6: Performance of the National Economy: How Do We Measure the Economy's Health?	Y
Investigation 7: Inflation: Are Higher Prices the Only Problem?	Y
Investigation 8: Employment and Unemployment: How Can Both Rates Rise at the Same Time?	Y
Investigation 9: Fiscal Policy: Can Congress Diagnose and Treat an Ailing Economy?	Y
Investigation 10: Monetary Policy: Can the Federal Reserve Diagnose and Treat an Ailing Economy?	Y
Investigation 11: Africa–U.S. Trade: What's in It for Africa?	N
Investigation 12: Imports: Does American Employment Decline Because of International Trade?	Y

## **Excellence through Ethics™**

### Elementary School

Session 1: Having Money When You Need It	Y
Session 2: To Borrow or Not To Borrow	Y
Session 3: Get the Word Out–Ethically	N
Session 4: Developing Your Work Ethic	Y
Session 5: The Ethics of Saving for a Rainy Day	Y
Session 6: Balancing Business and the Environment	N
Session 7: Reasonable and Fair Pricing	Y
Session 8: Ethical Decisions during Unexpected Events	N
Session 9: Ethical Customer Service and Being Ethical Customers	Y

### Middle School

Session 1: Pirate or Profit	Y
Session 2: Money or Ethics: What Drives a Business?	Y
Session 3: Credit Where Credit is Due	Y
Session 4: The Ethics of Exports	Y
Session 5: Investing in Education	Y
Session 6: Education?–A Matter of Perspective	N
Session 7: Moving Out–When Businesses Move to Another Country	Y



Session 8: Ethics in International Negotiations	Y
Session 9: Understanding Child Labor	Y
Session 10: Win-Win Global Trade Game	Y
Session 11: Bringing Character to Work	N
Session 12: Written in Stone-Policies & Codes in Business	N
Session 13: Ethical Job Hunting	Y
Session 14: Temptation Junction	N
Session 15: Demand vs. Doing What Is Right	N
Session 16: Why Choose a Not-for-Profit Enterprise?	Y
Session 17: Buyer Beware	Y
Session 18: Wise Consumer Skills	Y
High School	
Session 1: Welcome to the World of Taxes	Y
Session 2: Choose your Professional Attitude	Y
Session 3: You're the Boss	Y
Session 4: Ethics Under Pressure	N
Session 5: Balancing Profits and Safety	N
Session 6: Understanding Insider Trading	Y
Session 7: Debt Management and Mismanagement	Y
Session 8: Budget Benders	Y
Session 9: What's Wrong with That?	Y
Session 10: Giving Back-Corporate Philanthropy and Social Investing	Y
Session 11: The Customer Service Game	Y
Session 12: My New School Store	Y
Session 13: Company Policies in Action	N
<b>JA Current Economic Climate™</b>	
JA Charity Fair: Online Supplement	Y
Battle of the Bands: Online Supplement	Y
JA Hire Yourself	Y
JA Proactive Planning	Y
Analyzing Credit Cards	Y
All in It Together	Y
<b>JA My Way™</b>	
My Career	Y
My Resume	Y
My Money	Y
My Business	Y
<b>JA Searching for Savings™</b>	Y
<b>JA Travel and Tourism™</b>	N
<b>JA Build Your Future®</b>	Y
<b>JA Success Park®</b>	Y
<b>JA Finance Park® Virtual (Public Version)</b>	Y