

JA Our Region®



Guide for Volunteers and Teachers
Upper Elementary Grades





Junior Achievement®

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Guide for Volunteers and Teachers

Upper Elementary Grades

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Junior Achievement USA®
Colorado Springs, Colorado

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First Edition 1992

Table of Contents

Introduction

| | |
|--|-----|
| Common Core Standards by Session | iii |
| Acknowledgments | 1 |
| Foreword..... | 2 |
| Program Overview..... | 3 |
| Preparing for Sessions | 3 |
| Volunteer Conduct Standards..... | 5 |
| Master List of Materials | 6 |

Session Plans

| | |
|--|----|
| Session One: Be an Entrepreneur | 7 |
| Session Two: Resources: Tools for Entrepreneurs..... | 16 |
| Session Three: Hot Dog Stand Game..... | 24 |
| Session Four: Entrepreneurs Solve Problems..... | 30 |
| Session Five: Entrepreneurs Go Global | 37 |
| Glossary..... | 45 |
| Account Register..... | 47 |

Common Core Standards by Session

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| Common Core ELA and Mathematics Standards Grade 4 | Session: | | | | |
|---|-----------------|----------|----------|----------|----------|
| | 1 | 2 | 3 | 4 | 5 |
| RI. Reading for Informational Text | | | | | |
| RI.4.1 Refer to details and examples in a text when explaining what the text says explicitly and when drawing inferences from the text. | x | | | x | |
| RI.4.2 Determine the main idea of a text and explain how it is supported by key details; summarize the text. | x | | x | | |
| RI.4.3 Explain events, procedures, ideas, or concepts in a historical, scientific, or technical text. | | | x | x | x |
| RI.4.4 Determine the meaning of general academic and domain-specific words or phrases in a text relevant to a grade 4 topic or subject area. | x | x | x | x | x |
| RI.4.7 Interpret information presented visually, orally or quantitatively and explain how the information contributes to understanding of the text in which it appears. | x | x | x | x | x |
| RF. Reading: Foundational Skills | | | | | |
| RF.4.3 Know and apply grade-level phonics and word analysis skills in decoding words. | x | x | x | x | x |
| RF.4.4 Read with sufficient accuracy and fluency to support comprehension. | x | x | x | x | x |
| W. Writing | | | | | |
| W.4.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly. | | x | | x | |
| W.4.8 Recall relevant information from experiences or gather relevant information from print and digital sources; take notes and categorize information, and provide a list of sources. | | x | | x | |
| SL. Speaking and Listening | | | | | |
| SL.4.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 4 topics and texts, building on others' ideas and expressing their own clearly. | x | x | x | x | x |
| SL.4.2 Paraphrase portions of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally. | | x | | x | x |
| SL.4.3 Identify reasons and evidence a speaker provides to support particular points. | x | x | x | | x |

| | | | | | |
|--|---|---|---|---|---|
| SL.4.4 Report on a topic or text, tell a story, or recount an experience in an organized manner, using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace. | | x | | x | x |
| SL.4.5 Add audio recordings or visual displays to presentations when appropriate to enhance the development of main ideas or themes. | | x | | | |
| L. Language | | | | | |
| L.4.1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking. | | x | x | x | x |
| L.4.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing. | | x | | | |
| L.4.3 Use knowledge of language and its conventions when writing, speaking, reading, or listening. | x | x | x | x | x |
| L.4.4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 4 reading and content, choosing flexibly from a range of strategies. | x | x | x | x | x |
| L.4.6 Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases. | x | x | x | x | x |
| Mathematical Practices | | | | | |
| 1. Make sense of problems and persevere in solving them. | | | x | | |
| 2. Reason abstractly and quantitatively. | | | x | | |
| 3. Construct viable arguments and critique the reasoning of others. | | | | | |
| 4. Model with mathematics. | | | x | | |
| 5. Use appropriate tools strategically. | | | x | | |
| 6. Attend to precision. | | | x | | |
| 7. Look for and make use of structure. | | | x | | |
| 8. Look for and express regularity in repeated reasoning. | | | | | |
| NBT. Number and Operations in Base Ten | | | | | |
| NBT.4.4 Fluently add and subtract multidigit whole numbers using the standard algorithm. | | | x | | |
| NF. Numbers and Operations – Fractions | | | | | |
| NF.4.7 Compare two decimals to hundredths by reasoning about their size. Recognize that comparisons are valid only when the two decimals refer to the same whole. | | | x | | |

Acknowledgments

JA Areas

Junior Achievement acknowledges the following JA Areas for their work in piloting *JA Our Region*:

JA of Arizona
JA of New Jersey
JA of Northern Indiana
JA of Oklahoma
JA of Southeast Texas
JA of Southwest New England
JA of Utah
JA of Wisconsin

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JA expresses its gratitude to the following for their contributions to the development of *JA Our Region*. Their expertise in social studies, mathematics, literacy, business, and work readiness has significantly enhanced the quality of this program.

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Beth Zemble, Independent Education Consulting, Greater Philadelphia, PA

Foreword

Junior Achievement USA

Junior Achievement USA (JA®; JA USA®) is a nonprofit organization financed by businesses, foundations, and individuals. Since its founding in 1919, Junior Achievement has contributed to the business and economic education of more than 100 million young people around the world.

Junior Achievement USA is the nation's largest organization dedicated to educating students in grades K–12 about entrepreneurship, work readiness, and financial literacy through experiential, hands-on programs designed to help young people understand the economics of life. In partnership with businesses and educators, JA brings the real world to students, opening their minds to their potential.

All Junior Achievement programs are developed by the Junior Achievement USA Education Group and are piloted in classrooms and in after-school settings around the nation. Members of the Education Group who contributed to the development of *JA Our Region* possess postgraduate degrees in education and business, have experience in the classroom, and are experts in curriculum development and design.

For more information about Junior Achievement USA programs for high school, middle school, and elementary school, visit JA online at <https://www.juniorachievement.org>.

Thank You, Volunteers and Teachers!

Junior Achievement USA appreciates the commitment you have made to the success of this program. We are certain you and your students will find *JA Our Region* to be an informative, worthwhile, and enjoyable experience.

Program Overview

JA Our Region

Junior Achievement USA is committed to developing and implementing programs designed to help students acquire the knowledge and economic reasoning skills to make sound financial decisions. Junior Achievement's elementary school programs are redeveloped with a primary emphasis on social studies content, while also strongly emphasizing mathematics, reading, and writing skills. The elementary school programs show students the relevance of education to the workplace through sequential business and economics curriculum that allows students to explore JA's Three Pillars of Student Success: work readiness, financial literacy, and entrepreneurship.

JA Our Region is an interdisciplinary program that introduces fourth-grade students to entrepreneurship and upper elementary grade social studies learning objectives, including regions, resources, supply chains, and problem solving. The program provides students with a practical approach to starting a business while preparing them to be entrepreneurial in their thinking to meet the requirements of a demanding and ever-changing workforce. *JA Our Region* is volunteer taught and kit based. There are five sessions, with additional extended learning activities offered throughout.

Following participation in the program, students will be able to:


- Differentiate between entrepreneurial skills they have and those they would like to acquire.
- Recognize how entrepreneurs use resources (human, capital, natural) and work with each other to produce goods and services in a community.
- Describe the skills, tasks, and concepts that an entrepreneur must master to start a successful business.
- Explain how trade leads to increasing economic interdependence among nations.

Preparing for Sessions

Junior Achievement USA provides additional resources online for first-time volunteers or volunteers who would like refresher training as preparation for implementing the sessions in this guide. Go to <https://www.juniorachievement.org>, and select the Volunteer link for more information. Or, for more training see the Volunteer Self Guided Training: https://rise.articulate.com/share/6Mf14Nd8eATZ7Zd8I6ILStzTFD5QAW7G#/.

Digital Assets for Volunteers and Teachers

Here is the information you need to access the digital assets used in this program.

- Go to CrossKnowledge at <https://learn.ja.org>.
- Log in with your username and password. If you don't have credentials, please contact your local JA staff.
- Select JA Our Region under My JA Courses—Resources.
- Under Digital Assets, select an item from the menu. Select  to launch the item.

Note: An augmented reality (AR) learning app is available for the *How the Supply Chain Works* and *World Flag Match* activities for Session Five. Instructions on how to use the app can be found in the **Supply Chain Flier**.

How to Get the Mobile App:

- Go to iTunes or the Google Play store. Search to find “JA Interactive.”
- Download the app to your phone or tablet.
- Tap on the app to open it.
- When the app opens, it will ask if it can use your camera. Tap “yes.”

Junior Achievement USA Website

For additional resources and activities for volunteers, educators, and students, please visit the Junior Achievement USA website at <https://www.juniorachievement.org>.

Pre-/Post-Program Student Survey

To measure student understanding of this program, your JA Area Office may ask that a Pre-/Post-Program Student Survey be administered to students. The survey is available for download at <https://www.juniorachievement.org/web/programs/resources>. Select JA Our Region and then the Surveys folder. The Pre-Program Survey should be administered prior to the first session, either by a teacher, a volunteer, or a JA staff member. Administer the Post-Program Survey at the end of the program. If you have been asked to conduct the surveys, your JA program manager will collect them.

Online Surveys for Volunteers and Teachers

At the program's conclusion, you may access an online survey at <https://www.juniorachievement.org/web/programs/resources> to give feedback about your experience. Select JA Our Region and then Surveys. Please take a moment to complete the survey. Your comments will help improve the quality of JA programs.

Digital Assets: If you use the digital resources for this program, please complete the following surveys:

Educator, volunteer, staff survey: <https://www.surveymonkey.com/r/jaourregion>

Student survey: <https://www.surveymonkey.com/r/jaourregionstudent>

Volunteer Conduct Standards

Junior Achievement staff shall convey these standards in writing to all volunteers prior to their first visit to the classroom. Staff shall review these standards verbally, as well, with volunteers teaching for the first time.

Junior Achievement (JA) serves youths. JA volunteers teach valuable lessons in their program delivery and especially in their conduct with students. Adult misconduct with or in the presence of youths carries serious consequences. Because Junior Achievement cares that its volunteers have healthy, appropriate relationships with the youths they serve, it has established the following standards.

- Young people look to adults for examples of appropriate behavior. JA volunteers must use appropriate language and model honorable behavior, such as respect, integrity, honesty, and excellence. Profanity or sexualized language or jokes are inappropriate when working with students, regardless of whether it occurs face-to-face, over the Internet, or by any other means. JA strictly forbids violating any state law regarding interactions with youths; for example, providing them alcohol or legal or illegal drugs, or coaxing them into illicit relationships over the Internet or otherwise.
- Volunteers must take particular care when touching youths. Most adults understand the difference between appropriate physical contact such as a handshake or pat on the back, and contact that is sexual or disrespectful. Volunteers also must be cognizant of how any physical contact may be perceived.
- Interactions with students must both be appropriate and appear appropriate. It is expected that volunteers' interactions with students are at all times appropriate and professional, and are strictly related to the role of business mentor. It is unacceptable to seek or engage in one-to-one meetings with students at any time.
- Volunteers are responsible for the quality of interactions. Students often find it difficult to state discomfort or objections. Volunteers must be especially sensitive to physical and verbal cues that youths provide.
- Volunteers will be presenting, facilitating and discussing various programs, content and ideas with students that are likely owned by JA, its licensors or the students. A primary purpose of the JA programs is to encourage creativity by the students. By working with JA and the students, Volunteer agrees that they do not obtain any intellectual property rights therein, will not seek ownership in or to contest those intellectual property rights, and will not attempt to secure trademark, patent or other intellectual property rights or registrations therein without prior written consent from Junior Achievement USA.

The aforementioned standards do not represent a comprehensive list. Other actions not included could result in suspension or dismissal as a volunteer. Junior Achievement takes all complaints of misconduct seriously. Credible allegations of misconduct will be promptly reported to the appropriate authorities. During any such investigation, the JA volunteer will not perform services as a JA volunteer. If an investigation determines misconduct occurred, it will result in the immediate and permanent dismissal as a JA volunteer. Any JA staff member or volunteer who reasonably suspects misconduct must report these suspicions immediately to the appropriate JA staff person with their JA Area.

Junior Achievement volunteers are required to sign a Volunteer Conduct Standards Form. If you have not done so, please contact your local JA Area office before presenting your first session.

Master List of Materials

The following is a comprehensive inventory of items included in the *JA Our Region* kit.

| Quantity | Item | Session(s) | 1 | 2 | 3 | 4 | 5 |
|-------------------------------|---|------------|---|---|---|---|---|
| 1 per class | Junior Achievement Banner | | • | • | • | • | • |
| 1 per student | Table Tents | | • | • | • | • | • |
| 2 per class | Guides for Volunteers and Teachers | | • | • | • | • | • |
| 1 set per class | Vocabulary Flash Card Set (a-z; digital asset available) | | • | • | • | • | • |
| 1 per class | What Does an Entrepreneur Look Like? Poster (digital asset available) | | • | • | • | • | • |
| 1 set per class | Take the Challenge Poster Set (a-d) | | • | | | | |
| 1 per student | My Entrepreneur Traits Cards | | • | | | | |
| 1 per student | JA Our Region Fliers | | | • | | | |
| 1 set per class | Our Resources Card Set (a-f) | | | • | | | |
| 1 per class | United States Map Poster (digital asset available) | | | • | | | |
| 1 per group of 4 students | Hot Dog Stand Game Boards (digital asset available) | | | | • | | |
| 1 per group of 4 students | Game Pieces Pack (4 colors) | | | | • | | |
| 1 per group of 4 students | Dice | | | | • | | |
| 1 per student | Hot Dog Stand Money Trackers (digital asset available) | | | | • | | |
| 1 per student | Business Tasks Cards | | | | • | | |
| 1 per student | Problem-Solver Bookmarks | | | | | • | |
| 1 per student plus 1 for demo | Problem-Solver Catchers | | | | | • | |
| | Problem-Solver Catcher Instructional Video (digital asset only) | | | | | • | |
| 1 per student | Supply Chain Fliers (Augmented Reality (AR) app available) | | | | | | • |
| 1 set per class | Supply Chain Sticker Sheet Set (a-i; 72 pieces) | | | | | | • |
| 1 per group of 4 students | Supply Chain Computer Assembly Sheets | | | | | | • |
| 1 per student | Certificate of Achievement | | | | | | • |

Be an Entrepreneur

Overview

Students explore well-known businesses, their origins, and the traits common to the entrepreneurs who started them.

Objectives

Students will be able to:

- Recognize the impact entrepreneurs have on a region.
- Apply traits that are common to successful entrepreneurs to their own skills and abilities.

Preparation

- Review the session and list of materials. Discuss with the teacher how best to present the digital assets if available and arrange the room for the activity.
- If you have been asked to conduct the Pre-Program Student Survey, see page 4 for instructions.
- Become familiar with the vocabulary discussed in the session. The session's vocabulary is highlighted in bold and defined in the margins. Display or project the session's vocabulary flash cards to define the terms for the students.
- Display the **Junior Achievement Banner**. Also display or project the four **Take the Challenge Posters** and the **What Does an Entrepreneur Look Like? Poster**.
- During the introduction discussion, consider using examples of entrepreneurship found in your region or community.
- Review the **Extended Learning Opportunities** for this session on page 14. Discuss implementation options with the teacher.
- To save time, consider printing the students' names on the **Table Tents** in advance. Students can personalize them during open times in the session.

Recommended Time

This session typically takes 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

Concepts

Entrepreneur characteristics

Skills

Analyzing information
Categorizing data
Decision making
Evaluating alternatives
Oral and written communication

Materials

- Junior Achievement Banner
- Table Tents
- Vocabulary Flash Cards (a–f; digital asset available)
- What Does an Entrepreneur Look Like? Poster (digital asset available)
- Take the Challenge Poster Set (a–d)
- My Entrepreneur Traits Cards
- Pens or Pencils (not included)
- Hand mirror (optional; not included)



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards



What Does an Entrepreneur Look Like? Poster



Take the Challenge Poster Set



My Entrepreneur Traits Cards

Presentation

Introduction

Welcome students to the session. If you are a volunteer, tell them your name and a little bit about yourself.

Introduction Time
20 minutes

If you wish, share a brief story about yourself as an entrepreneur- perhaps you walked dogs as a child or run a business now.

Connect with the students to build rapport by asking a few to share a business they have started or would like to start.

Explain that you are a volunteer with Junior Achievement, an organization that helps young people learn about starting a business. Tell the students you will visit the classroom five times to present *JA Our Region*. Students will learn about the regions they live in and how businesses make use of the people and things in those areas to make and sell products or services that people need.

Distribute the **Table Tents**. Ask the students to write their names on them if you haven't already done so. To build rapport, call on students by name whenever possible.

Write your introduction ideas here.

Talking Points

- Display or project the *business* flash card. Ask, “What is a **business**? What does the word *business* mean to you?” (Possible answer: A group or an organization that makes a product or performs a service that is sold to people or other businesses.)
- Many business products or services can change how we live. For example, the iPhone has changed how we communicate and listen to music. At one time, people would buy CDs, tapes, or vinyl records to listen to music. Can you think of other examples?

More than half of all businesses in the United States are small businesses started by **entrepreneurs**. Say, “We often don’t realize that entrepreneurs are all around us and that they provide the products and services we use every day.” Explain to the students that during this session, they will learn about entrepreneurs. Display or project the *entrepreneur* flash card. The term also is defined in the margin.

Explain that innovative and inventive people who turned their ideas into useful products have created many of the jobs and services we use each day—such as Henry Ford, the founder of the Ford Motor Company.

Share with the students your entrepreneurial experience, if any.

Display or project the *innovation*, *invent*, and *region* flash cards. Ask, “Who has heard of the word *innovate*? Does anyone know what *innovation* means?” Define **innovation** and **invent**.

Presenting Tip

Through the guide, you will find **Talking Points**. These discussion starters are designed to direct the students’ attention to each session’s topic. Use the suggested questions and ideas—and others you would like to add—to engage students.

Presenting Tip

Display or project the Vocabulary Flash Cards as you define the session’s terms or consider handing them out in advance. When the time comes to discuss them, have students “pop up” (quickly stand) and read aloud the definition on the card.

Vocabulary

Business

An organization that makes a product or performs a service that is sold to people, other businesses, and the government

Entrepreneur

A person who uses resources to start a business

Innovation

A new device or a new way of doing something

Invent

To make or think of something that did not exist before

Ask the students if they can name any innovative entrepreneurs in their **region** or community. Display or project the *region* flash card. If students respond with a name, ask for the specific business the entrepreneur started. If none are mentioned, name a few local businesses that were started by entrepreneurs. Broaden the discussion. Ask the students if they can name any famous entrepreneurs from around the country. Again, if students respond with a name, ask for the specific business the entrepreneur started.

Vocabulary

Region

Any geographic area, place, or space

Use this space to jot down local businesses started by entrepreneurs. For assistance, contact your local Chamber of Commerce. Consider bringing to class logos or products from local entrepreneurs to share with the students.

Take the Challenge Poster Activity

1. Point out the four **Take the Challenge Posters** posted around the room. Explain that the posters name business categories (Food, Sports, Tech and Manufacturing, and Entertainment in which entrepreneurs have made an impact on how we live).
2. Explain the challenge:
 - You will say the name of an entrepreneur who is well known in one of these categories.
 - Students will make their best guess as to which poster most closely matches the type of business that entrepreneur started and go stand near that poster.
 - If they are unsure about the entrepreneur or the business, they can wait to move until you read the hint.
3. Once you have explained the activity, ask the class to stand. Use the list on the next page and read the name of an entrepreneur to get the game started.
4. Ask students at the correct poster if they know the name of the entrepreneur's business. Reveal the correct answer if necessary.



Presenting Tip

Read as many entrepreneurs from the list as time or student interest allows. You do not have to mention each one.

After the activity, ask the students to return to their seats. Emphasize that entrepreneurs make a big impact on the lives of people in the region—even if people only recognize a product but not who created it.

| Entrepreneur Name | Hint | Correct Challenge Poster and Company |
|---|---|---|
| Tony Hawk | After becoming a professional skateboarder at age twelve, and national champion for 12 years, this entrepreneur started skateboard company. | Sports Birdhouse Skateboards |
| Walt Disney | This artist turned his skills to making cartoons and built a theme park. | Entertainment Walt Disney Company |
| Rachel Ray | This celebrity cook and author of cookbooks and magazines created a pet food company. She is also a designer of kitchenware and philanthropist. | Food or Manufacturing Rachel Ray Nutrish Rachel Ray Cookware |
| Milton Hershey | This entrepreneur created affordable chocolates and caramels that could be mass produced. | Food The Hershey Company |
| William Harley & Arthur Davidson | These friends built an engine-powered bicycle and then went into production making motorcycles in 1905. | Tech & Manufacturing Harley-Davidson, Inc. |
| LeBron James | This NBA star started a media production company in 2015 to showcase sports talent and a sports drink company in 2020. | Entertainment and/or Food SpringHill Company Ladder Sports Nutrition |
| Lori Greiner | This inventor made her first million with a jewelry organizer she invented, then started a company to make and sell her products. | Tech & Manufacturing For Your Ease Only |
| Maria “Lulu” de Lourdes Sobrino | After moving from Mexico City to Los Angeles, she created gelatin desserts using her mother’s recipe and launched a successful business. | Food Lulu’s Foods Inc. |
| Moziah Bridges | This young adult entrepreneur is President and Creative Director of a business that makes and sells handcrafted bow ties. | Tech & Manufacturing Mo’s Bows |
| Limor “Ladyada” Fried | This American electrical engineer created and launched how-to videos for electronics and founded an electronics maker/hobbyist company. | Tech & Manufacturing Adafruit Industries |
| Oprah Winfrey | She is an American talk show host, television producer, actress, author, and philanthropist who started a magazine business. | Entertainment O Magazine |
| Allyson Felix | This Olympic athlete launched her own shoe company after a falling out with Nike. | Sports Saysh One Shoes |

Ask the following questions after the activity:

- What makes someone an entrepreneur? (Possible answers: He or she seeks a better or faster way to do something, seeks to make a profit or help people, or uses a region’s resources to start a business.)
- Can you name a successful entrepreneur from your community who is well known?
- If you were to interview a successful entrepreneur, what questions would you ask him or her? (Possible answers: Why did you choose your business over others? What are the risks and rewards that come with running your business? What sets your business apart from those of your competitors?)

Activity

Activity Time

20 minutes

Activity-at-a-Glance

As future entrepreneurs, students identify their business-success traits using the My Entrepreneur Traits Card.

Tell the students they will now have a chance to examine some characteristics that are common to entrepreneurs and decide if they have those traits, too. Define **trait** from the margin or display or project the vocabulary flash card. Ask the students, “What traits or qualities do you think a successful entrepreneur needs to have?” Positive traits could include being hardworking and responsible.

Vocabulary

Trait

A special quality or characteristic

Explain that entrepreneurs all have different qualities and talents, but there are a few characteristics common among successful entrepreneurs. The good news is that even if students don’t have these traits today, they can work on developing them. Display or project the **What Does an Entrepreneur Look Like? Poster** and read aloud a few of the traits printed there.



Activity Steps:

1. Distribute a **My Entrepreneur Traits Card** to each student.
2. Have the students write their names on top of the cards. Explain that they will take inventory of their traits that will make them successful entrepreneurs.
3. Ask the students to read each trait on the card, and to **circle** the traits they have and **underline** those they hope to have someday.
4. If time allows, have the students complete the sentence at the bottom of the card: *In a sentence, describe two of your positive traits.*

Name: _____

Entrepreneur Traits

| | | |
|---|---|---|
| Determined I do not give up easily. | Creative I have great ideas. | Confident I get the job done. |
| Team player I work well with others. | Problem solver I can solve any problem. | Strong presenter I can get my ideas across. |
| Hard worker I put in a lot of effort. | Organized I work with a plan. | Risk taker I am willing to take risks. |
| Motivated I get things done. | Hard worker I put in a lot of effort. | Team player I work well with others. |

In a sentence, describe two of your positive traits.

Allow students 5–7 minutes to complete their cards. Ask for volunteers to name their strongest traits. Ask students how they might go about developing the positive entrepreneurial traits they wish to have. Suggest that they think of these traits as muscles they wish to build. Through repetition and practice, future entrepreneurs will someday become better equipped to enter the real world of business.

Presenting Tip

Consider bringing a hand mirror to class. When you ask the question, “What Does an Entrepreneur Look Like?” have students look into the mirror to reinforce the idea that they can be entrepreneurs, too!

Wrap up the discussion with the following questions:

- Are there more traits we could add to the poster? Which ones? Have students write them on the poster. (Additional traits could include collaboration, critical thinking, and concern for others.)

Summary and Review

Point to the **What Does an Entrepreneur Look Like? Poster** and remind the students that entrepreneurs have a major effect on their communities. Anyone can work toward being an entrepreneur by developing traits common to successful businesspeople. Explain that entrepreneurs have started many small businesses and that small businesses can grow into bigger businesses.

Summary and Review Time

5 minutes

Ask the students, “How many entrepreneurs can you remember from today’s session? Which product do you use or like best?”

If time permits, briefly review the vocabulary words introduced in the session or play a round of Vocabulary Password. Play the game by inviting two student volunteers to come to the front of the room and stand facing a wall. Hold up one of the cards. Ask the class to give one-sentence hints for the word (not the word itself) printed on the card until a volunteer guesses the term.

Tell the students that in Session Two, they will see how entrepreneurs use resources in their region and community to create businesses. Thank the students for their participation. Collect the **Table Tents**, **JA Banner**, and **What Does an Entrepreneur Look Like? Poster** and leave them with the teacher for use in the next session.

Extended Learning Opportunities

Wristband Mania

Remind the students that entrepreneurs are problem solvers. Tell the students that entrepreneurs have created wristbands that solve a number of different problems. For example, consumers can buy wristbands with built-in mosquito repellent, wristbands with small pockets to hold identification information, and wristbands that act as an eraser. Some wristbands have a watch with a vibrating alarm or a motion sensor that can track a user's steps and calories. What other ways could wristbands be improved? Have the students brainstorm additional products that they could manufacture and sell.

Extended Learning Opportunities

Additional activities are included if you would like to spend more time in the classroom. The teacher also may present them.

Welcome to My (Smart) House

Remind the students that entrepreneurs are determined, innovative, and good problem solvers. Separate the students into pairs, or have them choose a partner. As budding entrepreneurs, have them brainstorm a variety of new gadgets they can invent or improve that can be installed in homes to help homeowners save time and money. For example, current technology allows homeowners to lock and unlock doors with a tap of a finger, program thermostats to save on energy bills, or use apps to close or open garage doors when away on vacation. Idea starter for students: What is a chore that you perform every day that could benefit from technology innovation? Sketch your idea and share it with your partner. Ask the students to consider what resources are needed to make their innovations.

Your Idea Is a Hit. Now What?

Entrepreneurs may need to move quickly if their product takes off. Have the students imagine the following business-owner scenario:

Hours after this entrepreneur launched his innovative product or service, eager customers rushed to buy it. Soon there was a backlog of orders, forcing a lot of customers to wait a month or more to get the product. What should the entrepreneur do?

Remind the students that entrepreneurs need to be persistent and have a positive attitude and good communication or presentation skills. How will they communicate with their customers? Have students share their ideas before giving them the following writing prompt: Write a personal note (or email) thanking the customers for their patience and support. Inform them of their order status and when they can expect to receive shipment. Include in the communication the product name and company's contact information—name, title, and, for this exercise, a made-up email address and phone number.

Careers with a Purpose

Remind the students that entrepreneurs are organized and strong team players. Entrepreneurs and inventors must often assemble a team of talented and motivated workers to help bring their product or service to market. For example, engineers may help an entrepreneur in the design of small toys for young children. They may also help in the creation of a new iPhone or sketch ideas for a more thrilling roller coaster that meets rigorous safety standards. For more information about careers, have students visit: JA Digital Career Book at <https://career.ja.org>.

Resources: Tools for Entrepreneurs

Overview

Students are introduced to resources and how entrepreneurs use resources to offer products and services in a region.

Objectives

Students will be able to:

- Define *natural, human, and capital resources*.
- Describe how products and services use resources.

Preparation

- Review the session and list of materials. Discuss with the teacher how best to organize the students into groups and arrange the room for the activity.
- Become familiar with the vocabulary discussed in the session. The session's vocabulary is highlighted in bold and defined in the margins. Display or project the session's vocabulary flash cards to define the terms for the students.
- Post the **JA Banner**, **United States Map Poster**, and the **What Does an Entrepreneur Look Like? Poster** in visible locations.
Note: The colored portions of the **United States Map Poster**, **Our Resources Cards**, and **JA Our Region Flier** are used to organize the students for the session activity. They are not meant to indicate specific geographic regions.
- Review the **Extended Learning Opportunities** for this session on page 22. Discuss implementation options with the teacher.

Recommended Time

This session typically takes 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

Concepts

Capital resources
Entrepreneur
Human resources
Natural resources
Products
Region
Services

Skills

Analyzing information
Categorizing data
Decision making
Evaluating alternatives
Oral and written communication
Presenting information
Working in groups

Materials

- Junior Achievement Banner
- Table Tents
- Vocabulary Flash Cards (g–l; digital asset available)
- What Does an Entrepreneur Look Like? Poster (digital asset available)
- JA Our Region Fliers
- Our Resources Card Set (a–f)
- United States Map Poster (digital asset available)
- Pens or Pencils (not included)



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards



What Does an Entrepreneur Look Like? Poster



Our Resources Card Set



United States Map Poster



JA Our Region Fliers

Presentation

Introduction

Welcome students to the session. If you haven't yet, tell them your name and a little bit about yourself.

If you wish, tell students a story about how one of your entrepreneurial traits paid off in a situation.

Engage students by asking a few of them to recall positive behavior traits from last lesson or talk about their entrepreneurial traits.

Refer to the **What Does an Entrepreneur Look Like? Poster** for help.

If you haven't already done so, display or project the **United States Map Poster**. Distribute the **JA Our Region Fliers**. Have students write their names on top of their fliers and open them to the United States Map inside.

Ask volunteers to identify features they recognize on the map. If not mentioned, point out the time zones, compass rose, and a few major features, such as the Great Lakes, the Mississippi River, and oceans. Include the state you're in and its capital. Ask if students know the geographic location of their region (e.g., northwest, southeast, etc.).

Introduction Time
10 minutes



Talking Points

- Ask the students if any of them have ever been to other states. The United States covers thousands of miles and is populated by more than 300 million people. It includes a wide variety of climates, land and water features, and cultures.
- An easier way to examine the United States is to divide it into regions. Every U.S. region has different features, populations, industries, and resources. Similar land features, such as mountains or lakes, can unite a region.
- A region also may be connected by similarities in architecture, language, and religion. Can you think of an example? For example, the Southwest has a large Native American and Hispanic population, each with its native language.
- The United States can be divided into regions in many different ways.

Use this space to write additional talking points.

Regional resources are a focus throughout today's session. Ask students to find the "Vocabulary to Know" section on the cover of their **JA Our Region Fliers**. Tell the students you would like to introduce them to more vocabulary they need to know and use in today's session. Ask a student volunteer to read the definition of **resource** from the flier. Repeat the definition by displaying or projecting the flash card.

Vocabulary

Resource

Something that is used to produce a good or service

Activity

Activity Time

30 minutes

Activity-at-a-Glance

Students use the information on their Our Resources Cards to create new businesses. They record their work on the cover of their JA Our Region Flier.

Activity Steps:

1. Read aloud the activity instructions before grouping the students and handing out the materials. Explain to the students that they will pretend to be entrepreneurs starting a business, using the resources found on their resource card. Say, "You will use the resources shown on your **Our Resources Card** to create a new business."



2. Organize the students into six groups and distribute one **Our Resources Card** to each group.

3. Return to the **United States Map Poster**. Ask the students for examples of how states are different from one another. Answers may include weather, jobs, crops, or industry, such as timber, oil, or auto manufacturing. Have the students discuss what kinds of jobs found in one state (Alaska, for example) might not be found in another (Florida, for example). How do the homes (home construction) differ between the two states? Do you think the stores in Alaska carry the same or different types of clothing as those in Florida?

4. Explain that there are three types of resources that entrepreneurs need to start a business in a region. Display or project the vocabulary flash cards, and have students read the definition of each type of resource.

Vocabulary

Capital resources

Buildings, tools, and machines that businesses use

Human resources

People who do the work that businesses need

Natural resources

Things that occur naturally, such as air, water, minerals, and trees

- **Capital resources** are what businesses use to make and sell goods and services.
 - Examples: Buildings, tools, equipment, and machines. Money also is an important capital resource.
 - Provide local examples, such as factories, office buildings, lawn mowers, snowplows, and self-serve soda machines at a fast-food restaurant.
 - Have each group read one example listed on its card.

- **Human resources** are the people who make and sell the goods and services offered by a business. Every person, regardless of their natural talents, has the potential to develop and increase their human capital by getting more education or improving their skills.
 - Examples: Store employees, factory workers, and office employees.
 - Provide examples of local businesses and the different types of jobs or tasks they require.

(continued)

- Have each group read one example listed on its card.
- **Natural resources** are found in nature. Businesses use these to make and sell goods and services.
 - Examples: Air, water, minerals, plants, and trees.
 - Provide local examples, such as snow, beaches, specific crops, minerals, or bodies of water.
 - Have each group read one example listed on its card.

There are two remaining terms students will need to know. Display or project the **goods** flash card. When entrepreneurs use resources to start businesses, they are either selling a good or a service. Display or project the flash card to present the term *goods*, items that can be bought or sold.

Use this space to highlight local examples.

Vocabulary

Goods

Items that can be bought or sold

Services

Work done for others, such as haircuts or car repairs

Examples of goods: car, cell phone, hamburger, lemonade, and clothing.

Display or project the **services** flash card. Services are work done for others.

Use this space to highlight local examples.

Examples of services: cleaning, delivering packages, cutting hair, and dog grooming.

5. **JA Our Region Flier Box 1:** Ask students to review the resources on their card and brainstorm possible businesses they could start that use those resources. Have students record their work in Box 1 on the cover of their **JA Our Region Fliers**.

If a group struggles to identify a business, offer the following suggestion for each:

- Card A: Lemonade stand or T-shirt sales
- Card B: Food market or restaurant
- Card C: Making jewelry
- Card D: Fast-food concession stand or food truck
- Card E: Making pet treats
- Card F: Making toys or birdhouses

Ask each group to brainstorm specific goods or services its business could offer for sale using the resources from its card. Suggestions for each card appear below.

- Card A: Fruit or cotton products
- Card B: Barbecue restaurant or caterer
- Card C: Necklaces, rings, or beaded trinkets
- Card D: Hamburgers or chicken sandwiches
- Card E: Fish for retail sale or fish sold to restaurants
- Card F: Raw lumber or wood-based products (furniture, decorations, etc.)

6. **JA Our Region Flier Box 2:** Ask groups to brainstorm possible names for their new businesses. Tell them that naming a business is important to its success.

The name should differ from competitors and should quickly say what good or service is being offered. Have students determine if their business provides a good or service and write a “G” (for good) or “S” (for service) next to the company’s name.

Presenting Tip

After the activity, consider collecting and then redistributing the resource cards. Ask the groups, “How well would your business do in this region? What problems might you face?” For example, the region may lack the fish, wood, or other natural materials their business needs to succeed.

7. **JA Our Region Flier Box 3:** Advertising plays a key role in whether a business is successful. Ask groups how they will get the word out about their businesses. Ask them to think about the ways in which people in the region get their information. Emphasize that advertising could include a song or jingle, a Web page, an app, or communication via social media. Students should write their ideas on the flier and then turn to the back and draw a picture of their ideas.

Ask the following questions after the activity:

- What if you had to relocate your business to a region of the country where little grows and there are few natural resources? Would your business survive? Why or why not?

Summary and Review

Summary and Review Time
5 minutes

Remind students that entrepreneurs start businesses in regions or areas united by similar characteristics. They decide on a business based on what the region needs and what the region offers in terms of capital, natural, and human resources. Successful entrepreneurs use available resources to make and sell goods and offer services. If time permits, have students post their business advertisements and have classmates take a gallery walk to view the ads.

Tell the students that in Session Three, they will learn a few of the fundamental tasks performed by business owners. Thank the students for their participation, calling them by name when possible. Collect the **What Does an Entrepreneur Look Like? Poster, United States Map Poster, Table Tents,** and **JA Banner** and leave them with the teacher for use during the next session.

Extended Learning Opportunities

Design a Web Page

Have students design a Web page or an app for their new business. Suggest that they include the business name, logo or trademark, vision statement (what the business hopes to accomplish in the future), pictures of goods or services, satisfied customer reviews, a catchy advertising phrase or slogan, and a map to the business's location.

A Region's Market

The chart below shows how many pounds of produce each of the farmers sold from April to September. Reproduce the chart, and have students take a look at the numbers and answer the questions that follow.

Extended Learning Opportunities

Additional activities are included if you would like to spend more time in the classroom. The teacher also may present them.

| | April | May | June | July | August | September |
|---------------|-------|-----|------|------|--------|-----------|
| Farmer Jake | 120 | 125 | 250 | 100 | 250 | 300 |
| Farmer Samara | 495 | 320 | 250 | 170 | 160 | 210 |
| Farmer Chris | 500 | 670 | 320 | 450 | 555 | 330 |
| Farmer Ravi | 500 | 745 | 290 | 450 | 320 | 800 |

Questions:

- Who sold the least amount of produce in April? **(Answer: Jake)**
- How much produce was sold in total in August? **(Answer: 1,285 pounds)**
- Who sold the most produce from April to September, Chris or Ravi?
(Answer: Ravi)
- What was Samara's average sale per month over the six months?
(Answer: $1,605 \div 6 = 267.5$ pounds per month)

Hot Dog Stand Game

Overview

Students learn about the fundamental tasks performed by a business owner. They play a game and track the revenue and expenses of a business.

Objectives

Students will be able to:

- Track the revenue and expenses of a business.
- Recall the fundamental tasks required to run a business.
- Explain the importance of keeping an accurate account of a business's financial information.

Preparation

- Review the session and list of materials. Discuss with the teacher how best to arrange the students into groups for the game board activity. Organize game materials into sets or packets (for groups of three or four students) before class starts (see page 27).
- Become familiar with the vocabulary discussed in the session. The session's vocabulary is highlighted in bold and defined in the margins. Display or project the session's vocabulary flash cards to define the terms for the students.
- Review the **Extended Learning Opportunities** for this session on page 29. Discuss implementation options with the teacher.

Recommended Time

This session typically takes 45 minutes to complete. Ask the teacher to help you keep track of the time.

Concepts

Business fundamentals
Expense
Finance tracking
Loss
Profit
Revenue

Skills

Analyzing information
Categorizing data
Following directions
Mathematics
Reading for understanding
Working in groups

Materials

Junior Achievement Banner
Table Tents
Vocabulary Flash Cards (m-r; digital asset available)
What Does an Entrepreneur Look Like? Poster (digital asset available)
Hot Dog Stand Game Boards (digital asset available)
Game Pieces Pack (4 colors)
Dice
Hot Dog Stand Money Trackers (digital asset available)
Business Tasks Cards
Pens or Pencils (not included)



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards



What Does an Entrepreneur Look Like? Poster



Game Pieces Pack



Dice



Business Tasks Cards



Hot Dog Stand Game Boards



Hot Dog Stand Money Trackers

Presentation

Introduction

Welcome students to the session and distribute the **Table Tents**.

If you wish, describe the kinds of resources typical of a region where you have lived.

Engage students and build rapport by asking them to recount the products they created in the last lesson and the resources they used.

Display the **JA Banner** and **What Does an Entrepreneur Look Like? Poster**. Remind the students that innovative and creative entrepreneurs use resources to provide goods and services within their region.

Talking Points

- Is it important for a business to earn money? Why or why not?
- What does a business do with the money it earns?
- Do you think you could run a business? What do you need to know to run a successful business?

Introduction Time

10 minutes

Vocabulary

Advertising

Persuading customers to buy a good or service

Expense

Money spent for something

Revenue

Money earned from sales

Customer

A person who buys something

Profit

When a business makes more money in sales than it spends on expenses

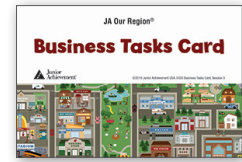
Loss

When a business pays more in expenses than it makes in sales

Tell the students that for entrepreneurs to have the best chance to be successful, they must understand six business basics. Display or project the vocabulary flash cards to present the terms **advertising**, **expense**, **revenue**, **customer**, **profit**, and **loss**.

Business Tasks Exercise

1. After introducing the vocabulary, distribute the **Business Tasks Cards**. Have students write their names on the cards. **Note:** Students may wish to complete their cards with a partner. Check with the teacher.
2. Ask for a student volunteer to read aloud **Task 1** from the card. Then ask him or her to complete the sentence by filling in the missing word. The word can be found in the word bank at the top of the card. If the student doesn't know the correct word, ask the class for help.
3. Continue in this way with **Task 2** through **Task 6**. Be sure to repeat the definitions as you discuss why Tasks 1 to 6 are important to successful businesses. For your convenience, an *Answer Key* can be found below.



Business Tasks Card Answer Key

| | |
|---------------|--|
| Task 1 | Pay for the resources you need for your business. These are your expenses . |
| Task 2 | Get the word out about your product through advertising . |
| Task 3 | Set your price and sell your product. The money you get from your sales is your revenue . |
| Task 4 | Treat your customers well. |
| Task 5 | You will need to make tough decisions as you deal with the ups and downs of your business. |
| Task 6 | Carefully track your expenses and revenue to see if you make a profit or suffer a loss . |

Activity

Activity Time
30 minutes

Activity-at-a-Glance

With game play, students discover the tasks of running a hot dog stand business. They track their revenue and expenses on the Hot Dog Stand Money Tracker.

Explain that students will now have the opportunity to play a game in which they will start a hot dog business and practice the six business basics important to successful businesses.

Activity Steps

1. Display or project the **Hot Dog Stand Game Board** and a **Hot Dog Stand Money Tracker** to demonstrate how the game is played. Do this before distributing handouts or forming student groups.
2. Once you have explained the game, separate the class into groups of three or four. Give each group a game pack you prepared before the session. Each pack should contain one **Hot Dog Stand Game Board**, one die, four game pieces (four colors), and one **Hot Dog Stand Money Tracker** for each group member.
3. **Important!** Have the students follow along on their game boards as you read aloud the game instructions.



Presenting Tips

Remind students of the appropriate behavior required when playing a board game:

- Stay in your group.
- Talk only to your group.
- Talk in a quiet voice.
- If you have a question, ask someone in your group.
- Be respectful with your words and actions during play.

To extend game play, print different multiplication computations on sticky notes and place them on the board for Task 1. Have students make mental computations to solve the problems, or use pencil and paper to record their answers.



- Place all game pieces on the START arrow.
- Roll the die to see who goes first—the lowest number starts play. Play continues clockwise.
- Each player rolls the die once per Task.
- After all players have completed a Task, play starts over with the next Task.
- **Note:** Two or more players can occupy the same space at the same time.
- Record expenses and revenue on the **Hot Dog Stand Money Tracker**. (The tracker is printed again on the back of the sheet for an additional round of play if time permits.)
- Once play is complete for Tasks 1 to 5, have students complete the math to see if they made a profit.
- Return to the START position to play again.

4. If time permits, poll the groups to see how much profit each group made and make a simple graph to show the totals.

Ask the following questions after the activity:

- What natural resources are needed to start a hot dog stand? **(Possible answers: water, natural gas, beef, fruits and vegetables)**
- What capital resources are needed to start a hot dog stand? **(Possible answers: supply warehouse, cart, truck to get the cart to the vending location, appliances, grill or hot plate, pots and pans)**
- What human resources are needed to start a hot dog stand? **(Possible answers: loan officer, supplier, street vendor to run the stand)**
- What are two ways you could increase the profits of your business? **(Possible answers: loyal customers, cater special events, busier location, purchase an additional hot dog cart, build a permanent hot dog stand)**
- What risks not already discussed could cause your business to lose money? **(Possible answers: Unpleasant weather, seasons, and business closures could keep customers away; you fail to advertise or pay your taxes; poor accounting)**
- How could you fix the business or manage the risks? **(Possible answers: pick a good location, create good marketing materials, comply with health department regulations)**
- Besides hot dogs, what other goods could you offer your customers? **(Possible answers: soft pretzels, popcorn, peanuts, nachos, ice cream, soft drinks)**

Summary and Review

Briefly review the vocabulary words introduced in the session. Tell the students to keep in mind that businesses must make money and have more revenue than expenses to be successful. Suggest that the students place their **Business Tasks Cards** somewhere visible while they consider possible businesses they could start someday.

Summary and Review Time
5 minutes

Tell the students that in Session Four, they will learn about making wise business decisions to solve problems. Thank the students for their participation, calling them by name when possible. Collect the **Table Tents**, **JA Banner**, and **What Does an Entrepreneur Look Like? Poster** and leave them with the teacher for the next session.

Entrepreneurs Solve Problems

Overview

Students journey through the complex world of business problem solving by weighing potential risks and rewards and tracking the outcome of their decisions.

Objectives

Students will be able to:

- Demonstrate the business problem-solving process.
- Identify the potential risks and rewards in making business decisions.

Preparation

- Review the session and list of materials. Discuss with the teacher how best to pair the students and to arrange the room for the activity.
- Important!** Prior to the session, watch the **Problem-Solver Catcher Instructional Video**. Prefold a **Problem-Solver Catcher** to see how it folds and functions. Use the illustrations found in the guide for additional help. To assist students during the session, consider using one of the following teaching methods:
 - Model each step of the folding process and have students do them after you. The teacher can display completed folds using a classroom projector.
 - Ask for a student volunteer, one who is familiar with the catcher, to show others how to fold it. Peer-to-peer instruction will get students excited to give the handout a try.
 - Prefold half of the catchers. Have student pairs examine a folded one and apply what they learn to create a second one.
- Become familiar with the vocabulary discussed in the session. The session's vocabulary is highlighted in bold and defined in the margins. Display or project the session's vocabulary flash cards to define the terms for the students.
- Review the **Extended Learning Opportunity** for this session on page 36. Discuss implementation options with the teacher.
- Note:** Prepare the **Certificates of Achievement** in advance of Session Five, or have the teacher prepare them for you.

Concepts

Advertising
Price
Reward
Risk
Supply

Skills

Analyzing information
Decision making
Evaluating alternatives
Oral and written communication
Problem solving
Working in pairs

Recommended Time

This session typically takes 45 minutes to complete. Ask the teacher to help you keep track of the time.

Materials

Junior Achievement Banner

Table Tents

Vocabulary Flash Cards (s–v; digital asset available)

What Does an Entrepreneur Look Like? Poster
(digital asset available)

Problem-Solver Catchers (instructional video available)

Problem-Solver Bookmarks

Pens or Pencils (not included)



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards



What Does an Entrepreneur Look Like? Poster



Problem-Solver Catchers



Problem-Solver Bookmarks

Presentation

Introduction

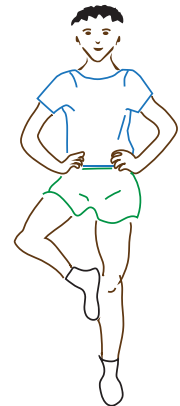
Introduction Time
15 minutes

Display the **JA Banner** and distribute the **Table Tents**. Welcome students to the session, calling them by name when possible.

Remind students of the *Hot Dog Stand Game* they played during the last session and that Task 5 on the **Business Tasks Card** was to manage the ups and downs of business. Because entrepreneurs have to rely on resources to make their products and on customers to buy them, there can be challenges along the way. It is reasonable to expect problems to arise that will require solving problems and making decisions. If you wish, tell a quick story about a time you had to do some on-the-spot thinking and use problem-solving skills to get through a business challenge or crisis.

Engage students and build rapport by asking a few students how they liked the Hot Dog Game and what was the part they liked the best.

A Quick Problem-Solving Exercise: Tell the students you have a challenge for them. Ask them to find an open space in the classroom to stand. Students can stand near their desks if there is enough space or around the perimeter of the room. Once students are in position, have them place their hands on their hips and place one foot against the inside knee of the opposite leg. (See the illustration in the margin.) Model the position for students to see. Ask students to hold the position for 10 seconds. After 10 seconds, have students switch legs. Finally, ask students to hold the position with either leg—**with their eyes closed for 10 seconds**. Maintaining their balance with their eyes closed will be difficult for many students! Thank the students and have them take their seats.



Talking Points

- Did you keep your balance? Was it a challenge?
- Businesses face challenges, too. Can you think of two? (Possible answers: bad weather; surviving a bad economy or a workers' strike; supply shortage; balancing their budgets)

A Problem-Solving Exercise

1. Do the following exercise in pairs, groups, or as a class. Hand each student a **Problem-Solver Bookmark**. Have the students write their names on their bookmarks and then turn them over.
2. Explain that the back of the bookmark lists five steps they can use to solve a business challenge or a problem.
3. To practice problem solving, have students recall the *Hot Dog Stand Game* they played during the previous session.



A Problem-Solving Example

➔ **Step 1:** Clearly describe the problem. Write the **Problem** on the board. Have students write the problem in the Step 1 box of the bookmark.

“Oh, no! Your Hot Dog Stand supplier is unable to deliver your hot dogs this week.”

➔ **Step 2: Brainstorm** three possible solutions to the problem and write them in the Step 2 box.

Solution 1: Sell all-natural turkey hot dogs and drop the price.

Solution 2: Give customers a coupon for \$1.00 off their next visit.

Solution 3: Close your stand for the week and find a new supplier.

➔ **Step 3:** Discuss the **Risks and Rewards** of each solution and write them in Step 3. Display or project the vocabulary flash cards to define **risk** and **reward**. Make a list of the risks and rewards for each solution.

Solution 1: **Risk:** Customers who don't like turkey hot dogs may stop coming. **Reward:** Increased profits are possible because health-conscious consumers might welcome your new idea.

Solution 2: **Risk:** A coupon means less money for the business.

Reward: A coupon may attract new customers.

Solution 3: **Risk:** Lose customers and money.

Reward: New supplier is local. The company offers you a low price because of the short-distance shipping.

Vocabulary

Risk

The chance of loss or failure

Reward

What is gained from making a decision

➔ **Step 4:** Weigh each decision with risks and rewards in mind.

➔ **Step 5:** Come up with the decision, and write it in the Step 5 box.

After 5–7 minutes, ask students to share their final decisions with the class.

Use the following questions to debrief the activity:

- Was it easy or hard to reach a decision? Why?
- Were you happy with the decision you reached? Did your partner agree with the decision?
- If a business has no power to correct a problem—like a bad economy—what steps can it take to deal with it? (If applicable, you may want to give examples from your own work or business experience.)

Activity

Activity Time

25 minutes

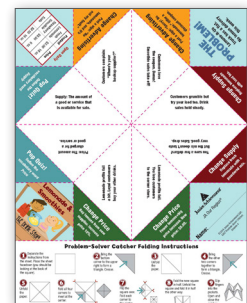
Activity-at-a-Glance

Students fold a unique paper catcher. They open and close the piece to determine the price, advertising, and supply decisions for a new business.

Tell the students that they will now apply this problem-solving method to a business problem.

Activity Steps

1. Demonstrate how the paper activity works before distributing handouts or separating the class into pairs. Display the **Problem-Solver Catcher** handout. Show the instructional video on how to fold the catcher if available.
2. Hold up the **Problem-Solver Catcher** you prefolded before class. Tell the students they will each get a catcher to help solve a business problem.
3. Describe the activity. Tell the students that today they will open a lemonade stand at a local park. Read aloud the information printed on the catcher.
 - The name of your business is **The Drink Stop**.
 - Your business sells lemonade for \$2.00, smoothies for \$3.50, and sodas for \$2.50. Display or project the vocabulary flash card to define **price**.
 - Your business faces a problem. Your supplier's delivery truck is broken. The business cannot



Vocabulary

Price

The amount charged for a good or service

deliver the lemons you need this week. Display or project the vocabulary flash card to define **supply**.

- Tell students they will work with a partner and open and close the catcher to help solve this problem. Their choices include change the price, change the advertising, or change the supply.

Vocabulary

Supply

The amount of a good or service that is available for sale

4. Demonstrate how to play using the catcher. Ask for a student volunteer to come join you. Ask your partner (the student) the following:
 - a) "Choose a number between 1 and 8."
 - b) Once the student chooses a number, open and close your catcher that number of times.
 - c) "Choose a color."
 - d) Read aloud the text printed on Panel 1 and Panel 2 with that color.
 - e) The student makes a decision and chooses one of the panels.
 - f) Fold back the chosen panel and read aloud the consequence of the student's choice.
5. Now that students understand how to play the game, distribute the **Problem-Solver Catcher** handouts for students to fold. Working in pairs, students will take turns weighing the risks and rewards of their business problem-solving decisions. Their choices include change the price, change the advertising, or change the supply.
6. After a few minutes, ask students to switch partners and continue play.

Problem-Solver Folding Tips

Ask for a student volunteer, one who is familiar with the catcher, to show the class how to fold it.

Or, model each step of the folding process and have students do them after you. The teacher can display completed folds using a classroom projector.

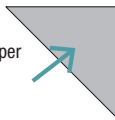
Or, prefold half of the catchers. Have student pairs investigate the folded one and apply what they learn to create the second one.

Problem-Solver Catcher Folding Instructions

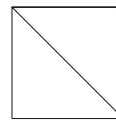
- 1 Separate the instructions from the sheet. Place the sheet face down (you should be looking at the back of the square).



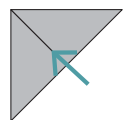
- 2 Bring the bottom corner to the upper right to form a triangle. Crease.



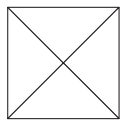
- 3 Unfold the paper.



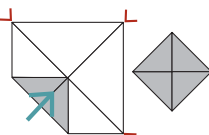
- 4 Bring the other two corners together to form a triangle. Crease.



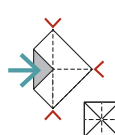
- 5 Unfold the paper.



- 6 Fold all four corners to meet at the center.



- 7 Flip the square over. Fold each corner to the center.



- 8 Fold the new square in half. Unfold the square and fold it in half the other way.



- 9 Slip fingers into the pockets. Open and close the Catcher.



Ask for volunteers to report on their solutions, risks, and rewards. If time allows, ask them to brainstorm other possible problems, solutions, and risks and rewards. Emphasize that although no one can predict every risk and reward, it is important to problem-solve possible consequences before making a business decision.

- With today's activity in mind, name an example of a common problem many business owners face. Possible problem: Supplier cancels a shipment of goods.
- How important are problem-solving skills for an entrepreneur starting a new business? Why?
- Would you like the chance to go back and change your decision now that you know the outcome for your drink business?
- What good business decisions lead to high customer satisfaction and profits?

Time permitting, allow students to come up with their own business problems and work through them using the **Problem-Solver Catcher**.

Summary and Review

Tell students that because successful entrepreneurs face business problems daily, it is important to carefully consider potential risks and rewards when making decisions about those challenges.

Summary and Review Time
5 minutes

Explain to students that the same five steps also can work when solving other types of problems in life. Encourage them to use the steps listed on their **Problem-Solver Bookmarks** in the future.

Tell the students that during Session Five, they will examine how big businesses handle the same problems as the owner of a hot dog or lemonade stand but on a far larger scale. Thank the students for their participation, calling them by name when possible. Collect the **Table Tents**, **JA Banner**, and **What Does an Entrepreneur Look Like? Poster** and leave them with the teacher for use during the final session.

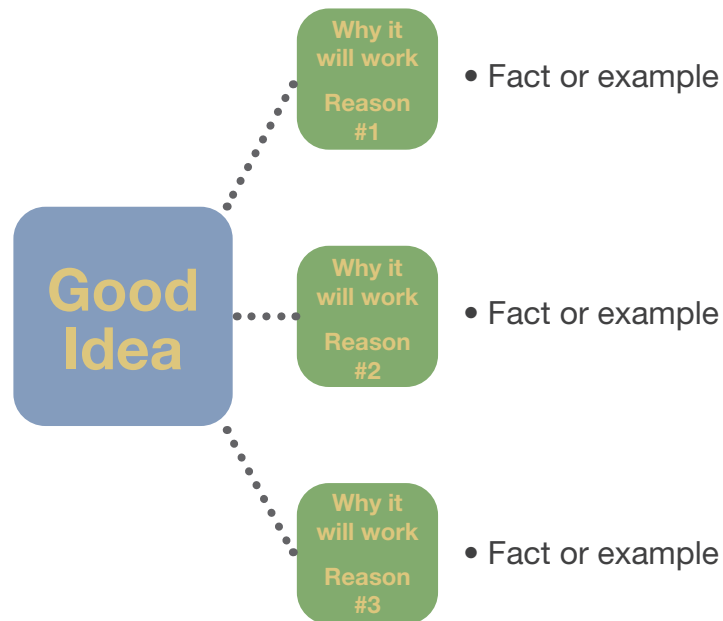
Extended Learning Opportunity

Idea + Solution = Problem Solved?

Entrepreneurs have many good ideas. However, not all ideas work. Entrepreneurs may fail at a number of businesses before experiencing success. That's why an entrepreneur has to be determined. An entrepreneur's goal is to come up with an idea that succeeds. Provide students with a sample persuasion map like the one below and have them come up with an idea that works.

Extended Learning Opportunities

Additional activities are included if you would like to spend more time in the classroom. The teacher also may present them.



Entrepreneurs Go Global

Overview

Students demonstrate the supply chain through a hands-on manufacturing and trade experience.

Objectives

Students will be able to:

- Apply the supply chain to a manufacturing example.
- Explain how resource providers, businesses, and consumers are interdependent.

Preparation

- Review the session and list of materials. Discuss with the teacher how best to group the students and arrange the room for the activity.
- Become familiar with the vocabulary discussed in the session. The session's vocabulary is highlighted in bold and defined in the margins. Display or project the session's vocabulary flash cards to define the terms for the students.
- Review the **Extended Learning Opportunities** for this session on page 43. Discuss implementation options with the teacher.
- If you have been asked to conduct the Post-Program Student Survey, see page 4 for instructions.
- Note:** If you haven't already done so, prepare the **Certificates of Achievement**, or have the teacher prepare them for you. Be sure to sign the certificates.

Recommended Time

This session typically takes 45 minutes to complete. Ask the teacher to help you keep track of the time.

Concepts

Manufacturing
Resources
Supply chain
Trade
Transportation

Skills

Analyzing a diagram
Assembling parts
Cooperative trading
Decision making
Working in groups

Presenting Tip

Consider ways to enliven the distribution of the certificates at the end of the program. For example, roll the certificates and tie them with a ribbon to make them appear to be diplomas. Have students come up and shake your hand to make the occasion more ceremonial.

Materials

Junior Achievement Banner
Table Tents
Vocabulary Flash Cards (w–z; digital asset available)
What Does an Entrepreneur Look Like? Poster (digital asset available)
Supply Chain Fliers (Augmented Reality (AR) app available)
Supply Chain Sticker Sheet Set (a–i; 72 pieces)
Supply Chain Computer Assembly Sheets
Certificates of Achievement
Pens or Pencils (not included)



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards



What Does an Entrepreneur Look Like? Poster



Supply Chain Fliers



Supply Chain Computer Assembly Sheets



Certificates of Achievement



Supply Chain Sticker Sheet Set

Presentation

Introduction

Introduction Time
5 minutes

Welcome students to the session. Express how you have enjoyed spending time with them and learning about entrepreneurs together. Display the **JA Banner** and poster and distribute the **Table Tents**.

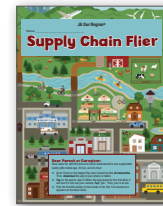
Remind the students that so far, they learned about individual entrepreneurs and businesses. Today, students will learn about the complexity of running a large business. Engage with the students by asking if any of them have family businesses or know of someone who does. Give them the opportunity to say the name and purpose of the business if they wish.

Talking Points

- When you're from a small region, it's easy to think small with your ideas. What challenges would an entrepreneur face if he or she wanted to do business with bigger cities or countries around the world?
- Global events can affect businesses in a region. The news we hear on TV or read on the Internet can affect what we eat at the breakfast table and what we buy from a local store shelf. Can you name any recent examples?

Use this space to write additional talking points.

Distribute the **Supply Chain Flier**. Ask students to write their names on the top of the fliers and open them to the inside. Display or project the vocabulary flash cards to introduce the terms **supplier** and **supply chain** defined in the margin.



Explain to the students that supply chains for big businesses can be complex. Resources often have to be brought in from other regions or countries. Collecting, making, and selling products can get complicated. Have students underline the seven links in the supply chain as you read them aloud: Collect Raw Materials, Make Equipment, Transportation, Manufacturing, Distribution, Sales, and Purchase.

Big businesses also are interdependent, meaning they depend on workers and suppliers outside of their company and who are often in other parts of the world. Display or project the vocabulary flash card and introduce the term **interdependence**.

Help the students understand this concept by using their school as an example. A school is a community business that to run well is interdependent on other businesses. For example, a school is dependent on publishers that supply textbooks to the classroom and magazines to the library, food companies that supply cafeteria lunches and beverages, and bus manufacturers that provide transportation to and from school.

Before they put their **Supply Chain Fliers** aside, have students read aloud the summation statements at the bottom of the flier and circle each one. Time permitting, you will return to the flier later in this session.

Vocabulary

Supplier

Someone whose business it is to supply a service or a good to other businesses

Supply Chain

The system of changing resources into goods or services and getting them to the buyer

Interdependence

When individuals or groups depend on one another

Presenting Tip

An Augmented Reality (AR) learning app is available for the *How the Supply Chain Works* and *World Flag Match* activities in the **Supply Chain Flier**. Instructions on how to use the app appear in the flier.



Activity

Activity-at-a-Glance

Students build a computer, gathering parts from around the world. Because of a supply shortage, one part proves hard to get.

Activity Time
30 minutes

The class will now demonstrate how a supply chain works.

Presenting Tip

For today's activity, consider asking the teacher to act as the ninth country with the missing computer part.

Activity Steps

1. Explain the activity before handing out materials or separating the class into groups. Tell the class that they will now demonstrate how a supply chain works by being a business that makes and sells computers.
2. Explain that computers are made of dozens of parts. Ask students to name the parts of a computer. (Possible answers: a front and back case, screen, screws, brackets, cables, electronic components, motherboard, speakers, battery, cooling system, cameras, sound and video cards, etc.)
3. Tell students that you will separate the class into small groups. Each group will represent a country that has a computer part to supply. The group's goal is to assemble one complete computer. To do that, each group will have to collect one part from each of the other groups and place it in the corresponding space on the **Supply Chain Computer Assembly Sheet**. (Hold up the sheet for students to see.) Groups will have 5 minutes to visit other groups and assemble the parts into a complete computer for sale.
4. Organize the students into eight groups. Distribute a **Supply Chain Sticker Sheet** and a **Supply Chain Computer Assembly Sheet** to each group.
5. Ask representatives from each group to read the name of the computer part they can contribute to the supply chain and the country the part will come from:



| Computer Part | Where It Came From/Label |
|---|--------------------------|
| Digital Pen | Canada |
| Keyboard | United States |
| Screen | South Korea |
| Speakers | Germany |
| Hard Drive | Mexico |
| Power Supply | Ireland |
| Mouse | Japan |
| Printer | Brazil |
| All Other Parts (Software, Memory, Fan, Video Card) | China |

6. **Important!** Keep one of the sticker sheets for yourself, and keep it out of the students' sight.
7. **Important!** Ask one student from each group to stay in place to represent the group's country and business.
8. Start the activity. Students will collect one part from each of the other groups and place it in the corresponding space on the **Supply Chain Computer Assembly Sheet**. At some point, students will recognize they are missing a part to complete their computers. Get everyone's attention and explain that there has been a disaster (pick one—earthquake, snowstorm, bridge collapse, workers' strike, or theft—or discuss a current event in the news). That means your factories are not producing that part right now. Explain that they will need to wait on the part until your country recovers. In the meantime, they should continue to trade other parts and assemble their computers.

Presenting Tip

Use sensitivity when mentioning natural disasters as the reason for the disruption in the supply chain activity. Students may become fearful with such scenarios. Discuss with the teacher the best example to use with the class.

Announce when there is 1 minute left in the activity.

Finally, distribute the missing part so groups can finish assembling their computers.

Gather the students and ask them how well their supply chain worked. Debrief the activity with the following questions:

- How did you feel when you found out you wouldn't get what you needed to finish building your computer?
- Did you consider other solutions to acquire that missing part? If so, what were they? What might they have been in the real world of business?
- True or false: Trading with businesses in other countries carries potential risks and rewards. Explain your answer.
- If foreign suppliers experienced an unexpected delay in shipping seasonal supplies—such as holiday decorations or back-to-school supplies—what steps would you suggest a business take to fix the problem?

Summary and Review

Remind the students that all the businesses and countries that are part of the supply chain are affected when it is disrupted. A sudden flood, highway collapse, or factory shutdown due to worker illness can cause problems with shipments. If time permits, have students turn to the back of their **Supply Chain Flier** and complete the *World Flag Match*. Students will draw a line to match each country referenced in the supply chain to its flag. The activity is also available as an augmented reality feature, which can be done at home.

Final Visit

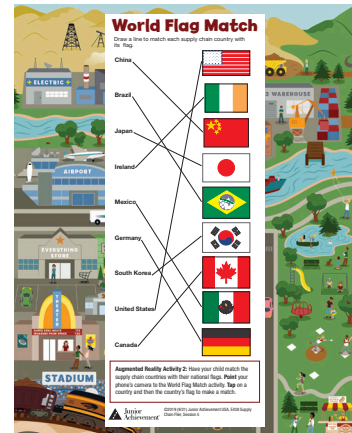
Briefly review the traits of an entrepreneur using the **What Does an Entrepreneur Look Like? Poster**. Also mention the other important concepts the students learned throughout the program: how entrepreneurs use regional resources; the relationship between profit, revenue, and expenses; business problem solving; and the supply chain.

Tell the students that you enjoyed your time with them and thank them for their participation. Distribute the **Certificates of Achievement**, congratulating students by name and using a firm handshake or eye contact where appropriate. Encourage the students to share their certificates with their families.

Your Feedback

At the program's conclusion, you may access an online survey at <https://www.juniorachievement.org/web/programs/resources> to give feedback about your experience. Select JA Our Region and then Surveys. Please take a moment to complete the survey. Your comments will help improve the quality of Junior Achievement programs.

Summary and Review Time
5 minutes



Final Visit Time
5 minutes

Presenting Tip

Sign the **JA Banner** for students to keep as a reminder of your time with them.

Extended Learning Opportunities

Interdependence and the Global Economy

Define **economy** as indicated in the margin, or display or project the vocabulary flash card.

Copy and display the Interdependence image on page 44. Starting from the inner circle, explain to students that we are all dependent on one another for a healthy economy.

- Businesses need suppliers, workers, and customers.
- Suppliers need workers, businesses, and customers.
- Customers need to have jobs with businesses and suppliers to make money to buy the products they need and want.

Explain that this is true in a small town, a region, a big city, a state, a country, and around the world. Provide personal or current examples of businesses and countries that are dependent on one another.

JA Our Region Program Review

Ask the students to go to the board in pairs, with one marker per pair. Ask the pairs the following questions: What did you learn from the *JA Our Region* program? How will this information help you in the future? Give the students time to reflect and then have them write their answers on the board.

Extended Learning Opportunities

Additional activities are included if you would like to spend more time in the classroom. The teacher also may present them.

Vocabulary

Economy

The combined effect of products, goods, services, and resources sold and bought

Interdependence



Local businesses work together to create a region's economy.

Regional businesses work together to create the United States' economy.

Countries and companies from around the world do business with one another to create the global economy.

Glossary

Advertising

Persuading customers to buy a good or service

Business

An organization that makes a product or performs a service that is sold to people, other businesses, and the government

Capital resources

Buildings, tools, and machines that businesses use

Customer

A person who buys something

Economy

The combined effect of products, goods, services, and resources sold and bought

Entrepreneur

A person who uses resources to start a business

Expense

Money spent for something

Goods

Items that can be bought or sold

Human resources

People who do the work that businesses need

Innovation

A new device or a new way of doing something

Interdependence

When individuals or groups depend on one another

Invent

To make or think of something that did not exist before

Loss

When a business pays more in expenses than it makes in sales

Natural resources

Things that occur naturally, such as air, water, minerals, and trees

Price

The amount charged for a good or service

Profit

When a business makes more money in sales than it spends on expenses

Region

Any geographic area, place, or space

Resource

Something that is used to produce a good or service

Revenue

Money earned from sales

Reward

What is gained from making a decision

Risk

The chance of loss or failure

Services

Work done for others, such as haircuts or car repairs

Supplier

Someone whose business it is to supply a service or a good to other businesses

Supply

The amount of a good or service that is available for sale

Supply chain

The system of changing resources into goods or services and getting them to the buyer

Trait

A special quality or characteristic

Account Register

Name: _____

| Transaction Description | Date | Withdrawal (-) | Deposit (+) | Balance (=) |
|----------------------------|------|----------------|-------------|-------------|
| My Starting Balance | | | | = |
| | | - | + | |
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Notes



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