

Junior Achievement of Kentuckiana Program Evaluation

by
Landen Burcham
and
Sarah Ehresman
Urban Studies Institute
University of Louisville

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Department of Urban and Public Affairs
426 West Bloom Street
Louisville, KY 40208
usi.louisville.edu

Authors Note:

The data used throughout this evaluation was provided to the Urban Studies Institute by Junior Achievement of Kentuckiana and Jefferson County Public Schools. The Urban Studies Institute did not collect any primary data for the purposes of this evaluation. Data sources are cited throughout the report.

Executive Summary

Junior Achievement of Kentuckiana, Inc. engaged the Urban Studies Institute of the University of Louisville to analyze the costs and benefits associated with the Junior Achievement BizTown and Finance Park programs provided to Jefferson County Public Schools (JCPS). Junior Achievement BizTown is offered to every fifth grader in JCPS; Junior Achievement Finance Park is offered to every seventh grader in JCPS. The evaluation examined both quantitative and qualitative data from Junior Achievement of Kentuckiana, the JCPS department of Data Management, Planning, and Program Evaluation and the University of Louisville College of Education and Human Development.

This evaluation found numerous linkages between the curriculum of the JA BizTown and Finance Park programs and the Kentucky Core Academic Standards. Moreover, these linkages appear to improve student test scores. The percentage of fifth grade students scoring proficient or distinguished improved noticeably in every subject but reading. The percentage of seventh grade students scoring proficient or distinguished increased in every subject. The students that attended BizTown and Finance Park engaged in a curriculum that covered social studies, math, reading, economics, and other subjects.

JA BizTown and JA Finance Park also align with the JCPS strategic plan. The programs meet goal three of the JCPS strategic plan which focuses on stakeholder involvement and engagement. The plan encourages parents, community, and partners to enrich students' educational experiences and support their success. The plan also seeks to increase the number of community-based opportunities and experiences that support student learning, including service learning, the arts, and enrichment experiences.

Teacher, volunteer, and principal surveys administered by Junior Achievement in 2013 also reveal support for the notion that both programs improved student performance. For JA BizTown, 97% of teachers and 99% of volunteers stated that the program met their expectations. For JA Finance Park, 100% of teachers and 99% of volunteers stated that the program met their expectations.

The programs have also helped boost Career and College Readiness (CCR) scores. Data revealed that in 2013, 32 out of 46 (69.6%) middle and high schools in the JCPS system posted an average gain of 6.76% in CCR from 2012.

Finally, figures from Junior Achievement and the JCPS department of Data Management, Planning, and Program evaluation were used to calculate the total value of JA programming. Over a four year partnership, JCPS would benefit from \$3,336,836.72 in programming that supplements the Kentucky Core Academic Standards.

Introduction

Junior Achievement of Kentuckiana, Inc. engaged the Urban Studies Institute of the University of Louisville to analyze the costs and benefits associated with the Junior Achievement BizTown and Finance Park programs provided to Jefferson County Public Schools (JCPS). Junior Achievement BizTown is offered to every fifth grader in JCPS; Junior Achievement Finance Park is offered to every seventh grader in JCPS.

These two Junior Achievement programs expose students to experiences and decisions that are common life experiences of every working adult through an interactive simulation of work environments and budgeting decisions. The Junior Achievement program links skills taught in the classroom to the demands of responsible adulthood, making the class activities more relevant to the students while preparing them for the consumer finance and business management decisions they will need as adults. This focus on real-world application of classroom learning is central to the Kentucky Core Academic Standards.

Kentucky Core Academic Standards

In February 2010 the Kentucky Board of Education adopted the Common Core State Standards in English Language Arts and Mathematics as the Kentucky Core Academic Standards. The Common Core Standards were developed with the most advanced available standards for future success in college and careers with a significant focus on international benchmarking. The Standards encourage critical thinking and problem solving over memorization so that students develop practical skills that can be applied in various situations above and beyond standardized test taking. The Standards highlight the importance of applying skills across disciplines such as reading and interpreting informational texts from social studies

and science. The Common Core Standards emphasize college and career readiness skills within primary education so that upon graduation students are better prepared to compete in the global economy. The mission laid out by the Common Core Standards is supported by the experiential learning program Junior Achievement provides.

Kentucky Core Academic Standards - JA BizTown

The JA BizTown program is designed for fifth grade students. It involves several weeks of lessons leading up to a full day visit to the JA BizTown site, followed up with a review session of the applications and skills utilized during the program. The curriculum includes civic responsibility, community engagement, basic economics, free enterprise, and important work-related behaviors. During the site visit to JA BizTown students are assigned jobs and act as producers of goods and services as well as consumers within a mock community and economy. Throughout the day students open bank accounts, apply for business loans, buy and sell goods and services, participate in town meetings and vote as a part of a community. The visit involves applying math skills and economic principles to real world scenarios as well as practicing public speaking and interactive teamwork. The JA BizTown program emphasizes college and career readiness skills such as letter writing, completing a job application, and solving workplace dilemmas. A logic model developed by Junior Achievement and JCPS that diagrams the goals and objectives of JA BizTown is available in Appendix A.

The JA BizTown curriculum aligns with the Kentucky Core Academic Standards through its focus on real world application of math and English language arts, key social studies concepts including social institutions and economics, as well as pronounced efforts to prepare students for the workplace. A table detailing the correlations between the Kentucky Core Academic Standards in English Language Arts and Mathematics, the Kentucky Core Content for

Assessment in Social Studies and Vocational Skills, and the JA BizTown curriculum is available in Appendix B. The table shows which particular standards are covered by the JA BizTown curriculum. The list is not exhaustive nor does it imply that some standards are unmet in the classroom. The purpose is to illustrate the enhancement that the JA BizTown curriculum provides to the lessons taught in the classroom.

The JA BizTown curriculum also appears to improve student test scores. The adoption of the Kentucky Core Academic Standards required a new standardized test that assessed students on the Common Core Standards. The K-PREP test has been used since the 2011-2012 academic year. Between the 2011-2012 and 2012-2013 academic years, fifth grade test scores went up in writing, math, and social studies. This increase can be partly attributed to student participation in JA BizTown.

Jefferson County 5th Grade Test Results			
	Percent Proficient/Distinguished		
	2011-2012	2012-2013	Change
Reading	43.0	40.8	-2.2
Writing	29.8	30.8	+1.0
Math	33.2	39.2	+6.0
Social Studies	50.7	52.6	+1.9

Tracking the improvement progress of the same students in the grade before their exposure to Junior Achievement and then after they experience the program provides more insight into the impact of the JA BizTown curriculum on student testing scores. A review of student test scores in fourth grade followed by a review of the same students' test scores in fifth grade did not show significant changes in reading scores, but did reveal improvements in math test scores. The magnitude of the improvement was almost identical for at-risk students as for all students.

The emphasis on practical math applications within the JA BizTown program can be partly credited for the test score improvements. The JA BizTown curriculum transforms abstract math concepts into real world applications making math problems more relevant to students. In JA BizTown students practice their classroom training in percentages by calculating the amount of money earned in a savings account with interest and by calculating net income after taxes. They learn basic accounting concepts by determining whether their business is operating with a net profit or loss. Students are subsequently able to make connections between classroom math lessons and meaningful math applications, helping them to be better prepared for the applied math problems in the K-PREP testing.

Tracking the Same Student Group Math Scores: Percent Proficient/Distinguished			
	2011-2012 as 4th graders	2012-2013 as 5th graders	Change
All Students	34.0	39.8	+5.8
At-Risk Students	23.1	28.8	+5.7

The site visit to JA BizTown is a field trip that is both fun and informative, judging by the higher student attendance numbers on field trip days to JA BizTown than the typical school day in that month. Appendix E shows that fifth grade student attendance increased in 67% of schools on the JA BizTown site visit day. While not a primary goal of the program, increased attendance suggests that students enjoy the experience. School administrators also enjoy an indirect benefit from the program as their formula funding includes a financial benefit from increased student attendance.

Kentucky Core Academic Standards - JA Finance Park

The JA Finance Park program is designed for seventh grade students. It involves several weeks of lessons leading up to a full day visit to the JA Finance Park site, followed up with classroom review of the skills utilized during the program. Students learn about financial institutions, the risks and benefits of credit, budgeting, and managing risk. They learn how to interpret a stock portfolio and determine proportional relationships of different stock quotes. They calculate their net income after taxes and allocate percentages of their net income to goods and services they need and want in their personal budget. They also learn that different career choices have higher or lower salaries and more or fewer education requirements. Linking one's career choice to education to spendable income is critical to the success of the Finance Park experience.

During the site visit to JA Finance Park students play the role of a career adult with a defined occupation, income and family situation. The students then develop a family budget that is within the financial means of the salary associated with that occupation. The curriculum emphasizes establishing financial goals, prioritizing budget items, and taking personal responsibility for financial decisions. Students are also exposed to a variety of career possibilities, the necessary skill set for different professions and the corresponding salary range associated with occupations. At the conclusion of the JA Finance Park program students are encouraged to develop personal career goals and consider the necessary steps for their achievement. A logic model developed by Junior Achievement and JCPS that diagrams the goals and objectives of JA Finance Park is available in Appendix C.

The JA Finance Park curriculum aligns with the Kentucky Core Academic Standards through its focus on real world application of math, English language arts, and economic

principles, as well as pronounced efforts to prepare students for the workplace. A table showing the Kentucky Core Academic Standards in English Language Arts and Mathematics and the Kentucky Academic Expectations in Social Studies and Vocational Studies covered by the JA Finance Park curriculum is available in Appendix D. Again, the list is not exhaustive and does not imply that the standards not covered in the JA Park Finance curriculum are not adequately covered in the classroom or by other simulations and exercises selected by teachers.

Seventh grade student test scores were examined to discern improvements in K-PREP testing that might be attributable to the JA Finance Park curriculum. The K-PREP test has been used since the 2011-2012 academic year. Between the 2011-2012 and 2012-2013 academic years, seventh grade test scores went up in reading and math.

Jefferson County 7th Grade Test Results			
	Percent Proficient/Distinguished		
	2011-2012	2012-2013	Change
Reading	37.6	45.8	+8.2
Math	31.2	31.9	+0.7

Tracking the same students in the grade before their exposure to Junior Achievement and then after they experience the program provides more insight into the impact of the JA Finance Park curriculum on student testing scores. A review of student test scores in sixth grade followed by a review of the same students' test scores in seventh grade showed a decrease in reading scores, but also revealed improvements in math test scores for all students, including at-risk students. The JA Finance Park curriculum transforms abstract math concepts into real world applications making math problems more relevant to students. Students are able to make

connections between classroom math lessons and meaningful applications, helping to prepare them for the applied math problems in the K-PREP testing.

Tracking the Same Student Group Math Scores: Percent Proficient/Distinguished			
	2011-2012 as 6th graders	2012-2013 as 7th graders	Change
All Students	35.2	48.3	+13.1
At-Risk Students	22.0	34.6	+12.6

Educator Comments

In the fall of 2013, ten JCPS educators wrote letters endorsing JA BizTown and JA Finance Park and verified that the programs were strongly correlated with Kentucky Core Academic Standards. Five educators were fifth grade teachers who all stated JA BizTown's strong math and economic curriculum supplemented the Kentucky Core Academic Standards. The other five educators were seventh grade teachers. They testified that JA Finance Park aligned with the state mathematics and social studies curriculums. One teacher noted that that Finance Park supported KCAS Health Standard 5 in which students demonstrate the ability to use decision making skills to enhance health. Another teacher mentioned that his students better comprehended expressions and equations under the "7.EE" mathematics standards under the Kentucky Core Standards for seventh graders. These educators all mentioned that not only did both JA programs align with the state curriculum; they allowed students to apply those concepts in their everyday life.

College and Career Readiness

Participation in both JA BizTown and JA Finance Park may also increase College and Career Readiness (CCR) scores in Jefferson County. In 2013, 32 out of 46 (69.6%) middle and high schools in the JCPS system posted an average gain of 6.76% in CCR from 2012. The CCR evaluation measures various indicators of readiness including ACT and ASVAB scores, industrial certificates, etc. Both JA program curriculums support the reading, math, and analytical skills necessary to do well on the standardized test used in the CCR evaluation.

JCPS Strategic Plan

The JCPS strategic plan outlines the goals and strategies used by the school district to improve student performance. A primary focus area of the strategic plan is stakeholder involvement and engagement. This goal expresses the need for parents, community, and partners to provide critical enrichment to students' academic experiences and success. A specific strategy outlined to help achieve this goal is to "increase the number of community-based opportunities/experiences to support student learning, including service learning, the arts, and enrichment experiences." The Junior Achievement programs help achieve this goal by facilitating the active involvement of community and business leaders within classrooms, providing students with a unique learning experience. In addition, JA programs promote parental participation within a learning environment. A continued partnership between JCPS and Junior Achievement supports the vision expressed in the JCPS strategic plan.

2008 University of Louisville Evaluation

In 2008, the University of Louisville College of Education and Human Development conducted evaluations of both Junior Achievement Finance Park and Junior Achievement BizTown. The studies evaluated whether students performed better on CATS testing in the category of Practical Living, which includes key economic concepts, after participating in each program. Data were collected after an initial implementation of each program in September of 2007 (Formative) and again after students, teachers, and volunteers participated in an improved version of the program in February of 2008 (Summative). Qualitative indicators of perception of each program were gathered through a survey administered by the College. Teachers and volunteers were asked whether the program met their expectations, and to give the program a rating from one to ten. Teachers were asked if they intended to bring their students back to the program when it was offered again.

CATS scores in the subject of Practical Living increased after students participated in JA BizTown. The pre-test mean score was 8.3 and post-test score was 11.74, with 80.9% of students scoring higher on the post-test than the pre-test. The effect size, a gauge of practical effectiveness of the program, was 0.68. The statistic provides an indication of the relative magnitude of change. An effect size of 0.50 or greater is considered significant. Therefore, the BizTown curriculum had a significant impact on students' knowledge of economic concepts found in the Practical Living category of the CATS test.

CATS scores in the subject of Practical Living also increased after students participated in JA Finance Park. The student sample size for pre and post testing was 120. The pre-test mean score was 25.25 and post-test score was 30.37, with 79.9% of students scoring higher on the post-test than the pre-test. The effect size was 0.78, higher than the effect size of JA BizTown.

The report concluded that the JA Finance Park curriculum had a significant impact on students' knowledge of economic concepts found in the Practical Living category of the CATS test.

Survey Results – JA BizTown

Survey results for JA BizTown revealed that teachers had a better experience during the improved program in 2008 than the initial program in 2007. A higher percentage of teachers intended to return to the program after the 2008 program than after the 2007 program.

Teachers' Perception of JA BizTown			
	Met Expectations	Average Rating	% who intend to return
Formative (2007)	87.8%	9.26/10	93.9%
Summative (2008)	97.4%	9.40/10	96.6%

Volunteers gave both programs high experience ratings, but the ratings were higher after the improved 2008 JA BizTown program.

Volunteer Experience JA BizTown	
	Experience Rating
Formative (2007)	96.6% rated their experience as excellent or good
Summative (2008)	97.2% rated their experience as excellent or good

Survey Results – JA Finance Park

A higher percentage of teachers stated that JA Finance Park met their expectations and intended to return to the program when it was offered again. The percentages increased in the improved session in 2008. The average rating also increased from 9.06 to 9.656.

Teachers' Perception of JA Finance Park			
	Met Expectations	Average Rating	% who intend to return
Formative (2007)	87.0%	9.06/10	96%
Summative (2008)	99%	9.656/10	99%

Volunteers also reported positive experiences for both the formative and summative sessions.

Volunteer Experience JA Finance Park	
	Experience Rating
Formative (2007)	99.1% rated their experience as excellent or good
Summative (2008)	99.3% rated their experience as excellent or good

2013 Survey Results

Teacher, principal, parent volunteer, and community leader volunteer surveys were administered in 2013 by Junior Achievement to assess their satisfaction levels with JA BizTown and JA Finance Park. Teachers and principals are most familiar with the Kentucky Core Academic Standards, therefore they were questioned about the correlation each program had with the state curriculum. They were also questioned about student performance. Volunteers were asked similar questions about the effectiveness of each program's curriculum and their administration. Both teacher and volunteer satisfaction levels were higher in 2013 when compared to the 2008 satisfaction levels.

For the 2012-2013 school year, teachers whose students participated in JA BizTown and JA Finance Park were surveyed by Junior Achievement on each program's effectiveness. 97% of teachers responded that JA Finance Park met their expectations and 100% of teachers responded that JA BizTown met their expectations.

Teacher Survey Results - JA BizTown		
Question	Yes	No
Meets Expectations?	100%	0%
Meets State Objectives?	100%	0%
Curriculum Integration?	100%	0%
Problem-Solving?	100%	0%
Cooperative Learning?	100%	0%
Hands-on Learning?	100%	0%

Teacher Survey Results - JA Finance Park		
Question	Yes	No
Meets Expectations?	97%	3%
Meets State Objectives?	94%	6%
Curriculum Integration?	97%	3%
Problem-Solving?	100%	0%
Cooperative Learning?	100%	0%
Hands-on Learning?	97%	3%

For the 2012-2013 school year, nine principals were polled on the effectiveness of JA Finance Park and 42 principals were polled on the effectiveness of JA BizTown. The survey asked various questions about the benefits of each program. A majority of principals either strongly agreed or agreed that students benefitted from both programs. A summary of the survey results from principals can be found in Appendix E.

Both programs rely heavily on a volunteer base that consists of the parents of students. These parent volunteers help run JA BizTown and JA Finance Park and engage with JA administrators and students. Volunteers during the 2012-2013 school year were surveyed on their experience with each program by Junior Achievement. For JA BizTown, 99% of volunteers rated their experience as good or excellent. For JA Finance Park, 99% of volunteers also rated their experience as good or excellent. For both programs, no volunteers reported a poor experience.

Parent Volunteer Survey Results - JA BizTown	
Rate Overall Experience	
Excellent	76%
Good	23%
Neither good or bad	0%
OK	1%
Poor	0%

Parent Volunteer Survey Results - JA Finance Park	
Rate Overall Experience	
Excellent	81%
Good	18%
Neither good or bad	1%
OK	0%
Poor	0%

In 2013, 43 community and business leaders who volunteered with JA BizTown and JA Finance Park were also surveyed about the performance of both programs. Community leaders either strongly agreed or agreed that both programs had a positive impact in the community. No negative remarks about either program were received from any of the persons questioned. 93% of community leaders agreed that JA plays an important role in developing “soft skills” that are needed in the workplace. 100% of community leaders agreed that JA BizTown helps students to learn about careers. Also, 100% of community leaders agreed that JA offers their employees opportunities to give back to the community through volunteering. A complete summary of the community and business leader survey results can be found in Appendix F.

Cost-Benefit Analysis

Junior Achievement and the JCPS department of Data Management, Planning, and Program Evaluation gathered data pertaining to the costs associated with JA’s programs.

Students from around Jefferson County are charged a fee of \$18, but the JCPS partnership entitles the district to a 50% discount, making the total fee per student \$9. The other cost to JCPS is transportation, which is calculated at \$3.13 per student. This makes the total cost per year for all students to participate in both programs \$181,112.41.

Direct Cost to JCPS				
Program	Per Student Fee Cost to JCPS	Per student transportation cost to JCPS	#JCPS Student Participating 2013	Total JCPS Cost per program
JA BizTown	\$ 9	\$ 3.13	\$ 7,528	\$ 91,277.63
JA Finance Park	\$ 9	\$ 3.13	\$ 7,406	\$ 89,834.78
				\$ 181,112.41

The direct cost to JA to provide programming, less the transportation and student fees, is \$757,781.98. These funds are provided by foundations, individuals, and area corporations. For each program, Junior Achievement calculated cost per student, seen in the table below. A comparison of the JA cost per student in different U.S. cities from the previous school year shows that the expense for JA programs in Louisville is relatively low, as shown in Appendix G.

Direct Cost to JA			
Grade Level/Program	# of Students	JA Cost per Student	Value to JCPS
Elementary Classroom	8,775	\$23.54	\$206,563.50
JA BizTown	7,528	\$25.27	\$190,232.56
JA Finance Park	7,406	\$25.27	\$187,149.62
Middle School Classroom	200	\$23.54	\$4,708.00
High School Classroom	5,275	\$23.53	\$124,173.50
JA Job Shadow	1,202	\$37.40	\$44,954.80
Total	30,386		\$757,781.98

In 2012, Junior Achievement's programs involved 990 community and business leaders contributing 6,421 volunteer hours. They provided curriculum support in the classroom and job shadowing. At a market rate of \$40 per hour, the value of the volunteer hours is estimated at \$256,840.

Business and Community Leader Volunteer Value				
Grade Level/Program	# of Volunteers	# Volunteer Hours	Value per Hour	Value of Vol. Hours
Elementary Classroom	351	1,755	\$40	\$70,200
Middle School Classroom	8	40	\$40	\$1,600
High School Classroom	211	1,266	\$40	\$50,640
JA Job Shadow	420	3,360	\$40	\$134,400
Total	990	6,421		\$256,840

Finally, there is a value associated with student attendance. JCPS receives \$21.87 in cash value for each student in attendance each day. For JA BizTown, 67 out of 85 schools showed an increase in attendance when comparing BizTown days to the average monthly attendance. The increase in value to JCPS for all 85 schools was approximated at \$699.61. This can be found in Appendix H.

The annual value of JA programs is totaled at \$1,014,621.98 when the total cost of programming (\$757,781.98) and the value of community leader volunteers (\$256,840) are added. The increase in attendance adds an additional \$699.61 to the total, bringing it to \$1,015,321.59. When the annual cost to JCPS (\$181,112.41) is figured in, the total value of JA programming to JCPS is valued at \$834,209.18. Over a four year partnership, JCPS would benefit from \$3,336,836.72 in programming that complements the Kentucky Core Academic Standards.

Parent Volunteer Value Added

In addition to community and business leader volunteers, Junior Achievement's programs actively involve parent volunteers. In 2012, 1,791 parents volunteered at JA BizTown and JA Finance Park where they contributed 8,955 volunteer hours. Parent volunteers go through a brief training session where they learn how to effectively engage students in the day's activities and keep them on task. Parents participate in the program simulations with the students, presenting the opportunity for students to gain additional insight on real world applications from an adult mentor. While these hours are not included as part of the content delivery cost, and therefore excluded from the scope of the cost benefit analysis, the programs at Junior Achievement would not be possible without parental supervision and involvement. Moreover, the contribution of parent volunteers is important to the academic achievements associated with the programs.*

JA BizTown and JA Finance Park Program Updates for 2014 and Beyond

Junior Achievement has taken into account feedback from program participants and has analyzed quantitative data to continually improve both JA BizTown and JA Finance Park. JA has stated that it must continually update the programs to meet the needs of teachers, schools, and students in a rapidly-changing educational environment. These updates seek to further bridge the programs to the Kentucky Core Academic Standards, especially by placing greater emphasis on STEM (Science, Technology, Engineering, and Mathematics) as well as reading.

*Social science research has linked parental participation in an academic setting to student academic success. See, for example, Chen, M. & Fan, X. (2001). Parental involvement and students' academic achievement: a meta-analysis. *Educational Psychology Review*, 13(1), 1-22.

For BizTown, JA has listed the following updates:

- Integrated content that supports the Common Core State Standards; references and activities to specific standards are added within each applicable classroom lesson/ activity;
- Integration of debit card process simulation with less emphasis on check writing;
- Addition of STEM career references;
- Extension activities including:
 - Direct Deposit
 - The Cost of Bounced Checks
 - Education Pays Off
 - Soft Skills-Team Work
 - Soft Skills- Conflict Resolution
 - Job Interviews
 - Writing a Resume

For Finance Park, JA has listed the following updates:

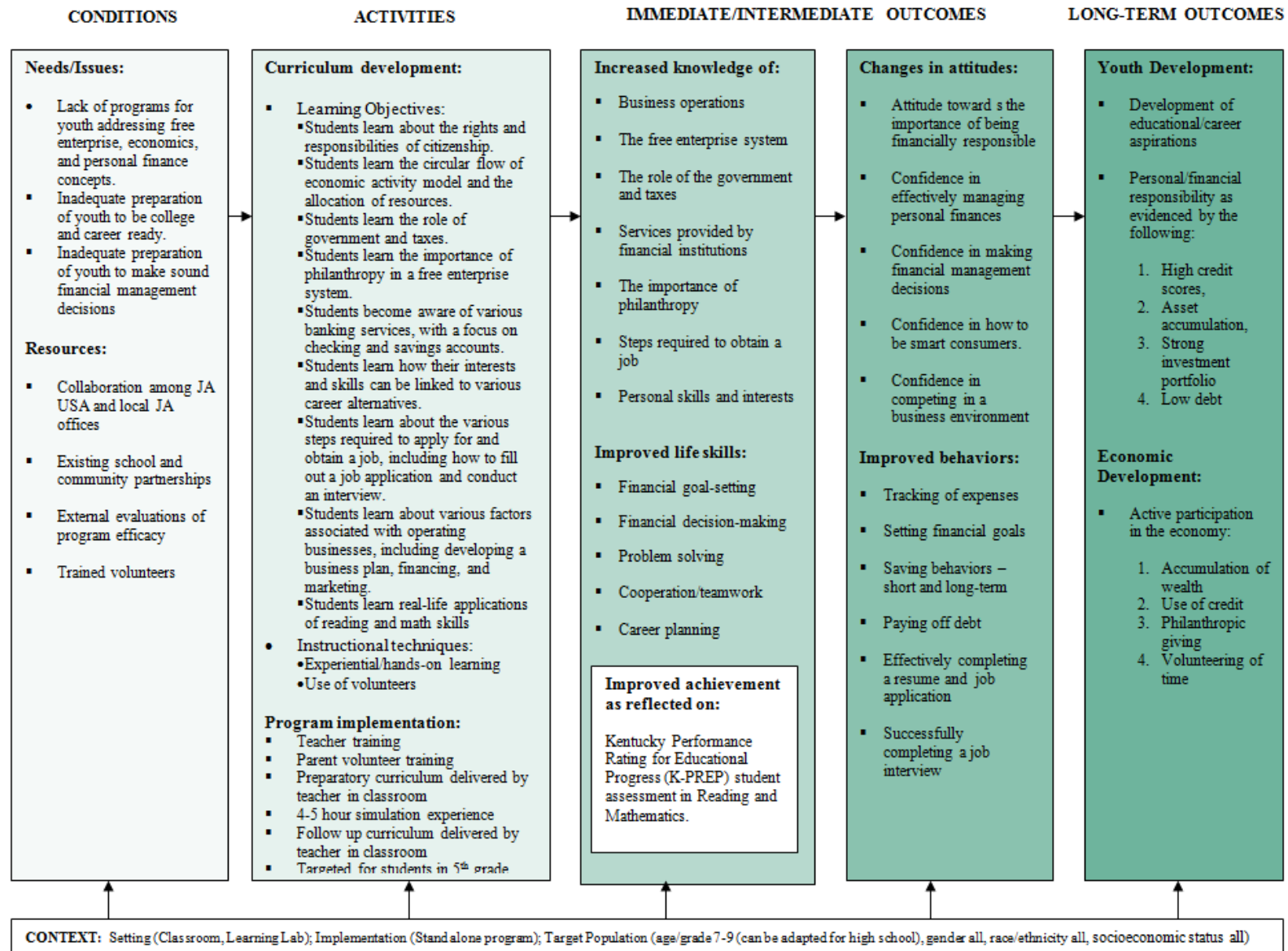
- New Project-Based Learning method option for teacher-led classroom work;
- Integrated content that supports the Common Core State Standards;
- Moving to tablet-based simulation by Fall 2014
- Addition of credit score and existing debt to life scenario;
- Extension activities including:
 - Career Choice Research
 - Preparing a Form 1040-EZ Tax Return
 - Social Security and Medicare
 - STEM Careers
 - Roth IRAS: Teens and Retirement Savings
 - Understanding College Costs and the FAFSA
 - Student Loans
 - Car Leasing vs. Ownership
 - Consumer Protection and Identity Theft

Conclusion

The data provided to the Urban Studies Institute at the University of Louisville by Junior Achievement of Kentuckiana, the University of Louisville College of Education, and the JCPS department of Data Management, Planning, and Program Evaluation demonstrates that JCPS benefits from a partnership with Junior Achievement. JA BizTown and JA Finance Park provide

programming that supplements the Kentucky Core Academic Standards. Educators, administrators, parent volunteers, and business and community leaders have all attested to the benefits of these programs. The programs offer substantial value to JCPS.

JA BizTown Program Logic MODEL



Appendix B: Correlations between the Kentucky Core Academic Standards in English Language Arts and Mathematics, the Kentucky Core Content for Assessment in Social Studies and Vocational Skills, and the JA BizTown Curriculum

5th Grade Level Kentucky Core Academic Standard / Kentucky Core Content for Assessment		JA BizTown Unit				
		Unit 1: Community and Economy	Unit 2: Financial Literacy	Unit 3: Work Readiness Skills	Unit 4: Business Management	Unit 5: After-visit Debriefing
English Language Arts (Kentucky Core Academic Standards)						
5.RSIT 2	Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.	X	X	X	X	X
5.RSIT 4	Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a grade 5 topic or subject area.	X	X	X	X	X
5.RSIT 7	Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.	X	X	X	X	X
5.RSFS 3	Know and apply grade-level phonics and word analysis skills in decoding words.	X	X	X	X	X
5.RSFS 4	Read with sufficient accuracy and fluency to support comprehension.	X	X	X	X	X
5.WS 2	Write informative/explanatory texts to examine a topic and convey ideas and information clearly.	X	X	X	X	X
5.WS 3	Write narratives to develop real or imagined experiences or events using effective technique, descriptive details, and clear event sequences.	X	X	X	X	X
5.WS 4	Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.	X	X	X	X	X
5.SLS 1	Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 5 topics and texts, building on others ideas and expressing their own clearly.	X	X	X	X	X
5.SLS 2	Summarize a written text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.	X	X	X	X	X

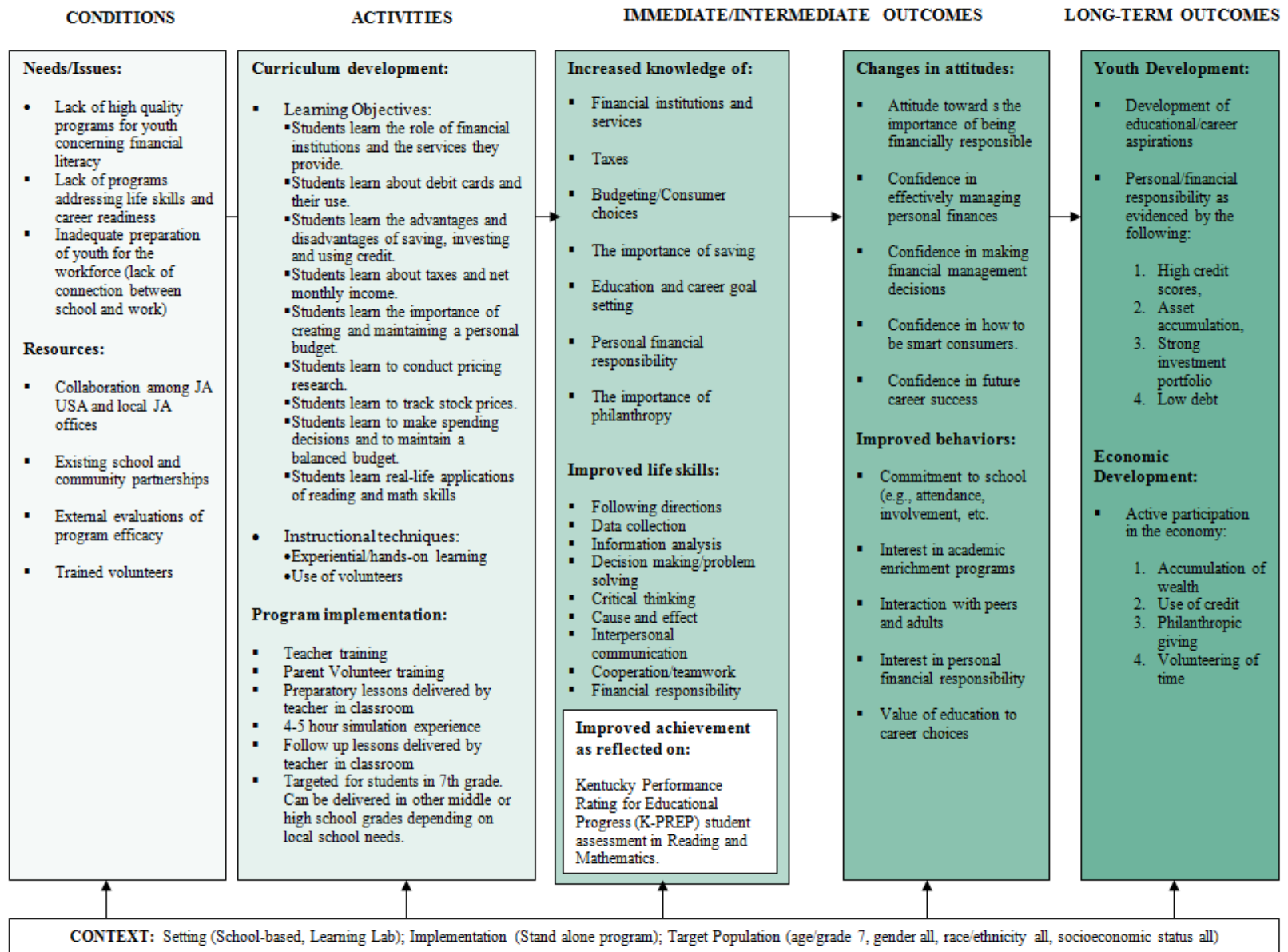
5.SLS 3	Summarize the points a speaker makes and explain how each claim is supported by reasons and evidence.	X	X	X	X	X
5.SLS 4	Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.	X	X	X	X	X
5.SLS 6	Adapt a speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.	X	X	X	X	X
5.LS 1	Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	X	X	X	X	X
5.LS 2	Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.	X	X	X	X	X
5.LS 3	Use knowledge of language and its conventions when writing, speaking, reading, or listening.	X	X	X	X	X
5.LS 4	Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 5 reading and content, choosing flexibly from a range of strategies.	X	X	X	X	X
Math (Kentucky Core Academic Standards)						
5.OA 2	Write simple expressions that record calculations with numbers, and interpret numerical expressions without evaluating them. For example, express the calculation “add 8 and 7, then multiply by 2” as $2 \times (8 + 7)$. Recognize that $3 \times (18932 + 921)$ is three times as large as $18932 + 921$, without having to calculate the indicated sum or product.	X	X	X	X	X
5.NBT 4	Use place value understanding to round decimals to any place.	X	X	X	X	X
5.NBT 5	Fluently multiply multi-digit whole numbers using the standard algorithm.	X	X	X	X	X
5.NBT 7	Add, subtract, multiply, and divide decimals to hundredths, using concrete models or drawings and strategies based on place value, properties of operations, and/or the relationship between addition and subtraction; relate the strategy to a written method and explain the reasoning used.	X	X	X	X	X

Social Studies (Core Content for Assessment)						
SS-05-1.1.1	Students will describe the basic purposes of the U.S. Government as defined in the Preamble to the U.S. Constitution (to establish justice, to ensure domestic tranquility, to provide for the common defense, to promote the general welfare, to secure the blessings of liberty); give examples of services the U.S. Government provides and analyze the importance of these services to citizens today.	X	X			
SS-05-1.1.2	Students will explain and give examples of how democratic governments function (by making, enacting and enforcing laws) to promote the “common good.”	X	X	X	X	
SS-05-1.3.1	Students will explain the basic principles of democracy (e.g., justice, equality, responsibility, freedom) found in significant U.S. historical documents (Declaration of Independence, U. S. Constitution, Bill of Rights) and analyze why they are important to citizens today.	X	X	X		
SS-05-1.3.2	Students will describe specific rights and responsibilities individuals have as citizens of the United States (e.g., voting in national elections) and explain why civic engagement is necessary to preserve a democratic society.	X		X		
SS-05-2.1.1	Students will identify early cultures (e.g., English, Spanish, French, West African) in the United States and analyze their similarities and differences.	X				
SS-05-2.2.1	Students will describe social institutions (government, economy, education, religion, family) in the United States and explain their role in the growth and development of the nation.	X	X	X	X	X
SS-05-2.3.1	Students will describe various forms of interactions (compromise, cooperation, conflict) that occurred between diverse groups (e.g., Native Americans, European Explorers, English colonists, British Parliament) in the history of the United States.	X		X	X	X
SS-05-2.3.2	Students will give examples of conflicts between individuals or groups and describe appropriate conflict resolution strategies (e.g., compromise, cooperation, communication).			X		

SS-05-3.1.1	Students will describe scarcity and explain how scarcity required people in different periods in the U.S. (Colonization, Expansion, Twentieth Century to Present) to make economic choices (e.g., use of productive resources- natural, human, capital) and incur opportunity costs.	X		X		
SS-05-3.2.1	Students will explain how profits motivated individuals/businesses in the U.S. (Expansion, Industrialization) to take risks in producing goods and services.	X			X	
SS-05-3.3.1	Students will give examples of markets in different periods of U.S. History (Colonization, Expansion, Industrialization, and Twentieth Century to Present) and explain similarities and differences.	X	X	X	X	X
SS-05-3.3.2	Students will explain how competition among buyers and sellers influences the price of goods and services in our state, nation and world.	X			X	
SS-05-3.4.1	Students will describe production, distribution and consumption of goods and services in the history of the U.S.	X	X	X	X	X
SS-05-3.4.2	Students will describe how new knowledge, technology/tools and specialization increase/increased productivity in the U.S.		X	X	X	X
SS-05-3.4.3	Students will define interdependence and give examples of how people in our communities, states, nation and world depend on each other for goods and services.	X	X	X	X	X
SS-05-4.1.2	Students will use geographic tools to locate and describe major landforms, bodies of water, places and objects in the United States by their absolute location.				X	X
SS-05-5.1.1	Students will use a variety of primary and secondary sources (e.g., artifacts, diaries, maps, timelines) to describe significant events in the history of the U.S. and interpret different perspectives.	X	X	X	X	X
SS-05-5.2.1	Students will identify historical documents, selected readings and speeches and explain their historical significance.	X	X	X		
Vocational Studies (Core Content for Assessment)						
PL-05-1.1.1	Students will describe effective social interaction skills (e.g., identifying emotions, listening, cooperation, communication, sharing, empathy, following directions and making friends) that promote responsible and respectful behavior.	X		X		

PL-05-1.1.2	Students will recommend effective strategies for responding to stress, conflict, peer pressure and bullying (e.g., fairness, compromise, standing up for one's rights, anger management, problem-solving, refusal skills, verbal/nonverbal communication).			X		
PL-05-3.1.2	Students will identify major factors (price, quality, features) to consider when making consumer decisions and will compare and evaluate products and services based on these factors.		X			
PL-05-3.1.3	Students will identify and explain ways consumer's buying practices are influenced by peer pressure, desire for status and advertising techniques (bandwagon, facts and figures, emotional appeal, endorsement, testimonial).				X	X
PL-05-4.1.1	Students will identify and explain why people need to work (e.g., to earn money, to work with other people) to meet basic needs (food, clothing, shelter) and to provide self-satisfaction and enjoyment.	X	X	X	X	X
PL-05-4.1.2	Students will identify jobs (e.g., art/music teacher, carpenter, factory worker, engineer) relating to Kentucky's Career Clusters and describe these jobs/careers.			X		
PL-05-4.1.3	Students will identify a range of academic skills acquired in school (e.g., mathematics, reading, writing) and explain their importance in the workplace.			X		
PL-05-4.1.4	Students will describe how knowing one's own interests and abilities is helpful when selecting and preparing for a career path.			X		
PL-05-4.1.5	Students will identify resources (e.g., Career Day, guest speakers, field trips, informal personal surveys) that can be used to obtain career information.					X
PL-05-4.2.1	Students will explain how and why personal responsibility and good work habits (e.g., school attendance, honesty, cooperation) are important at home, school and work.			X		
PL-05-4.2.2	Students will describe team skills (e.g., cooperation, communication) and explain how these skills are used to complete tasks more efficiently at home, school and work.			X	X	X
PL-05-4.3.1	Students will explain the purposes of technology tools (e.g., computer programs, Internet, email, cell phones) and how these impact productivity in homes, schools and jobs.		X			

JA Finance Park Program Logic MODEL



Appendix D: Correlations between the Kentucky Core Academic Standards in English Language Arts and Mathematics, the Kentucky Academic Expectations in Social Studies and Vocational Skills, and the JA Finance Park Curriculum

7th Grade Level Kentucky Core Academic Standard / Kentucky Academic Expectations		JA Finance Park Unit						
		Unit 1: Financial Institutions	Unit 2: Taxes and My Salary	Unit 3: Budgeting	Unit 4: Preparing for Finance Park	Unit 5: The Visit	Unit 6: After the Visit	Unit 7: Career Goals
English Language Arts (Kentucky Core Academic Standards)								
7.RSIT.1	Cite several pieces of textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.	X	X	X	X	X	X	X
7.RSIT.2	Determine two or more central ideas in a text and analyze their development over the course of the text; provide an objective summary of the text.	X	X	X	X	X	X	X
7.RSIT.3	Analyze the interactions between individuals, events, and ideas in a text (e.g. how ideas influence individuals or events, or how individuals influence ideas or events).	X	X	X	X	X	X	X
7.RSIT.4	Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze the impact of a specific word choice on meaning and tone.	X	X	X	X	X	X	X
7.RSIT.7	Compare and contrast a text to an audio, video, or multimedia version of the text, analyzing each medium's portrayal of the subject (e.g. how the delivery of a speech affects the impact of the words).	X	X	X	X	X	X	X
7.RSIT.8	Trace and evaluate the arguments and specific claims in a text, assessing whether the reasoning is sound and the evidence is relevant and sufficient to support the claims.	X	X	X	X	X	X	X

7.RSIT.9	Analyze how two or more authors writing about the same topic shape their presentations of key information by emphasizing different evidence or advancing different interpretations of facts.	X	X	X	X	X	X	X
7.RSIT.10	By the end of the year, read and comprehend literary nonfiction in the grades 6-8 text complexity band proficiently, with scaffolding as needed at the high end of the range.	X	X	X	X	X	X	X
7.WS.1	Write arguments to support claims with clear reasons and relevant evidence.	X					X	X
7.WS.2	Write informative/explanatory texts to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.	X					X	X
7.WS.6	Use technology, including the Internet, to produce and publish writing and link to and cite sources as well as to interact and collaborate with others, including linking to and citing sources.	X	X				X	X
7.WS.7	Conduct short research projects to answer a question, drawing on several sources and generating additional related, focused questions for further research and investigation.	X					X	X
7.WS.8	Gather relevant information from multiple print and digital sources, using search terms effectively; assess the credibility and accuracy of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and following a standard format for citation.	X					X	X
7.SLS.1	Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher led) with diverse partners on grade 7 topics, texts, and issues, building on others ideas and expressing their own clearly.	X	X	X	X	X	X	X

7.SLS.2	Analyze the main ideas and supporting details presented in diverse media and formats (e.g., visually, quantitatively, orally) and explain how the ideas clarify a topic, text, or issue under study.	X	X	X	X	X	X	X
7.SLS.3	Delineate a speaker's argument and specific claims, evaluating the soundness of the reasoning and the relevance and sufficiency of the evidence.	X	X	X	X	X	X	X
7.SLS.4	Present claims and findings, emphasizing salient points in a focused, coherent manner with pertinent descriptions, facts, details, and examples; use appropriate eye contact, adequate volume, and clear pronunciation.	X	X	X	X	X	X	X
7.SLS.5	Include multimedia components and visual displays in presentations to clarify claims and findings and emphasize salient points.	X	X	X	X	X	X	X
7.LS.1	Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	X	X	X	X	X	X	X
7.LS.2	Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.	X	X	X	X	X	X	X
7.LS.3	Use knowledge of language and its conventions when writing, speaking, reading, or listening.	X	X	X	X	X	X	X
7.LS.4	Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 7 reading and content, choosing flexibly from a range of strategies.	X	X	X	X	X	X	X
7.LS.5	Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.	X	X	X	X	X	X	X
7.LS.6	Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases; gather vocabulary knowledge when considering a word or phrase important to comprehension or expression.	X	X	X	X	X	X	X

Math (Kentucky Core Academic Standards)								
7.RP.1	Compute unit rates associated with ratios of fractions, including ratios of lengths, areas and other quantities measured in like or different units.	X	X	X	X	X	X	X
7.RP.2	Recognize and represent proportional relationships between quantities.	X	X	X	X	X	X	X
7.RP.3	Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.	X	X	X	X	X	X	X
7.NS.1	Apply and extend previous understandings of addition and subtraction to add and subtract rational numbers; represent addition and subtraction on a horizontal or vertical number line diagram.	X	X	X	X	X	X	X
7.NS.2	Apply and extend previous understandings of multiplication and division and of fractions to multiply and divide rational numbers.	X	X	X	X	X	X	X
7.NS.3	Solve real-world and mathematical problems involving the four operations with rational numbers.	X	X	X	X	X	X	X
7.SP.1	Understand that statistics can be used to gain information about a population by examining a sample of the population; generalizations about a population from a sample are valid only if the sample is representative of that population. Understand that random sampling tends to produce representative samples and support valid inferences.	X	X				X	
7.SP.5	Understand that the probability of a chance event is a number between 0 and 1 that expresses the likelihood of the event occurring. Larger numbers indicate greater likelihood.	X	X				X	

7.SP.6	Approximate the probability of a chance event by collecting data on the chance process that produces it and observing its long-run relative frequency, and predict the approximate relative frequency given the probability.	X	X				X	
Social Studies (Kentucky Academic Expectations)								
2.18	Students understand economic principles and are able to make economic decisions that have consequences in daily living.	X	X		X	X		
Vocational Studies (Kentucky Academic Expectations)								
2.30	Students evaluate consumer products and services and make effective consumer decisions.	X			X	X		
2.33	Students demonstrate the skills to evaluate and use services and resources available in their community.	X			X	X		
2.36	Students use strategies for choosing and preparing for a career.							X
2.38	Students demonstrate skills such as interviewing, writing resumes, and completing applications that are needed to be accepted into college or other postsecondary training or to get a job.							X
3.1	Students demonstrate positive growth in self-concept through appropriate tasks or projects.				X	X	X	
3.3	Students demonstrate the ability to be adaptable and flexible through appropriate tasks or projects.					X		
3.4	Students demonstrate the ability to be resourceful and creative.	X	X		X	X		X
3.5	Students will demonstrate self-control and self-discipline.	X	X		X	X		X
4.1	Students effectively use interpersonal skills.	X	X	X	X	X		X
4.2	Students use productive team membership skills.	X	X	X	X	X		X
4.3	Students individually demonstrate consistent, responsive and caring behavior.	X	X	X	X	X		X
4.4	Students demonstrate the ability to accept the rights and responsibilities for self and others.	X	X	X	X	X		X

4.5	Students demonstrate an understanding of, appreciation for, and sensitivity to a multi-cultural and world view.	X	X	X	X	X		X
4.6	Students demonstrate an open mind to alternative perspectives.	X	X	X	X	X		X
5.1	Students use critical thinking skills such as analyzing, prioritizing, categorizing, evaluating and comparing to solve a variety of problems in real-life situations.	X		X	X	X		
5.2	Students use creative thinking skills to develop or invent novel, constructive ideas or products.	X		X	X	X		
5.3	Students organize information to develop or change their understanding of a concept.	X		X	X	X		
5.4	Students use decision-making process to make informed decisions among options.	X		X	X	X		
5.5	Students use problem-solving processes to develop solutions to relatively complex problems.				X	X		
6.1	Students connect knowledge and experiences from different subject areas.				X	X	X	
6.2	Students use what they already know to acquire new knowledge, develop new skills, or interpret new experiences.					X	X	
6.3	Students expand their understanding of existing knowledge by making connections with new knowledge, skills, and experiences.					X	X	

Appendix E: JA BizTown Principal Survey Summary (2012-2013)

Answer Options	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Rating Average
My Students benefit from participating in JA's BizTown Program	19	16	5	1	1	4.21
My students learn the concepts of community and economy as part of JA BizTown	17	20	3	2	0	4.24
My Students improve their "soft skills", including teamwork, as part of JA BizTown	15	20	4	2	0	4.17
My students enjoy learning as part of JA BizTown	25	14	3	0	0	4.52
After their JA BizTown experience, my students have a greater understanding of how and economy works	16	18	2	5	1	4.02

Answer Options	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Rating Average
My Students benefit from participating in JA's Finance Park Program	7	1	1	0	0	4.67
My students learn the concepts of personal budgeting as part of JA Finance Park	7	1	1	0	0	4.67
My students enjoy learning as part of JA Finance Park	7	1	1	0	0	4.67
JA Finance Park helps my school meet curricular objectives and state standards	7	1	1	0	0	4.67
After their JA Finance Park experience, my students have a greater understanding of the relationship between career choice and salary level	7	1	0	1	0	4.56

Appendix F: JA BizTown and Finance Park Community Leader Survey Summary (2012-2013)

1. Please indicate you opinions on the following statements that relate to the overall impact of JA BizTown and JA Finance Park.						
	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Rating Average
JA BizTown teaches students “soft skills” such as working on teams and communicating effectively	69.8%	30.2%	0%	0%	0%	4.70
JA BizTown helps students to learn about careers	72.1%	27.9%	0%	0%	0%	4.72
JA BizTown teaches students the value of enterprise	62.8%	32.6%	4.7%	0%	0%	4.58
JA Finance Park helps students learn to manage their personal finances	74.4%	23.3%	2.3%	0%	0%	4.72
JA Finance Park helps students learn the importance of living within their means	74.4%	23.3%	2.3%	0%	0%	4.72
JA Finance Park helps students understand the relationship between career choice, salary level, and lifestyle	65.1%	32.6%	2.3%	0%	0%	4.63

JA BizTown and Finance Park reinforce the importance of college or some form of post-secondary education	48.8%	41.9%	9.3%	0%	0%	4.40
JA BizTown and Finance Park give parents an opportunity to engage in their children's education	33.3%	50%	16.7%	0%	0%	4.17

2. Please indicate your opinions on the following statements that reference JA's value to your company and the community						
	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Rating Average
JA plays an important role teaching young people "soft skills" that I need in my workplace	62.8%	30.2%	7%	0%	0%	4.56
JA programs help students to become financially literate so they are less likely to bring "money problems" to my workplace	58.1%	37.2%	4.7%	0%	0%	4.53

JA nurtures the entrepreneurial spirit in students so they will be more valuable to my company	58.1%	39.5%	2.3%	0%	0%	4.56
JA programs help students learn to be self-sufficient and less inclined to be burdens on society	53.5%	39.5%	7%	0%	0%	4.47
JA helps students learn about jobs in the real world, jobs that I am trying to fill	55.8%	41.9%	0%	0%	2.3%	4.49
JA's programs benefit my employee's children	65.1%	32.6%	2.3%	0%	0%	4.55
JA offers my employees opportunities to give back to the community through volunteering	78.6%	21.4%	0%	0%	0%	4.79

Appendix G: Cost per student in other US cities

CAPSTONE COST PER STUDENT CALCULATION (2011-2012 School Year)							
					Classroom @ \$22/Student Total Cost	Total Cost/Capstone Student	Cost Per Student Capstone
	Expenses	Total Students	Capstone Students	Classroom Students			
St. Louis	\$2,871,659	137,370	19,706	117,664	\$ 2,588,608.00	\$283,051.00	\$ 14.36
Louisville	\$1,433,993	54,630	24,609	30,021	\$ 660,462.00	\$773,531.00	\$ 31.43
Arizona	\$2,861,785	92,422	19,797	72,625	\$ 1,597,750.00	\$1,264,035.00	\$ 63.85
San Diego	\$1,619,249	46,074	12,851	33,223	\$ 730,906.00	\$888,343.00	\$ 69.13
Charlotte	\$1,525,644	38,353	14,137	24,216	\$ 532,752.00	\$992,892.00	\$ 70.23
Seattle	\$3,079,717	92,864	16,469	76,395	\$ 1,680,690.00	\$1,399,027.00	\$ 84.95
Ft. Lauderdale	\$3,551,421	48,553	36,543	12,010	\$ 264,220.00	\$3,287,201.00	\$ 89.95
Washington D.C.	\$2,391,931	50,241	13,862	36,379	\$ 800,338.00	\$1,591,593.00	\$ 114.82

Appendix H: 2012 Attendance rates and associated cash value

School Name	Total Enrolled on FT Day	Students Absent on FT Day	Students Present on FT Day	Attendance % on FT Day	Ccount Average Students Present based on Pupil Month Attd %	%AttendPupil Month	Increase in Attendance %	FT Day Students Present * \$21.87 ***	Average Students Present based on Pupil Month Attd % * \$21.87****	Gain **
Atkinson	60	0	60	100.0	58	96.9	Y	\$1,312.20	\$1,271.21	\$40.99
Auburndale	90	1	89	98.9	86	96.0	Y	\$1,946.43	\$1,889.81	\$56.62
Audubon Traditional	118	3	115	97.5	113	95.6	Y	\$2,515.05	\$2,467.11	\$47.94
Bates	73	9	64	87.7	71	96.9	N	\$1,399.68	\$1,547.39	-\$147.71
Blake	55	1	54	98.2	53	96.4	Y	\$1,180.98	\$1,159.81	\$21.17
Bloom	88	11	77	87.5	83	94.6	N	\$1,683.99	\$1,820.63	-\$136.64
Blue Lick	87	5	82	94.3	81	92.7	Y	\$1,793.34	\$1,764.44	\$28.90
Bowen	108	2	106	98.1	104	96.4	Y	\$2,318.22	\$2,277.30	\$40.92
Brandeis	83	0	83	100.0	81	97.2	Y	\$1,815.21	\$1,764.35	\$50.86
Breckinridge-Franklin	49	3	46	93.9	47	95.5	N	\$1,006.02	\$1,023.46	-\$17.44
Brown	56	4	52	92.9	55	97.5	N	\$1,137.24	\$1,194.44	-\$57.20
Byck	90	5	85	94.4	85	94.1	Y	\$1,858.95	\$1,852.17	\$6.78
Camp Taylor	61	3	58	95.1	55	90.8	Y	\$1,268.46	\$1,211.34	\$57.12
Cane Run	62	2	60	96.8	60	96.4	Y	\$1,312.20	\$1,307.02	\$5.18
Carter Traditional	108	3	105	97.2	104	96.7	Y	\$2,296.35	\$2,283.27	\$13.08
Chancey	116	11	105	90.5	109	93.9	N	\$2,296.35	\$2,382.17	-\$85.82
Chenoweth	89	2	87	97.8	85	96.0	Y	\$1,902.69	\$1,868.45	\$34.24
Cochran	55	1	54	98.2	52	95.2	Y	\$1,180.98	\$1,145.18	\$35.80
Cochrane	58	6	52	89.7	54	93.2	N	\$1,137.24	\$1,182.20	-\$44.96
Coleridge-Taylor	85	4	81	95.3	81	95.7	N	\$1,771.47	\$1,779.02	-\$7.55
Coral Ridge	71	0	71	100.0	67	94.2	Y	\$1,552.77	\$1,462.40	\$90.37
Crums Lane	59	1	58	98.3	57	96.8	Y	\$1,268.46	\$1,248.86	\$19.60
Dixie	60	8	52	86.7	56	93.1	N	\$1,137.24	\$1,221.66	-\$84.42
Dunn	95	3	92	96.8	92	96.8	Y	\$2,012.04	\$2,011.17	\$0.87
Eisenhower	86	4	82	95.3	82	95.5	N	\$1,793.34	\$1,795.33	-\$1.99
Engelhard	61	5	56	91.8	57	92.9	N	\$1,224.72	\$1,239.86	-\$15.14
Fairdale	92	1	91	98.9	89	97.0	Y	\$1,990.17	\$1,952.45	\$37.72
Farmer	110	1	109	99.1	107	97.7	Y	\$2,383.83	\$2,350.54	\$33.29

Fern Creek	152	9	143	94.1	144	94.5	N	\$3,127.41	\$3,141.41	-\$14.00
Field	58	1	57	98.3	55	94.7	Y	\$1,246.59	\$1,201.23	\$45.36
Foster	117	4	113	96.6	112	95.6	Y	\$2,471.31	\$2,446.20	\$25.11
Frayser	43	1	42	97.7	40	93.9	Y	\$918.54	\$882.62	\$35.92
Gilmore Lane	51	0	51	100.0	49	95.4	Y	\$1,115.37	\$1,064.42	\$50.95
Goldsmith	106	2	104	98.1	103	96.8	Y	\$2,274.48	\$2,244.97	\$29.51
Greathouse/Shryock	115	2	113	98.3	110	96.0	Y	\$2,471.31	\$2,414.45	\$56.86
Greenwood	113	5	108	95.6	108	95.5	Y	\$2,361.96	\$2,359.41	\$2.55
Gutermuth	57	0	57	100.0	54	95.6	Y	\$1,246.59	\$1,191.16	\$55.43
Hartstern	57	12	45	78.9	54	95.3	N	\$984.15	\$1,187.67	-\$203.52
Hawthorne	59	5	54	91.5	56	94.2	N	\$1,180.98	\$1,215.27	-\$34.29
Hazelwood	42	1	41	97.6	41	96.7	Y	\$896.67	\$888.34	\$8.33
Hite	86	2	84	97.7	82	95.1	Y	\$1,837.08	\$1,789.25	\$47.83
Jacob	107	10	97	90.7	98	91.8	N	\$2,121.39	\$2,147.67	-\$26.28
Jeffersontown	115	7	108	93.9	111	96.5	N	\$2,361.96	\$2,426.01	-\$64.05
Johnsontown	62	4	58	93.5	59	94.4	N	\$1,268.46	\$1,280.35	-\$11.89
Kennedy	87	2	85	97.7	84	96.3	Y	\$1,858.95	\$1,832.57	\$26.38
Kenwood	85	2	83	97.6	81	95.5	Y	\$1,815.21	\$1,774.85	\$40.36
Kerrick	82	6	76	92.7	78	95.2	N	\$1,662.12	\$1,707.26	-\$45.14
King	84	2	82	97.6	80	95.8	Y	\$1,793.34	\$1,759.92	\$33.42
Klondike	87	2	85	97.7	84	96.1	Y	\$1,858.95	\$1,829.37	\$29.58
Laukhuf	74	8	66	89.2	72	97.0	N	\$1,443.42	\$1,569.79	-\$126.37
Layne	69	5	64	92.8	65	94.3	N	\$1,399.68	\$1,423.34	-\$23.66
Lincoln	49	1	48	98.0	48	97.4	Y	\$1,049.76	\$1,043.77	\$5.99
Lowe	100	2	98	98.0	94	94.2	Y	\$2,143.26	\$2,061.15	\$82.11
Luhr	77	7	70	90.9	72	93.9	N	\$1,530.90	\$1,581.27	-\$50.37
Maupin	80	1	79	98.8	78	97.7	Y	\$1,727.73	\$1,709.59	\$18.14
McFerran	111	1	110	99.1	108	97.3	Y	\$2,405.70	\$2,362.03	\$43.67
Medora	83	3	80	96.4	79	94.8	Y	\$1,749.60	\$1,720.48	\$29.12
Middletown	103	12	91	88.3	100	97.0	N	\$1,990.17	\$2,185.95	-\$195.78
Mill Creek	88	2	86	97.7	86	97.3	Y	\$1,880.82	\$1,871.64	\$9.18
Minors Lane	56	1	55	98.2	53	95.1	Y	\$1,202.85	\$1,164.62	\$38.23
Okolona	50	0	50	100.0	48	95.7	Y	\$1,093.50	\$1,046.76	\$46.74
Price	90	3	87	96.7	85	94.7	Y	\$1,902.69	\$1,864.30	\$38.39
Rangeland	72	2	70	97.2	70	96.6	Y	\$1,530.90	\$1,520.42	\$10.48

Roosevelt-Perry	59	0	59	100.0	56	94.6	Y	\$1,290.33	\$1,221.27	\$69.06
Rutherford	90	8	82	91.1	86	95.2	N	\$1,793.34	\$1,874.08	-\$80.74
Sanders	85	3	82	96.5	80	94.0	Y	\$1,793.34	\$1,746.83	\$46.51
Schaffner Traditional	113	0	113	100.0	109	96.8	Y	\$2,471.31	\$2,392.69	\$78.62
Semple	82	0	82	100.0	79	95.8	Y	\$1,793.34	\$1,718.43	\$74.91
Shelby Traditional	119	9	110	92.4	114	96.0	N	\$2,405.70	\$2,499.15	-\$93.45
Slaughter	68	2	66	97.1	65	95.4	Y	\$1,443.42	\$1,418.25	\$25.17
Smyrna	83	3	80	96.4	80	96.7	N	\$1,749.60	\$1,755.23	-\$5.63
St. Matthews	90	8	82	91.1	85	94.7	N	\$1,793.34	\$1,864.19	-\$70.85
Stonestreet	94	3	91	96.8	89	94.3	Y	\$1,990.17	\$1,939.39	\$50.78
Stopher	120	0	120	100.0	114	95.3	Y	\$2,624.40	\$2,501.05	\$123.35
Trunnell	121	4	117	96.7	112	92.5	Y	\$2,558.79	\$2,448.67	\$110.12
Tully	119	0	119	100.0	114	96.1	Y	\$2,602.53	\$2,500.61	\$101.92
Watson Lane	71	1	70	98.6	66	92.4	Y	\$1,530.90	\$1,435.03	\$95.87
Watterson	85	2	83	97.6	81	95.8	Y	\$1,815.21	\$1,780.87	\$34.34
Wellington	86	5	81	94.2	82	95.3	N	\$1,771.47	\$1,791.94	-\$20.47
Wheeler	94	0	94	100.0	91	96.4	Y	\$2,055.78	\$1,981.21	\$74.57
Wilder	90	3	87	96.7	86	95.3	Y	\$1,902.69	\$1,875.79	\$26.90
Wilkerson	85	9	76	89.4	79	93.5	N	\$1,662.12	\$1,737.77	-\$75.65
Wilt	61	2	59	96.7	57	93.4	Y	\$1,290.33	\$1,246.02	\$44.31
Young	73	0	73	100.0	70	95.9	Y	\$1,596.51	\$1,531.18	\$65.33
Zachary Taylor	85	3	82	96.5	83	97.1	N	\$1,793.34	\$1,805.56	-\$12.22
Total	7065	291	6774	95.9%	6742	95.4	57*	\$148,147.38	\$147,447.77	\$699.61

* 57 out of 85 schools (67%) showed an increase in attendance when comparing attendance on JA BizTown days against the pupil month attendance.

** Gain represents the financial impact of days when there was a JA BizTown field trip in comparison to the average pupil month daily revenue.

***The number of students in attendance the day of the field trip multiplied by \$21.87

**** The number of students enrolled multiplied by the pupil month attendance % then multiplied by \$21.87