

LEARNING EXPERIENCE BRIEF

JA More than Money[®]

■ Financial Literacy ■ Entrepreneurship

The learning experience provides a fundamental introduction to financial literacy and entrepreneurship and a practical approach to starting a business. Optional digital assets are offered for some kit materials.

JA More than Money introduces third-, fourth-, and fifth-grade students to financial literacy and entrepreneurship, and to social studies learning objectives that include money-management skills, goods and services, and global markets. Through hands-on activities and a JA cast of characters serving as symbols for financial literacy and entrepreneurship concepts, students will learn a practical approach to starting a business and making smart decisions about managing money.

LEARNING EXPERIENCE OBJECTIVES

Following participation in the learning experience, students will be able to:

- Identify the role of money in everyday life.
- Think like entrepreneurs and identify a small business they can start.
- Learn the basic steps of starting a business.
- Consider the advantages and disadvantages of borrowing money.
- Explore the opportunities of global markets.



JA'S TURN-KEY VOLUNTEER SOLUTION:

Join Junior Achievement's national network of volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

Comprehensive Training

JA staff provides training and access to online resources so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and delivering the JA curriculum, working with the classroom teacher, and communicating effectively with students.

Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. This elementary grade-level program includes five 45-minute sessions. JA provides you with a kit containing all of the session plans and student materials you'll need to make every minute count.

JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions about your volunteer assignment.

JA More than Money

CURRICULUM OUTLINE

- 1 Session One: The Money Garden**
 Students explore money-management skills and become familiar with the key differences between earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest.
- 2 Session Two: Create a Business**
 Students learn about the ways in which people's interests and skills can help them identify small businesses they can start.
- 3 Session Three: Build a Business**
 Students identify the fundamental steps for starting a small business and develop a basic business plan.
- 4 Session Four: Run a Business**
 Students explain why financial institutions lend money and why people borrow money for their businesses. Students learn about the advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated environment.
- 5 Session Five: Global Success**
 Students explore the opportunities and challenges of global markets.

5W's Business Plan Poster

5W's BUSINESS PLAN
 QUESTIONS TO ASK WHEN BUILDING A BUSINESS

- What product or service will you sell?** Plan Man
- Who will be your customers?** Ida Idea
- When will your product or service be ready?** Show How
- Where will you get the money to start?**
- Why is your business needed?**

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Bingo Cards

EARN, SAVE, SPEND
 BINGO CARD

M O N E Y

WITHDRAW \$10.00 buy movie tickets	DEPOSIT \$4.00 plant basil/herbs	Save Money! DEPOSIT \$5.00 pull weeds	DEPOSIT \$5.00 buy gift	WITHDRAW \$10.00 buy gift
DEPOSIT \$10.00 help neighbor	DEPOSIT \$4.00 water flowers	WITHDRAW \$2.00 buy art supplies	WITHDRAW \$1.00 buy pencils	WITHDRAW \$8.00 buy book
Save Money! DEPOSIT \$5.00 buy soft drink	WITHDRAW \$3.00 buy paper	Save Money! DEPOSIT \$5.00 wash windows	DEPOSIT \$5.00 buy soccer tickets	DEPOSIT \$5.00 buy soccer tickets
WITHDRAW \$2.00 buy candy	WITHDRAW \$8.00 bake snacks	DEPOSIT \$10.00 sell jewelry	DEPOSIT \$8.00 wash windows	Save Money! DEPOSIT \$5.00 buy soccer tickets
WITHDRAW \$8.00 download music	DEPOSIT \$5.00 bake snacks	Save Money! DEPOSIT \$5.00 sell jewelry	WITHDRAW \$10.00 buy soccer tickets	DEPOSIT \$6.00 buy soccer tickets

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JA More than Money Fliers

SESSION ONE: THE MONEY GARDEN

With money grows a garden so that I can spend it on what I want.

If I had a money garden, I would use all the money I earned.

A money garden is not the same as getting money. Money has to be earned.

DEAR PARENT OR CAREGIVER:
 In Junior Achievement's JA More than Money program, your child will learn about money-management skills, how to think like an entrepreneur, and create a small business. Today, your child learned about the basic of money management. We would like to invite you to join us at our next event. Junior Achievement USA is an organization dedicated to inspiring and preparing young people to succeed as they grow.

VOCABULARY

MONEY
 anything needed to pay for something.

EARN
 to receive money for labor or services.

INCOME
 the money received in payment for work, goods, services, rent, or interest.

FINANCIAL INSTITUTION
 a business that provides money-related services.

DEPOSIT
 to put money in a bank account for safekeeping.

SAVINGS ACCOUNT
 an account used to hold money that is not needed right now.

WITHDRAWAL
 to take money out of a bank account.

INTEREST
 money paid for the use of someone else's money.

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Guide for Volunteers and Teachers

JA More than Money

Guide for Volunteers and Teachers
 Upper-Elementary Grades

JA More than Money Business Game

- Game Board
- Pick a Card Spaces
- Pick a Card Sheet
- Game Instructions
- My Money Tracker

Business Game