

# JA Our City®



**Guide for Volunteers and Teachers**  
**Mid-Elementary Grades**



# JA Our City<sup>®</sup>

## Guide for Volunteers and Teachers Mid-Elementary Grades

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Junior Achievement USA<sup>®</sup>  
Colorado Springs, Colorado

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# Common Core Standards by Session

The Common Core State Standards Initiative is a state-led effort coordinated by the National Governors Association Center for Best Practices and the Council of Chief State School Officers. ©2010 All rights reserved.

Common Core ELA Grade 3	Session:	1	2	3	4	5
<b>RI Reading for Information</b>						
RI.3.1 Ask and answer questions to demonstrate understanding of a text, referring explicitly to the text as the basis for the answers.			X	X	X	X
RI.3.2 Determine the main idea of a text; recount the key details and explain how they support the main idea.			X	X		
RI.3.3 Describe the relationship between a series of historical events, scientific ideas or concepts, or steps in technical procedures in a text, using language that pertains to time, sequence, and cause/effect.			X	X	X	X
RI.3.4 Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a grade 3 topic or subject area.	X	X	X	X	X	X
RI.3.5 Use text features and search tools (e.g., key words, sidebars, hyperlinks) to locate information relevant to a given topic efficiently.	X	X	X	X	X	X
<b>RF Reading Foundations</b>						
RF.3.3 Know and apply grade-level phonics and word analysis skills in decoding words.	X	X	X	X	X	X
RF.3.4 Read with sufficient accuracy and fluency to support comprehension.	X	X	X	X	X	X
<b>W Writing</b>						
W.3.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly.	ELO					X
W.3.7 Conduct short research projects that build knowledge about a topic.	ELO	ELO				
W.3.8 Recall information from experiences or gather information from print and digital sources; take brief notes on sources and sort evidence into provided categories.	ELO	ELO				
<b>SL Speaking and Listening</b>						
SL.3.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 3 topics and texts, building on others' ideas and expressing their own clearly.	X	X	X	X	X	X
SL.3.2 Determine the main ideas and supporting details of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.		X	X	X	X	X
SL.3.3 Ask and answer questions about information from a speaker, offering appropriate elaboration and detail.	X	X	X	X	X	X
SL.3.4 Report on a topic or text, tell a story, or recount an experience with appropriate facts and relevant, descriptive details, speaking clearly at an understandable pace.		ELO				
SL.3.6 Speak in complete sentences when appropriate to task and situation in order to provide requested detail or clarification.	X	X	X	X		

\*ELO indicates a skill best supported by an Extended Learning Opportunity

<b>L Language</b>					
L.3.1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	X	X	X	X	X
L.3.3 Use knowledge of language and its conventions when writing, speaking, reading, or listening.	X	X	X	X	X
L.3.4 Determine or clarify the meaning of unknown and multiple-meaning word and phrases based on grade 3 reading and content, choosing flexibly from a range of strategies.		X	X	X	X
<b>OA Operations and Algebraic Thinking</b>					
OA.3.8 Solve two-step word problems using the four operations. Represent these problems using equations with a letter standing for the unknown quantity. Assess the reasonableness of answers using mental computation and estimation strategies including rounding.		X	X	X	X
OA.3.9 Identify arithmetic patterns (including patterns in the addition table or multiplication table), and explain them using properties of operations.		X		X	
<b>NBT Numbers Base Ten</b>					
NBT.3.2 Fluently add and subtract within 1000 using strategies and algorithms based on place value, properties of operations, and/or the relationship between addition and subtraction.		X	X	X	X
<b>MD Measurement and Data</b>					
MD.3.4 Generate measurement data by measuring lengths using rulers marked with halves and fourths of an inch. Show the data by making a line plot, where the horizontal scale is marked off in appropriate units—whole numbers, halves, or quarters.	X				
MD.3.5 Recognize area as an attribute of plane figures and understand concepts of area measurement.	X				
MD.3.6 Measure areas by counting unit squares (square cm, square m, square in, square ft, and improvised units).	X				
<b>Mathematical Practices</b>					
1. Make sense of problems and persevere in solving them.	X	X	X	X	X
2. Reason abstractly.	X	X	X	X	X
3. Construct viable arguments and critique the reasoning of others.	X	X		X	X
4. Model with mathematics	X	X	X	X	X
5. Use appropriate tools strategically.	X	X	X	X	X
6. Attend to precision.	X	X	X	X	X
7. Look for and make use of structure.	X	X	X	X	X
8. Look for and express regularity in repeated reasoning.	X	X	X	X	

# Acknowledgments

Junior Achievement USA gratefully acknowledges Jackson Charitable Foundation for its dedication to the development and implementation of the *JA Our City* program featuring Cha-Ching™. Junior Achievement appreciates its collaboration with the Jackson Charitable Foundation to inspire and prepare young people to succeed in a global economy. JA programs encourage self-confidence and motivate young people to achieve their personal, educational, and career goals.

## JA Areas

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

- Junior Achievement of Central North Carolina
- Junior Achievement of Eastern North Carolina
- Junior Achievement of Greater Kansas City
- Junior Achievement of Lincoln
- Junior Achievement of Middletown Area
- Junior Achievement of Middle Tennessee
- Junior Achievement of Northern Indiana
- Junior Achievement of South Central Pennsylvania
- Junior Achievement of Southeast Texas
- Junior Achievement of the Desert Southwest
- Junior Achievement of the Eastern Shore
- Junior Achievement of the Michigan Great Lakes
- Junior Achievement–Rocky Mountain

## Program Advisory Committee

The JA Program Advisory Committee (PAC) provides direction and feedback for the development of all JA programs, including *JA Our City*. The PAC is composed of Junior Achievement staff from across the United States with a wealth of Junior Achievement and educational experience.

## Consultants

JA expresses its gratitude to the following consultants for their contribution to the development of *JA Our City*.

- Beth Zemble, Independent Education Consulting, Greater Philadelphia, PA
- Sheryl Szot Gallaher, Director, Office of Economic Education, Governors State University, IL

# Foreword

## Junior Achievement USA

Junior Achievement USA (JA®; JA USA®) is a nonprofit organization financed by businesses, foundations, government, 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 contributing to the development of *JA Our City* 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 grades, visit JA online at [www.ja.org](http://www.ja.org) or send mail to: Product Development, Junior Achievement USA National Office, One Education Way, Colorado Springs, CO 80906.

### 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 City* to be an informative, worthwhile, and enjoyable experience.

### Online Survey for Volunteers and Teachers

At the program's conclusion, you may access an online survey at [www.ja.org/web/programs/resources](http://www.ja.org/web/programs/resources) to offer feedback on your experience. Click on *JA Our City* and then Surveys. Please take a moment to complete the survey. Your comments will improve the quality of Junior Achievement programs.



# Program Overview

## JA Our City

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. *JA Our City* is an interdisciplinary program that supports the attainment of academic standards in financial literacy, with a secondary focus on social studies, business, economics, reading, writing, and mathematics.

Through hands-on classroom activities, *JA Our City* introduces students to financial literacy and learning objectives for mid-elementary grades social studies, including characteristics of cities, the importance of economic exchange, and how people and businesses in cities manage their money. Students will apply money-management strategies to personal and business accounts. The program is volunteer-taught and kit-based. It includes five 45-minute sessions, with additional extended learning activities offered throughout.

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

- Provide practical information about the zones found within a city.
- Examine the importance of money to a city, why people pay taxes, and how people use different methods to pay for goods and services.
- Describe the contributions of financial institutions to a city and how they help businesses and people achieve their economic goals.
- Develop an understanding that entrepreneurs promote a healthy economy within a city.

# 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. These are available by visiting [www.ja.org/web/programs/resources](http://www.ja.org/web/programs/resources). Click on *JA Our City* and then Tips for Volunteers. The topics include:

- Preparing for sessions, including:
  - Meeting with the teacher prior to the first session
  - Observing the students
  - Presenting the sessions
- Working with students, including:
  - General tips
  - Meeting the students
  - Teaching strategies
  - Managing the class
- Presenting the program in an after-school or alternative setting.
- Prepare to show the class the Cha-Ching music video, “Sweet Pepper Designs” in Session Five. The video can be accessed by logging onto the JA learning platform, CrossKnowledge.
- Access CrossKnowledge at <https://learn.ja.org>.
  - Log in with your username and password; if you need credentials, contact your local JA staff.
  - Select JA Our City under My JA Courses.
  - Under Digital Assets, select an item from the menu list.
  - Select the Arrow to launch.

## Junior Achievement USA Website

For additional resources and activities for volunteers, educators, and students, please visit the Junior Achievement USA website at [www.ja.org](http://www.ja.org).

## Student Pre-/Post-Program Survey

To measure student understanding of this program, your JA Area Office may ask that a Pre-/Post-Program Survey be administered to students. The survey is available for download at [www.ja.org/web/programs/resources](http://www.ja.org/web/programs/resources). Click on *JA Our City* and then Surveys. 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.



## Volunteer Conduct Standards

Junior Achievement staff shall convey these standards in writing to all volunteers prior to their first visit to the classroom. Staff also shall review these standards verbally 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 they occur 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.

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 City* kit.

Qty	Item #	Item	Session(s)	1	2	3	4	5
1	EMH1	Junior Achievement Banner		•	•	•	•	•
30	EMH4	Table Tents		•	•	•	•	•
2	E301	Guides for Volunteers and Teachers		•	•	•	•	•
1	E305	Vocabulary Flash Card Set (a–x)		•	•	•	•	•
1	E310	Zones Floor Map		•	•	•	•	•
30	E302	Junior Journals		•	•	•	•	•
30	E315	JA Our City Rulers		•				
32	E330-361	Pop-Up Buildings		•				
30	E306	Postcards with Magnets		•				
30	E309	City Zoo Cards			•			
1	E323	Payment Methods Poster				•		
1	E308	Payment Cards Sheet (5 cards)				•		
1	E322	Sticky Note Pad				•		
8	E303	Piggy Bank Savings Game Boards					•	
8	E324	That's Life! Game Cards Sets (2 sheets a–b/20 cards)					•	
1	E325	My Account Register Poster					•	
1	GP 4x8	Game Pieces Pack (4 colors/8 per color)					•	
1	DICE 8	Game Dice Pack (8 die)					•	
		Sweet Pepper Designs Music Video Digital Asset						•
1	E328	JA Play Money Set (8 sheets/\$20; 2 sheets/\$100)						•
30	E329	Reci-Ps Business Plan Sheets						•
8	E363	Reci-Ps Payment Sheets						•
1	E364	Restaurant Role-Play Stickers Sheet (32 stickers)						•
30	E304	Certificates of Achievement						•
30	E365	Cha-Ching Pocket Guide to Business Sheets						•

## Session One

# The Business Zone

### Overview

Students demonstrate an understanding of the different zones used in city planning and use the information to organize various businesses and industries within a city.

### Objectives

Students will be able to:

- Recognize and name two city zones.
- Describe three goods or services provided by businesses in a city.

### Preparation

- Before the program starts, give the teacher a Guide for Volunteers and Teachers.
- Review the session and list of materials. Discuss with the teacher where to hang the JA Our City Zones Floor Map. Locate the best area for the map's placement on the floor during the activity. Prominently display the Junior Achievement Banner.
- Arrange to distribute the Postcards with Magnets at the close of this session. This item introduces Junior Achievement and is for students to share with their families.
- Become familiar with the terms discussed in the session. Use this session's Vocabulary Flash Cards to introduce today's key terms. Key terms also are highlighted in bold and defined in the margins. Define the terms for the students as they are referenced in the session.
- **Note:** The Junior Journals contain extra activities that may be completed if additional class time is available. If time is not available, the activities can be completed at home. The journals will go home with the students at the end of the program.
- Review the Extended Learning Opportunities for this session on Page 14. Discuss implementation options with the teacher.

#### Concepts

Business  
City  
City planner  
Economic development  
Goods  
Jobs  
Services  
Zones

#### Skills

Brainstorming  
Conceptualizing  
Critical thinking  
Drawing conclusions  
Following directions  
Making observations  
Mapping information  
Recalling zones

#### Presenting Tip

Consider printing the students' names on the Table Tents in advance. Students can personalize them anytime throughout 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.

## Materials

- 1 Junior Achievement Banner
- 30 Table Tents
- 1 Zones Floor Map
- 6 Vocabulary Flash Cards (a–f)
- 30 Junior Journals
- 30 JA Our City Rulers
- 32 Pop-Up Buildings
- 30 Postcards with Magnets
- 30 Pencils and crayons/markers (not included)



Junior Achievement Banner

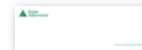


Table Tents



Vocabulary Flash Cards



Zones Floor Map



Junior Journals



Rulers



Pop-Up Buildings



Postcards with Magnets

## Presentation

### Introduction

Greet the students. Tell them your name, describe your job, and provide some information about your background. You may wish to share something special about yourself and something special you remember about school. Explain that you are a volunteer with Junior Achievement, an organization dedicated to helping young people learn about money, careers, and starting businesses. Tell the students you will visit the classroom five times to present *JA Our City*, a program that teaches about cities and how people and businesses in cities manage money.

**Introduction Time**  
10 minutes

Distribute the Table Tents and ask the students to print their names on them if you haven't already done so.

### Talking Points

- What is the name of the city we live in?
- What makes a city a city? (Possible answers: A city has many buildings, lots of businesses, museums, parks, playgrounds, buses, trains, places to shop and eat, people of different cultures.)
- What do buildings do for people in a city? (Possible answers: Buildings provide safe, comfortable places for people to live, work, and attend school; buildings protect people from the weather.)

Write your introduction ideas on cities here.



Tell the students that today they will learn about the **business** and government buildings that can be found in a city. Define *business* using the Vocabulary Flash Card.

Ask the students to think of the city they live in. Where is the soccer field located? Where is the grocery store? Is there an airport? Land areas in cities have different uses planned for them.

Explain that a **city** is an important place of business and a place where people live, work, play, and go to school. In a city, a **city planner** decides what types of buildings go where in the city. Define *city* and *city planner*. City planners have an important job to do whether a city is large or small. Planners decide where homes, offices, businesses, schools, and parks can be located in a city. They make important decisions on the costs and rewards of their planning decisions.

Explain to the students that cities are organized into **zones**. Define *zones*. Emphasize that rules govern how land can be used in these zones. The rules help protect the health, safety, and well-being of people who live in a city.

Display the Zones Floor Map on a wall. Explain the map compass and how it's used, and the compass points north, south, east, and west. The colored circles below the compass indicate the different zones on the map. Ask the students to follow along as you explain the five different-colored zones.

- **Multipurpose zone:** land areas used for schools, libraries, auto repair shops, stores, and other small businesses
- **Residential zone:** land areas used for houses, condos, apartment buildings, and townhomes
- **Agricultural zone:** land areas used for farmhouses, barns, and grain elevators
- **Business zone:** land areas used for office buildings, stores, banks, and government buildings. Point out that stores can be in both business and multipurpose zones
- **Industrial zone:** land areas used for airports, factories, warehouses, power plants, and construction companies

## Vocabulary

### Business

a company that makes a product or performs a service

### City

an important place of business, and where people live, work, and play

### City planner

a person who decides what types of buildings go where in a city

### Zones

land areas set aside in a city for certain purposes, such as housing or businesses



## Memory Aid

A helpful way to remember all five city zones is to have the students imagine a city planner named “Mr. Abi.” The name Mr. Abi is an acronym formed by the first letter of each of the different zones found in a city: **M**ultipurpose, **R**esidential, **A**gricultural, **B**usiness, and **I**ndustrial.



## Activity

**Activity Time**  
30 minutes

### Activity-at-a-Glance

Students design, measure, and construct a pop-up building and place it on the Zones Floor Map.

Cities need a variety of businesses to keep them running. Businesses provide **goods** and **services** for people in a city. Present the *goods* and *services* flash cards. Goods are items you can touch that are bought and sold. Ask the students if they can give you some examples of goods. (Possible answers: groceries, clothing, toys, cars, cell phones—the phone itself is a good, but it also provides a service.) People who do the work that others need are providing services. Explain that doctors and dentists provide a service when they care for their patients. Auto repair shops, computer technicians, pet groomers, and lawn care companies also provide services.

### Vocabulary

**Goods**  
items that are bought and sold

**Services**  
work done for others, such as haircuts or car repairs

## Activity Steps

1. Give each student a Pop-Up Building and a ruler. Remind students that many of the buildings in a city are businesses that provide goods and services to people who live and work there.
2. Have students name their building and write its name on the blank line.
3. Ask students to color their building using markers or crayons. After 10 minutes or so, call time and demonstrate how to assemble the buildings.
4. Hold the building with two hands, making sure the longer flap is pointed up and away from you.
5. Gently push in on the sides until the sheet pops into a box and the base of the box closes.
6. Stand the building on your desk.
7. Fold the small flaps in.
8. Fold the long flap's tips down.
9. Close the box, pushing the folded tip in.

Optional: Have students measure their building.

(continued on Page 13)

### Presenting Tip

The Pop-Up buildings include:

Airport, Apartments, Bakery, Bank, Barn, Bowling Alley, City Hall, Clothing Store, Construction Company, Factory, Farmhouse, Feed and Seed Store, Florist, Gas Station, Grain Elevator, Grocery Store, Hotel, Houses (3), JA Building, Jewelry Store, Library, Medical Clinic, Movie Theater, Newspaper, Office Building, Post Office, Restaurant, School, Townhomes, and one building to customize.

If you do not plan to use all 32 buildings, try to select those that equally represent the five zones.



Gather the students and place the floor map on the floor. Say, "Anyone who has a building that would be a good fit in the Agricultural zone, place it on the map now." Proceed in this way for each zone. As a class, count how many buildings are in each zone of the map.

Ask the following questions to guide the activity:

- What did you name your building or business?
- In what zone does your building belong?
- Is this a business you would like to start someday?
- What other types of businesses are important to make a city work well? If you owned a business, why would you want it to be in a city?
- Imagine you are asked to build a new city. What new businesses would you like to see?

### Building Measurements

Buildings come in six sizes.

- 2.5" x 2.5" x 2.5" (E330)
- 2" x 2" x 4" (E331)
- 3" x 3" x 6" (E334)
- 2" x 2" x 2" (E335)
- 2.5" x 2.5" x 5.5" (E346)
- 2.5" x 2.5" x 5" (E356)

## Summary and Review

Remind the students that today they learned about the different zones in a city. Suggest that they look at the buildings they pass on their way home from school and think about why they were built at that location.

### Summary and Review Time

5 minutes

Send the ruler home with the students to do the measuring activity in the journal if it is not done in class. Distribute the Postcards with Magnets. Explain that the postcard has a note on it from Junior Achievement to share with their families. Suggest that the interior magnet be removed to use on their refrigerator at home. The frame that remains is a photo frame magnet. Collect the Table Tents, Zones floor Map, and Junior Journals and give them to the teacher for use during the next session.



### Junior Journal Extra

The Junior Journal has an extra activity to do with the students if you have additional time to spend in the classroom. If not, the journal can be sent home at the end of the program for students to complete with their families.

*Be a City Planner!* instructions:

- Distribute the Junior Journals. Have students write their name on the cover and turn to Page 2.
- Read the directions aloud.
 

"Be a city planner for a day!"

  1. One of the zones is missing from the grid. Which one is it?
  2. Correct! The Multipurpose zone is missing. Use your ruler and a pencil to draw a square in the open area. Your Multipurpose square can be large or small.
  3. Color your square **purple**. Label your purple square with an M for Multipurpose.

## Extended Learning Opportunities

### Extended Learning Opportunities

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

#### Build a Brighter City

More and more people are moving to big cities to live and work. How might a city planner balance the growth of tall buildings while leaving enough open space for people to view the sun, clouds, and sky? Have students think of an innovative way to build tall buildings that would allow light and air to flow freely.

#### Compare Sizes

Have students use the area calculations of their pop-up building and compare the size to the buildings other students have.

#### Create a City

Have students imagine that they are given the task of building a new city. With partners or in groups, have them brainstorm and write a new city charter (a document that defines the powers and functions of the city government). Have students consider the following as they work:

- What is the name of your city?
- Who will lead the city? What will be his or her title?
- What seven jobs are most necessary? Who is going to do what job?
- Where will people in your city sleep and get their food?
- What rules will people follow?
- What businesses would serve the city best?

#### A Career Someday

To explore the topic of career choices, have students create job postings for the jobs they might like to do someday. Have them go online to the Bureau of Labor Statistics Occupational Outlook Handbook ([www.bls.gov](http://www.bls.gov)) and research careers that interest them and then create a want ad. Use the city planner job as an example.

#### Wanted: City Planner

- ✓ Help plan a new green community
- ✓ Must know a lot about parks and playgrounds
- ✓ Speak at neighborhood meetings
- ✓ Education: College +
- ✓ Money earned: \$33.00 per hour.
- ✓ Apply today

## Session Two

# Money Matters to a City

## Overview

Students examine the importance of money to a city.

## Objectives

Students will be able to:

- Give an example of how taxes help a city.
- Practice counting money and solve money word problems.

## Preparation

- Review the session and list of materials.
- Become familiar with the terms discussed in the session. Use the session's Vocabulary Flash Cards to introduce today's key terms. Key terms also are highlighted in bold and defined in the margins. Define the terms for the students as they are referenced in the session.
- Display the Junior Achievement Banner and the Zones Floor Map.
- If applicable to your state, collect sales receipts with the sales tax circled to share with the class.
- Review the Extended Learning Opportunity for this session on Page 19. 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.

## Materials

- 1 Junior Achievement Banner
- 30 Table Tents
- 1 Zones Floor Map
- 2 Vocabulary Flash Cards (g, h)
- 30 Junior Journals
- 30 City Zoo Cards
- 30 Pencils (not included)



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards



Zones Floor Map



Junior Journals



City Zoo Cards

### Concepts

Business  
Government  
Taxes

### Skills

Critical thinking  
Following directions  
Making choices  
Making decisions  
Performing addition

# Presentation

## Introduction

Greet the students and distribute the Table Tents.

**Introduction Time**  
20 minutes

Point to the Zones Floor Map. Briefly remind the students that during the previous session, they learned that a city planner decides where to place the different zones in a city and what buildings should go in those zones. Students may remember the acronym “Mr. Abi” (**M**ultipurpose, **R**esidential, **A**gricultural, **B**usiness, and **I**ndustrial) to help identify city zones. Have students share what they remember from the last session.

Tell students that today they will learn the importance of money to a city.

### Talking Points

- Does a city have a need for money? Why or why not? (Possible answer: Cities need money to pay their workers, such as police, firefighters, and bus drivers.)
- What other things might cities do with the money they receive? (Possible answers: Cities need money to build new schools, public parks, and libraries.)

Write additional talking points here. Consider sharing a childhood visit to a city and the city services you may have noticed there, such as the work of street sweepers, parking attendants, or safety officers.

Hold up the flash cards when you define the terms *government* and *taxes*. Explain to students that a city **government** needs money because it is run like a business. City governments get most of the money they need from **taxes**, which are fees charged to people by a government. Cities use the tax money to pay the wages of city workers, such as police officers, firefighters, teachers, and city planners. Money from taxes is used to buy equipment that a city needs, like snowplows, grass mowers, and fire trucks. Tax money is also used to run libraries, 911 call centers, bus service, public pools, and community centers.

### Vocabulary

**Government**  
groups of people who manage cities

**Taxes**  
fees charged by a government

Other city services typically include: street and bridge repair, stormwater and sewer systems, trash collection, snow removal, building permits and inspections, fire and police protection, parks, and recycling centers.

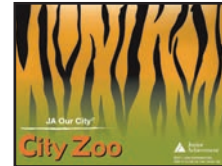
Most people and businesses in a city pay taxes.

Tell students that sales taxes are one kind of tax, and nearly everyone pays sales tax. Emphasize that a sales tax is an extra amount of money added to the cost of a good or service and paid by the buyer, even if he or she doesn't live in the city. Sales tax helps a city provide goods and services to all who work and live in it. Explain that different cities and states collect different sales tax amounts or none at all.

### Presenting Tip

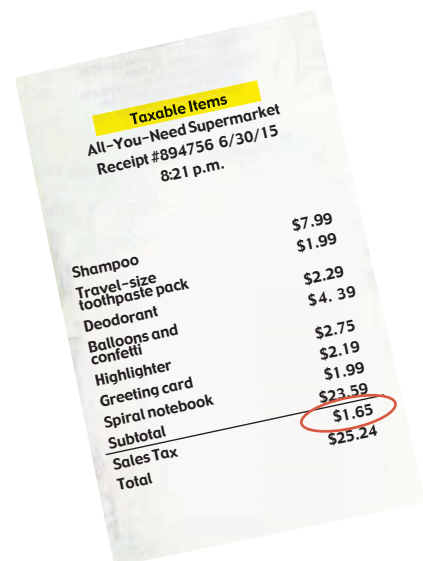
If applicable to your region, consider bringing a few store receipts to class. After you present the concept of sales tax, distribute the receipts. Have students find the sales taxes owed, circle it, and share the amount with the class.

Ask students to raise their hand if they have visited the city zoo or an animal park in the past year.



Tell them they will now practice paying taxes on items they will buy at the City Zoo gift shop. Distribute the City Zoo Cards. Explain to the students that if they plan to buy a toy at the gift shop, they will need to pay a little more money than what the price says in order to cover the taxes.

Ask the students to listen carefully as you explain how to complete the card. Do the first calculation as a class. Use an overhead projector or write the calculation on the board for students to see.



## Exercise Steps

1. Students add the sales tax for items found in the City Zoo gift shop.
2. Add the sales tax to each item on the card.
3. The chart on the City Zoo Card shows the Bug Notebook costs \$1.00. Pause as students find the Bug Notebook on their cards. Meanwhile, draw a \$1 bill on the board.
4. Explain that the sales tax charged in the gift shop is 5 percent. That means for each dollar they spend, they need to pay an additional 5 cents. Draw a nickel under the dollar bill and do the addition.
5. 
$$\begin{array}{r} \$1.00 \\ + .05 \\ \hline \$1.05 \end{array}$$
6. Have the students write \$1.05 in the answer space on their cards and finish the remaining calculations.



BUG NOTEBOOK \$1.00	NATURE POSTER \$2.00	ROCK CANDY \$3.00	GLITTER PENCIL \$1.00	DINOSAUR STICKERS \$5.00
Sales tax: Add 5¢ to each \$1.00	Sales tax: Add 5¢ to each \$1.00	Sales tax: Add 5¢ to each \$1.00	Sales tax: Add 5¢ to each \$1.00	Sales tax: Add 5¢ to each \$1.00

Bug Notebook  
Nature Poster  
Rock Candy  
Glitter Pencils (4)  
Dinosaur Sticker

Answer: \$1.05  
Answer: \$2.10  
Answer: \$3.15  
Answer: \$4.20  
Answer: \$5.25

## Activity

**Activity Time**  
20 minutes

### Activity-at-a-Glance

Students complete a counting money exercise found in their journals.

Money is important to a city. People use it to pay for goods and services and the taxes on their purchases.

### Activity Steps:

*Money Matters to a City!* Instructions:

Distribute the Junior Journals. Have students turn to Pages 4-5. Read aloud the instructions to Shop the city stores!

1. Each square shows money you can use to shop or pay your city taxes.
2. Find the START square. Go around the board and answer the questions. Circle the correct answers.
3. Get 5 points for each correct answer. Get 10 points for each Extra Credit problem you solve.
4. Add your points and enter the total in the Scorebox.

Allow 10-15 minutes for students to complete the journal activity. If students need more time, they can finish the exercise after class. Check answers as a class.

**Junior Achievement**  
JA Our City®  
**Money Matters to a City**

Instructions: Shop the city stores!

1. Each square shows money you can use to shop or pay your city taxes.
2. Go around the board and answer the questions. Circle the correct answer.
3. Get 5 points for each correct answer.
4. Get 10 points for each "Extra Credit" problem you solve.
5. Add your points and enter the total in the Scorebox.

**Extra Credit!**

$$\begin{array}{r} 90\text{¢} \\ - 40\text{¢} \\ \hline \end{array} \quad \begin{array}{r} 99\text{¢} \\ - 39\text{¢} \\ \hline \end{array} \quad \begin{array}{r} 35\text{¢} \\ + 60\text{¢} \\ \hline \end{array}$$

Scorebox:

### Alternate Activity Method

Check with the teacher. He or she may want students to complete the math sheet activity in pairs or as a class rather than individually. Have students follow along as you read aloud each problem on the sheet, giving students time to answer it. Students can tally their points at the end of play.

Game board points = 100

Extra credit points = + 30

Total possible points 130

Wrap-up the discussion with the following questions:

- Why is it good for a city to have money?
- What would happen to a city if businesses closed and left town? (Possible answer: Sales taxes could not be collected and the city might not have the money to pay workers or build schools.) Discuss the benefits of businesses to a city.

## Summary and Review

Remind the students that today they learned about the taxes people pay to help a city pay for city services. Suggest that the next time they buy something at the store, they should look at the receipt to see if they paid sales tax.

### Summary and Review Time

5 minutes

Collect the Junior Achievement Banner, Zones Floor Map, Junior Journals, and Table Tents and leave them with the teacher for use during the next session.

## Extended Learning Opportunity

### Computer Lab

City services provide the things that attract people to cities. Encourage student pairs to go online to research local city services. This information usually can be found with a Web address beginning with the city's name and ending with ".gov." Once students have had enough time to search, have them share the city's services they found with the class.

### Extended Learning Opportunities

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

## Session Three

# Money on the Move

### Overview

Students learn how people earn income to pay for the goods and services sold in a city.

### Objectives

Students will be able to:

- Define *income* and *jobs*.
- Name two ways people pay for goods and services.

### Preparation

- Review the session and list of materials.
- Become familiar with the terms discussed in the session. Use the session's Vocabulary Flash Cards to introduce today's key terms. Key terms also are highlighted in bold and defined in the margins. Define the terms for the students as they are referenced in the session.
- Display the Junior Achievement Banner, the Zones Floor Map, and the Payment Methods Poster.
- Review the Extended Learning Opportunities for this session on Page 26. Discuss implementation options with the teacher.

#### Concepts

Circular flow of money  
Currency  
Goods  
Income  
Jobs  
Making payments  
Money choices  
Services

#### Skills

Addition and subtraction  
Critical thinking  
Evaluating payment types  
Following directions  
Making choices  
Making decisions  
Reading  
Working in groups

### Recommended Time

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

### Materials

- 1 Junior Achievement Banner
- 30 Table Tents
- 1 Zones Floor Map
- 7 Vocabulary Flash Cards (i-o)
- 30 Junior Journals
- 1 Payment Methods Poster
- 1 Payment Cards Sheet (5 cards)
- 1 Sticky Note Pad
- 30 Pencils (not included)
- Tape (not included)
- \$1.00 or 5.00 bill (optional)



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards



Zones Floor Map



Junior Journals



Sticky Note Pad



Payment Methods Poster



Payment Card Sheet



# Presentation

## Introduction

**Introduction Time**  
10 minutes

Tell the students you are glad to be back with them. Distribute the Table Tents. Display the Payments Methods Poster. Briefly remind students that during the previous session they learned the importance of money to a city. Today they will learn that money is important to people, too. People earn money by working a job or starting a business. (Starting a business will be discussed in more detail in Session Five.)

### Talking Points

- We learned that one way city governments raise money is by charging a sales tax. How do people receive money? (Possible answers: jobs, sell things, own a business)
- Why do people and families need money? (Possible answer: to buy the things they need or want)
- Name three businesses where you or your family spent money this week. (Possible answers: gas station, grocery store, ice cream shop, hair salon, movies, online games, music or downloads)

Write additional talking points here. You may wish to share a childhood experience about earning money for a special purchase.

Explain to the students that people in a city receive or earn money by working a **job** or by owning a business. People use their earned money—or **income**—to buy the things they need and want. Use the Vocabulary Flash Cards to define *job* and *income*.

### Vocabulary

#### Job

work that needs to be done

#### Income

money earned from work done

Tell students there are many jobs in a city. Remind students of the city jobs mentioned in the previous sessions: city planner, police officers, firefighters, bus drivers, and workers who help fix roads. Ask students, “What job would you like to do someday to earn income?”

After a brief discussion, proceed to the Payment Methods Poster activity.

## Activity

Activity Time  
30 minutes

### Activity-at-a-Glance

Students tape Payment Cards to the Payment Methods Poster and see the many ways people in a city pay for goods and services.

Draw students' attention to the Payment Methods Poster.

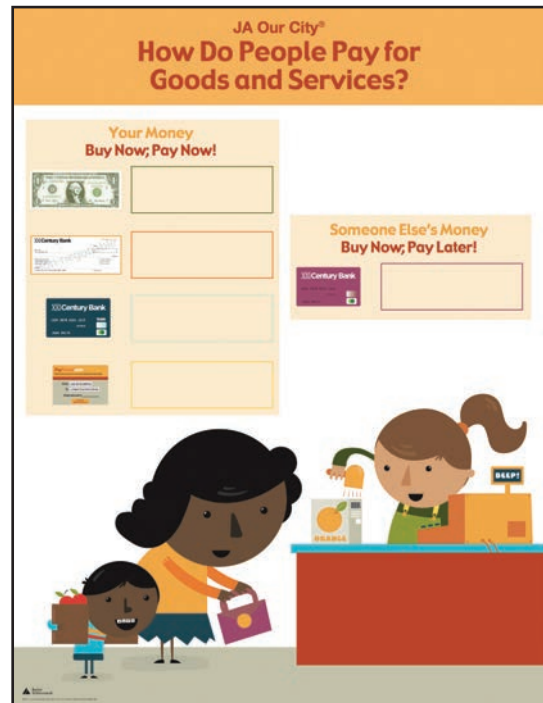
Tell students that money has many uses. Long ago, people used shells, beads, animals or animal furs, unusual stones, and even spices, tea, and chocolate to buy or trade for the things they wanted or needed. Today, when people want to buy a book from a store or eat a salad or pizza at a restaurant, they use money. Money makes buying things easier than having to trade or barter.

Hold up a \$1.00 bill. Explain that paper money is one way people pay for things. It is easy to carry and durable. But paper money is only one way that people pay for things. People in a city pay for things in different ways.

Ask students if they recognize any of the payment methods on the poster.

Tell students that people in a city can pay for the goods or services they want with cash, checks, debit cards, credit cards, or electronic payments. Hold up the Vocabulary Flash Cards as you explain each term.

- **Cash** is money in the form of bills or coins.
- Paper **checks** are subtracted from the balance of a checking account. A register is a good way to keep track of money in a checking account.
- A **debit card** is linked to a checking account. Money is deposited in a checking account, and each time a debit card is swiped, the money is taken from the account and subtracted from the available balance.
- Emphasize that a **credit card** is a way to pay for things with borrowed money from a bank or other



### Vocabulary

#### Cash

money in the form of bills or coins

#### Check

a written order to a bank to pay money to a person or business

#### Credit card

a card that allows users to buy things through a personal loan

#### Debit card

a card that subtracts the price of what you buy from your checking account

financial institution. Credit is the ability to buy goods and services now and pay for them later. Stores or banks keep track of items that have been purchased, and then send a paper or electronic bill at the end of the month. When the bill comes, the money owed will have to be paid back. If the full bill cannot be paid when due, credit card companies will ask for more money (interest) than customers borrowed. Emphasize that credit cards can be a handy money tool but only when they can be paid off each month. Credit cards are not free money!

## Vocabulary

### Electronic payment

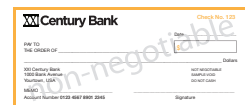
a way to bank or pay for things using the Internet

- **Electronic payment** is a way to bank or pay for things using a computer or mobile device and the Internet.

Tell the students it's now time to see how each payment type works. To do this, you will need five "payment experts" from the class. Emphasize that the experts must enjoy reading aloud. Have students raise their hand if they are interested. Choose your experts.

## Activity Steps

1. Separate the five cards on the Payment Card Sheet and hand each expert a card. Ask the experts to stand near (but not in front of) the Payment Methods Poster. Encourage the experts to review their cards and be ready to read aloud when their turn comes.
2. Choose a student to stand and act as a shopper. Say, "Mr. / Ms. [insert the student's name] needs to go to the supermarket after school to buy groceries for dinner." Ask the student, "What are you having for dinner?" (Pause as the student responds.) Say, "Mr./Ms. [student's name] will write a check to pay the supermarket for the groceries. Payment expert, how does a check work?"
3. Ask the student expert holding the check information card to read it aloud. When finished, the expert will hand the card to the shopper to tape to the appropriate space on the poster. Thank the expert and the shopper, and have them take a seat.
4. Choose another student shopper. Say, "Mr./Ms. [insert the student's name] needs to fill the car with gas after school today." Ask the shopper, "What kind of car do you drive?" (Pause as the student responds.) Say, "Mr./Ms. [student's name] will use a debit card to pay for the gas. Payment expert, how does a debit card work?"



5. Have the student expert read aloud the information from the card. When finished, the expert will hand the card to the shopper to tape to the appropriate space on the poster. Thank the expert and the shopper, and have them take a seat.



6. Choose another student shopper. Say, “Mr./Ms. [insert the student’s name] wants to buy a new game this weekend.” Ask the shopper, “What game will you buy?” (Pause as the student responds.) Say, “Mr./Ms. [student’s name] will use a credit card to pay for the game. Payment expert, how does a credit card work?”

7. Have the student expert read aloud the information from the card. When finished, the expert will hand the card to the shopper to tape to the appropriate space on the poster. Thank the expert and the shopper, and have them take a seat.



8. Choose another student shopper. Say, “Mr./Ms. [insert the student’s name] needs to pay the phone bill.” Ask the shopper, “Who do you talk to on the phone?” (Pause as the student responds.) Say, “Mr./Ms. [student’s name] will go online and make an electronic payment to pay the phone bill. Payment expert, how does an electronic payment work?”

9. Have the student expert read aloud the information from the card. When finished, the expert will hand the card to the shopper to tape to the appropriate space on the poster. Thank the expert and the shopper, and have them take a seat.



10. Choose another student shopper. Say, “Mr./Ms. [insert the student’s name] wants to buy an ice cream cone.” Ask the shopper, “How many scoops of ice cream will you buy?” (Pause as the student responds.) Say, “Mr./Ms. [student’s name] will use cash to pay for the ice cream. Payment expert, how does cash work?”

11. Ask your last expert to read aloud the cash information from the card. When finished, the expert will hand the card to the shopper to tape to the appropriate space on the poster. Thank the expert and the shopper, and have them take a seat.



Distribute the sticky notes, one per student. Ask the students to raise their hand if they think they are experts when it comes to cash. Have students write on the sticky note one way they spend money. When they are finished writing, have them stick their notes along the outer edges of the poster.

Wrap-up the session with the following questions:

- What is another name for the money people earn by doing a job? (Answer: income)
- What form of payment would you use to buy goods and services? Why?
- Have you ever traded with someone for something you want? Would this work in a city? Why or why not?

# Summary and Review

Thank the students for their attention and participation in today's activity. Remind students that money must be earned to pay for goods and services. Collect the Junior Achievement Banner, Zones Floor Map, Junior Journals, Payment Methods Poster, and Table Tents and leave them with the teacher for use during the next session.

**Summary and Review Time**  
5 minutes

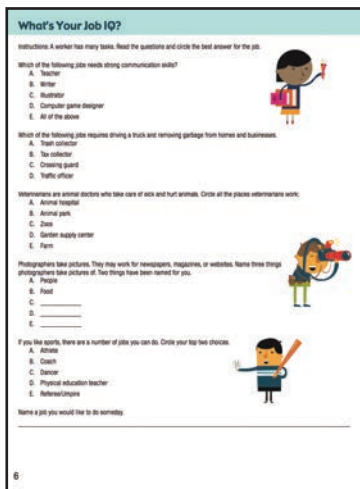


## Junior Journal Extras

The Junior Journal has two extra activities to do with the students if you have additional time to spend in the classroom. If not, the journal can be sent home at the end of the program for students to complete with their families.

### Activity One: Write a Check instructions:

- Distribute the Junior Journals. Have students turn to Page 3. Read aloud the instructions.
1. Practice writing a \$10.00 check to a friend.
  2. Use a **pen** when writing a real check.
  3. Enter the **date** in the upper right-hand corner. Include the month, day and year.
  4. **Pay to the order of:** Print the name of the person or business you are paying.
  5. In the box containing the **dollar sign (\$)**: Using numbers, fill in the dollar amount (\$10.00). The number should be written close to the dollar sign.
  6. On the line underneath (**with Dollars at the end**), print the amount using words and fractions.
  7. **Memo line:** Print the purpose of the payment or the name of the business here.
  8. **Signature:** Sign your check using your full name. A check is a formal bank document.



### Activity Two: What's Your Job IQ? Instructions

- Have students turn to Page 6. Read aloud the instructions.
1. A worker has many tasks. Read the questions and circle the best answers for the job.
  2. Have students share their answers with the class.

## Extended Learning Opportunities

### City Purchases

Have the students decide which method of payment they would choose for the following purchases:

- a box of cookies
- an electric bill
- movie tickets
- computer
- pencil
- gas for a car or truck

### Extended Learning Opportunities

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

### City Math

Have students solve the following math problems involving people in a city:

1. In Anytown, USA, there are 4,454 third-grade girls and 3,512 third-grade boys. How many more girls than boys are there? (Answer: 942)
2. There are 1,659 full-time employees in the city. The city budget shows that 234 are firefighters. How many employees work full-time for the city who are not firefighters? (Answer: 1,425)
3. If visitors to the city library each month number 5 thousands, 8 hundreds, 5 tens, and 4 ones, what number is that? (Answer: 5,854)

### Adopt a Shelter Pet

Ask students to brainstorm all the goods and services someone might need to adopt a dog or a cat. Write their ideas on the board. Then, create a chart with the costs of having a pet. Costs could include adoption and license fees, veterinary bills, a collar, food, and toys. Finally, have students decide what method of payment they would use to pay for the things a pet needs.



## Session Four

# My Bank Account

### Overview

Students manage a personal bank account as if they were working and living in a city.

### Objectives

Students will be able to:

- Pick from a list a reason for using a money ledger.
- Explain how banks and credit unions help cities.

### Preparation

- Review the session and list of materials. Discuss with the teacher how best to separate the class into eight small groups for today's activity.
- Organize the materials for the Piggy Bank Savings Game into eight sets for easy distribution. Each set should include: one Piggy Bank Savings Game Board; one set (20 cards) of That's Life! Game Cards; one die; and four different color game pieces. Students will use the My Account Register on Page 7 of their Junior Journal.
- Display the Junior Achievement Banner, the Payment Methods and My Account Register Posters, and the Zones Floor Map.
- Become familiar with the terms discussed in the session. Use the session's Vocabulary Flash Cards to introduce today's key terms. Key terms also are highlighted in bold and defined in the margins. Define the terms for the students as they are referenced in the session.
- Review the Extended Learning Opportunity for this session on Page 31. Discuss implementation options with the teacher.
- Prepare the Certificates of Achievement in advance for Session Five or have the teacher prepare them for you.

#### Concepts

Banking  
Business decisions  
Deposit  
Interest  
Savings  
Savings account  
Transaction  
Withdrawal

#### Skills

Addition and subtraction  
Following directions  
Problem solving  
Teamwork  
Working in groups

### Recommended Time

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

## Materials

- 1 Junior Achievement Banner
- 30 Table Tents
- 1 Zones Floor Map
- 6 Vocabulary Flash Cards (p–u)
- 30 Junior Journals
- 8 Piggy Bank Savings Game Boards
- 8 That's Life! Game Cards Sets (sheets a–b/20 cards)
- 1 Game Pieces Pack (4 colors/8 per color)
- 1 Game Dice Pack (8 die)
- 1 Payment Methods Poster
- 1 My Account Register Poster
- 1 Marker (not included)
- 30 Pencils (not included)



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards



Zones Floor Map



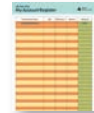
Junior Journals



Piggy Bank Savings Game Boards



That's Life! Game Card Sets



My Account Register Poster



Payment Methods Poster



Game Pieces Pack



Game Dice Pack

## Presentation

### Introduction

Greet the students and tell them you are glad to be back with them. Distribute the Table Tents. Display the Payment Methods and My Account Register Posters. Briefly remind students that during the previous session they learned the importance of jobs as a way to earn income and that people use different ways to pay for goods and services. Today, students will learn about managing a personal bank account.

**Introduction Time**  
15 minutes

### Talking Points

- Do you keep your money in a jar or a piggy bank at home?
- Raise your hand if you keep your money in a real bank.
- Are you saving for something special? How much money will you need to buy it?

Write additional talking points here. You may wish to share your experience using a financial institution to help you meet your savings goals.



Use the Vocabulary Flash Cards to define *savings* and *savings account*. Tell the students that when people choose not to spend all their income and save some of it, they have **savings**. Savings can be used to buy clothes or a game, or it can be put toward buying a family vacation or set aside for college someday. Tell the students that some banks give rewards or small gifts to young people who open a **savings account**.

Present the *banks and credit unions* Vocabulary Flash Cards. Explain that **banks** and **credit unions** are businesses that help people in a city in many ways.

Tell students that businesses and people in a city put their money in a bank or credit union to keep it safe and to earn money. Banks and credit unions offer many services: savings and checking accounts, credit cards, and loans to help people buy things like cars and homes.

Ask three students to stand. Hand each the *deposit*, *interest*, or *withdrawal* Vocabulary Flash Card. Ask the students to hold the cards high for the class to see.

Point to the card as you define each term. Explain that when businesses and people put money into a bank, it's called a **deposit**. The bank pays money, called **interest**, to people who deposit money. Different accounts pay different amounts of interest. The longer the money is in an account, the more interest it will earn. When people remove their money from a bank account, it is called a **withdrawal**.

Collect the cards and thank your volunteers.

## Vocabulary

### Savings

money put aside to use later

### Savings account

a bank account for saving money

### Banks and credit unions

businesses where people and other businesses save, borrow, and exchange money

### Deposit

to put money into a bank account

### Interest

money paid for the use of someone else's money

### Withdrawal

to take money out of a bank account

## Presenting Tip

### How do banks make money?

Banks earn money when they charge interest on the money that businesses and people borrow. Banks charge more interest to borrowers than the interest they pay to savers.

Pretend you are a banker. Say, "If you wish to borrow \$1,000.00 to buy a car, I will charge you 7 percent interest, or \$70.00. If you want to deposit \$1,000.00 in my bank, I will pay you 2 percent interest or \$20.00."

Write both amounts on the board for students to see the difference.



## Activity Steps

1. Organize the students into eight groups. Distribute to each group one Piggy Bank Savings Game Board; one set (20 cards) of That's Life! Game Cards; one die; and four game pieces.
2. Begin play.

Allow 15 minutes for game play. Use the following questions to review today's session:

- During game play, did you learn something about money that was new to you?
- What do you think would happen if you didn't make regular deposits into your account? Why is it important to save money?
- Where would we find banks located on the Zones Floor Map? (Answer: business zone)

## Summary and Review

Thank the students for their participation. Review the benefits of local banks and credit unions. Encourage students to visit the banks or credit unions in their neighborhoods with their families to learn about the different types of savings accounts and the interest rates each offers.

**Summary and Review Time**  
5 minutes

Collect the Junior Achievement Banner, Zones Floor Map, Table Tents, and Junior Journals and leave them with the teacher for use during the next session.

## Extended Learning Opportunity

### Budget

Explain to students that because people can't have everything they want, they must make choices about how to spend their money. Tell them a budget is a helpful way for people of all ages to keep track of the money they spend and save.

### Extended Learning Opportunities

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

To present the concept of budgeting, ask students to think of a vending machine filled with pretzels and fruit snacks. Students may want to hit the buttons for every snack that looks tasty, but because they have a limited number of coins, they're going to have to make some hard, smart choices. A personal budget will show the students how much money they have to spend and will help them decide what's most important. A budget is a handy plan for saving, spending, and sharing money. It's also a way to have money for emergencies.

(continued)

Some smart questions students should ask themselves when starting a weekly budget are:

- How much do I earn each week?
- How much do I spend each week?
- How much do I save each week? (What amount will I deposit in a savings account?)

Have the students complete a weekly budget using the sample budget below.

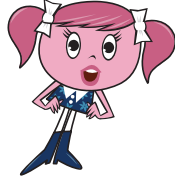
<b>Weekly Income</b>	<b>Amount</b>	<b>Weekly Expenses</b>	<b>Amount</b>
Allowance	\$	Saving for a goal	\$
Money for Chores	\$	School snacks	\$
Other income:	\$	Sharing with others	\$
	\$	Other expenses:	\$
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

## Session Five

# Open for Business



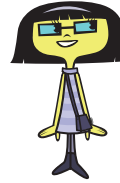
Justin



Charity



Bobby



Prudence



Zul



Pepper

### Overview

Students develop an understanding that entrepreneurs promote a healthy economy within a city.

### Objectives

Students will be able to:

- Define *producer*, *consumer*, and *entrepreneur*.
- Tell what a business plan is used for.

### Preparation

- Review the session and list of materials. For today's activity, the class will separate into eight groups.
- Become familiar with the terms discussed in the session. Use the session's Vocabulary Flash Cards to introduce today's key terms. Key terms also are highlighted in bold and defined in the margins. Define the terms for the students as they are referenced in the session.
- Review the Extended Learning Opportunities for this session on Pages 39-40. Discuss implementation options with the teacher.
- Prepare to show the class the Cha-Ching music video, "Sweet Pepper Designs." The video can be accessed by logging on to the JA learning platform, CrossKnowledge.

Access CrossKnowledge at <https://learn.ja.org>.

- Log in with your username and password. If you need credentials, contact your local JA staff.
  - Select JA Our City under My JA Courses.
  - Under Digital Assets, select an item from the menu list.
  - Select the Arrow to launch.
- Display the Junior Achievement Banner and the Zones Floor Map.
  - Fill out and sign the Certificates of Achievement if you haven't already done so, or have the teacher prepare them for you.
  - Send the Junior Journals home with the students after today's session.

#### Concepts

Consumer  
Entrepreneur  
Interdependence  
Producer

#### Skills

Decision making  
Develop ideas  
Drawing conclusions  
Listening  
Planning a business  
Reading and writing  
Verbal communication

## Recommended Time

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

## Materials

- 1 Junior Achievement Banner
- 30 Table Tents
- 1 Zones Floor Map
- 3 Vocabulary Flash Cards (v–x)
- 30 Junior Journals
- Sweet Pepper Designs Music Video Digital Asset
- 1 JA Play Money Set (8 sheets/\$20; 2 sheets/\$100)
- 30 Reci-Ps Business Plan Sheets
- 8 Reci-Ps Payment Sheets
- 1 Restaurant Role-Play Sticker Sheet (32 stickers)
- 30 Certificates of Achievement
- 30 Cha-Ching Pocket Guide to Business Sheets (to complete at home)
- 30 Pencils (not included)



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards



Junior Journals



Sweet Pepper Designs Music Video Digital Asset



Zones Floor Map



JA Play Money Set



Reci-Ps Business Plan Sheets



Reci-Ps Payment Sheets



Role Play Stickers



Cha-Ching Pocket Guide to Business Sheets



Certificates of Achievement

## Presentation

### Introduction

Greet the students and distribute the Table Tents. Review the previous session's discussion about how banks and credit unions help people with their money goals. Tell students that today they will hear how entrepreneurs start businesses, make business plans, and decide the best place in a city to open a business. Present the *entrepreneur* flash card. Tell students that **entrepreneurs** are people who start businesses in a city.

#### Introduction Time

5 minutes

#### Vocabulary

##### Entrepreneur

a person who starts a business

Share any entrepreneurial experience you may have. Write your ideas here.



Introduce the Cha-Ching characters to the students:  
Say to the class:

“Let’s welcome Cha-Ching to JA Our City! Pepper, Zul, Charity, Bobby, Justin, and Prudence are students who live, work, and play music in a city. Just like you, they make real-life money decisions every day. To practice what they learn, the band creates catchy tunes and performs at city parks to earn money. Pepper enjoys playing in the band. She also wants to start a business. Let’s hear what she has to say.”



### Video Brief

Pepper turns her passion for design into a business selling T-shirts. As Pepper prepares to sell her shirts, she learns she must lower her price to compete with other sellers. She also discovers that asking friends for help makes good business sense.

Play the “Sweet Pepper Designs” music video. When the video ends, ask students to identify something they remembered from the video.

### Talking Points

- Pepper works hard to open her business. What is she selling? (T-shirts) Is it a good or a service? (T-shirts are goods.)
- Hold up the *consumer* Flash Card. Ask, “Any ideas about who a **consumer** is? Is your teacher? Have the students read the definition from the card. Tell students that customers are consumers.
- Hold up the *producer* Flash Card. Have everyone say the word **producer** together. Tell the students that a producer makes goods (like T-shirts) or provides a service for customers.
- Pepper is an entrepreneur and a producer.

### Vocabulary

#### Consumer

a person who uses or buys goods and services

#### Producer

a person who makes goods or provides services

## Activity

**Activity Time**  
30 minutes

### Activity-at-a-Glance

Students create a business plan to open a restaurant. They pay the bills with money earned from answering questions and working well within their groups.

Explain to students that starting a new business in a city can be risky. Entrepreneurs don’t know for sure if an idea will work or whether customers will buy what they are selling. One way to reduce the risk is with a well-thought-out business plan.

Remind students that there are many businesses in a city. Today, they will learn about opening one type: a restaurant. They will become restaurant owners—or entrepreneurs—and will make decisions important to their new restaurant’s success. Explain how understanding the role of consumer and producer is important to becoming successful business owners.

## Activity Steps

Organize the class into eight groups of four students per group. Tell the students they will need to pay close attention to your directions to understand how the activity works.

To have the activity run smoothly follow the eight steps listed here and on the pages that follow:

### Step 1: Assign Managers, Accountants, Marketers, and Chefs

Have the teacher decide who in the group will be the restaurant manager, the accountant, the marketer, and the chef. Give groups 30 seconds to decide. Distribute sticker labels that identify restaurant workers and have students adhere them to their shirts.



### Presenting Tip

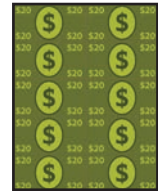
Review the importance of money to a city. Remind students that money is a two-way exchange. A restaurant owner earns money by serving food. When the restaurant owner spends that money, it helps other businesses in the city.

Define roles for the groups.

- **Managers** will handle the money.
- **Accountants** will pay the bills. (Hand each accountant a Reci-P's Payment Sheet.)
- **Marketers** will draw a logo or symbol to represent their restaurant to the city. A marketer is a person who advertises to help promote the business.
- **Chefs** will have the final say on the restaurant type.

### Step 2: Earn Money

All groups will receive \$200 to open their businesses. Hand \$200 to each restaurant manager. **Important!** Be sure to explain that to open a successful restaurant, each group will need \$100 more. To earn that money, groups will receive \$20 each time they do the following:



1. Work well as a group; be respectful and cooperative.
2. Participate in class discussions.
3. Answer Earn \$\$ questions.

Explain that correct answers are not necessary to earn money. All well-thought-out answers earn money.

### Step 3: Discuss the Business Plan

Distribute the Reci-Ps Business Plan Sheets. Ask students to follow along as you read the questions from the handout. (Questions are also noted in the margin.) Discuss the questions with the class. Explain that each group will decide the kind of





restaurant it would like to open. You might add that ethnic restaurants enrich cities. Hispanic, Indian, and Asian restaurants are examples of restaurants that serve ethnic food. Remind groups that **Chefs** have the final say on what type of restaurant to open and what meals to serve.

#### **Step 4: Fill in the Recis-Ps Business Plans**

Allow the groups 10 minutes to answer the questions on the handout. Groups will choose a restaurant type, name their restaurants, and complete the other information on the handout. Instruct **Marketers** to answer the “Promotion” question on the sheet. They will draw an “official” symbol or logo to represent the new restaurant.

#### **Step 5: Earn \$\$ Question Time**

After 10 minutes of activity, call time. Have students put down their pencils and give you their full attention. Announce that it’s time for them to earn some money to help them start their businesses.

#### **Earn \$\$ Question Time!**

Start distributing money to all groups. Give \$20 to the group that provides the most complete definition, or simply shows good effort.

- Hold up the Vocabulary Flash Card for **consumer**. Ask, “Who can tell me what the word consumer means?” Distribute \$20.
- Hold up the Vocabulary Flash Card for **producer**. Ask, “Who can tell me what the word producer means?” Distribute \$20.
- Hold up the Vocabulary Flash Card for **entrepreneur**. Ask, “Who can tell me what the word entrepreneurs means?” Distribute \$20.
- Point to the Zones Floor Map. Ask, “In which city zone would we find a restaurant?” Answers can include both business and multipurpose zones. Distribute \$20.

Do your best to distribute money evenly among the groups.

#### **Reci-Ps Business Plan**

**Place:** Where is the best place for your new restaurant? Look at the Zones Floor Map on the handout. Circle the color box that represents the zone where you want to locate your restaurant.

**Product:** What type of food will you serve? Do customers in JA Our City like to eat Italian, Indian, Mexican, American, or Asian food?

**Price:** How much will you charge for a meal? Do you want to charge \$6, \$7, \$8, or \$9? If you charge more than other restaurants, will people buy your food? Look at the front of your handout for pricing examples.

**People:** Who will you hire first? Cooks? Servers? Dishwashers? What skilled jobs will your restaurant need?

**Promotion:** What do you want to tell people about your new restaurant? What will you name it? If you could choose a symbol or logo to represent your restaurant, what would it be? Draw a fun symbol or logo that will encourage people to eat at your restaurant.

### Step 6: Pay the Rent

Have the restaurant **Managers** count the money they have collected so far. Ask the students if they have enough money to open a business. First, though, they will need to pay the rent.



- Tell the students that money needs to be deposited in the bank to pay the rent for the business. Explain that they do not own the restaurant's building; they are renting space. That means they must pay \$100 in advance for rent.
- Ask the restaurant **Managers** to hand \$100 to the **Accountants**. (The areas on the ticket to be filled in have been circled on the Reciprocity Payment Sheet.) Ask the teacher to help the accountants fill in the ticket.
- **Accountants** will tear the completed deposit ticket from the sheet and bring the money and deposit ticket to you.

### Optional: Step 7: Pay the Utility Bill

Tell the students they also need to pay bills for electricity, natural gas, and water. The bill for that is \$40.

Have the restaurant **managers** hand \$40 to the **accountants**. The accountants will complete the \$40 check payable to City Utility Company and show the check to their group. Have the teacher help the accountants fill in the check. Accountants will tear the completed check from the sheet and hand the money and the check to the teacher, who will act as the utility company.

### Optional: Step 8: Buy Restaurant Supplies

Tell the students they now will need to buy cookware, place settings, and food. If the groups have an additional \$100, they can purchase the necessary supplies. If they do not, have the groups discuss how they could earn more money. Again, look for groups that did not have a chance to earn money by answering questions. Give these groups money for good team behavior and problem-solving skills. **Accountants** hand \$100 to you.

With payments made, say, "Congratulations. You are now open for business!"

Summarize the activity with the following questions.

- What are some good things about being a producer? What are some good things about being a consumer?
- What would happen if a producer could not make enough food—or goods—to meet consumer demand?
- What would happen if consumers did not want what a producer makes?
- What goods and services do restaurants need? (Possible answers: laundry service, cleaning crew, garbage disposal, insurance)

## Summary and Review

Take the time to have students compare answers and logos they made on their Reci-Pos Business Plans. Ask students where their restaurants would be located on the Zones Floor Map.

**Summary and Review Time**  
5 minutes

## Final Visit

Tell students that you enjoyed your time and thank them for their participation. Share the highlights of the program. In the program, students came to recognize city zones and the importance of money to a city. They learned that people earn income and pay for goods and services in different ways. They also become aware of the contributions of banks and credit unions to a city and the difference between a consumer and a producer. Finally, students learned that entrepreneurs promote a healthy economy by opening businesses within a city.

**Final Visit Time**  
5 minutes

Ask a few students to share something they remember about their JA experience.

Finally, distribute the Certificates of Achievement, Junior Journals, and the Cha-Ching Pocket Guide to Business Sheets for students to complete at home.



## Reminder

At the program's conclusion, you may access an online survey at [www.ja.org/web/programs/resources](http://www.ja.org/web/programs/resources) to offer feedback on your experience. Click on JA Our City and then Surveys. Please take a moment to complete the survey. Your comments will improve the quality of Junior Achievement programs.

## Extended Learning Opportunities

### Investing in Human Capital

Gaining additional education, skills, and experience makes for a more valuable worker and a more successful entrepreneur.

### Extended Learning Opportunities

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

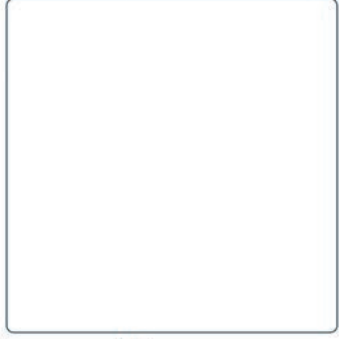
Have students think about the skills they used to complete the activity in this session. Ask them to explain how school can help them develop these skills. In which subjects do they learn these skills or practice them? Ask, "If you wanted to be a restaurant owner, what could you do now to prepare?" Help students see the relationship between what they learn in school and getting a job or starting a business.

### The Best Business in the World!

Entrepreneurs must do many things to start a business in the real world. Choose one of the tasks below to help your restaurant grow. Show your work in the box on the page.

Choose one:

- Design a website.
- Create a business card with the business name, address, and phone number.
- Create a brochure advertising the location, benefits, and features of the business.
- Design a grand opening advertisement for a newspaper or flier.
- Write a 30-second commercial for television.
- Design a calendar for the first month of business. Dates should include a grand opening and special sales.



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## Junior Journal Extra

The Junior Journal has an extra activity to do with the students if you have additional time to spend in the classroom. If not, the journal can be sent home at the end of today's session.

The Best Business in the World! Instructions:

- Distribute the Junior Journals. Have students turn to the back cover.
1. Read aloud the directions. "Entrepreneurs must do many things to start a business in the real world. Choose one of the tasks below to help your business grow. Show your work in the box on the page."
    - Design a website.
    - Create a business card with the business name, address, and phone number.
    - Create a brochure advertising the location, benefits, and features of the business.
    - Design a grand opening advertisement for a newspaper or a flier.
    - Write a 30-second commercial for television.
    - Design a calendar for the first month of business. Dates should include a grand opening and special sales.

# Glossary

## **Banks and credit unions**

businesses where people and other businesses save, borrow, and exchange money

## **Business**

a company that makes a product or performs a service

## **Cash**

money in the form of bills or coins

## **Check**

a written order to a bank to pay money to a person or business

## **City**

an important place of business and where people live, work, and play

## **City planner**

a person who decides what types of buildings go where in a city

## **Consumer**

a person who uses or buys goods and services

## **Credit card**

a card that allows users to buy things through a personal loan

## **Debit card**

a card that subtracts the price (or cost) of what you buy from your checking account

## **Deposit**

to put money into a bank account

## **Electronic payment**

a way to bank or pay for things using the Internet

## **Entrepreneur**

a person who starts a business

## **Goods**

items that are bought and sold

## **Government**

groups of people who manage cities

**Income**

money earned for work

**Interest**

money paid for the use of someone else's money

**Job**

work that needs to be done

**Producer**

a person who makes goods or provides services

**Savings**

money put aside to use later

**Savings account**

a bank account for saving money

**Services**

work done for others, such as haircuts or car repairs

**Taxes**

fees charged by a government

**Withdrawal**

to take money out of a bank account

**Zones**

land areas set aside in a city for certain purposes, such as housing or businesses







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