

LEARNING EXPERIENCE BRIEF

JA More than Money[®]

JA IN A DAY

■ 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 students in grades three through five to financial literacy and entrepreneurship, and to social studies learning objectives that include money-management, 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 learn a practical approach to starting a business and making smart decisions about managing money.

The JA in a Day model consists of five kit-based, volunteer-led sessions that include primary and secondary objectives from the traditional program. Each JA in a Day session is 35-40 minutes.

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
- Explain the basic steps of starting a business
- Analyze 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 learning experience includes five 35- to 40-minute sessions all delivered in a single day.

JA provides you with 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 doing business in 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?**

Bingo Cards

EARN, SAVE, SPEND
 BINGO CARD

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 T-shirt	Save Money! DEPOSIT \$5.00 wash windows	DEPOSIT \$5.00 buy soccer tickets	WITHDRAW \$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

JA More than Money Fliers

SESSION ONE: THE MONEY GARDEN

DEAR PARENT OR CAREGIVER:
 In Junior Achievement's JA More than Money program, your child will learn about money management skills, how to think about entrepreneurship, and create a small business. This year 2019-2020 is special. The role of money in everyday life and the benefits of being a leader is crucial. Junior Achievement USA, an organization dedicated to inspiring and preparing young people to succeed as they grow.

VOCABULARY
MONEY anything received as payment
EARN to receive income for labor or services
INCOME money received as 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

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