

## LEARNING EXPERIENCE BRIEF

# JA More than Money<sup>®</sup>

► 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 TURNKEY SOLUTION FOR EDUCATORS & VOLUNTEERS

Junior Achievement's national network of educators and volunteers help today's young people connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurial mindset, and financial literacy.

## PERSONALIZED SERVICE

JA works to ensure that local educators and volunteers come together to engage students. Combining personalized volunteer placement, educator engagement, and standards-based curriculum at a local level provides service and support for each JA Learning Experience.

## COMPREHENSIVE TRAINING & SUPPORT

JA staff offers training to ensure facilitators are comfortable delivering JA content. Training topics include working with students and educators, and understanding how to effectively facilitate curriculum and specific hands-on activities.

## MAKE A DIFFERENCE

Volunteers bring their experience into the classroom, helping students feel connected to their community. The time commitment is minimal compared to the significant impact made.

# 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

- W**hat product or service will you sell?
- W**ho will be your customers?
- W**hen will your product or service be ready?
- W**here will you get the money to start?
- W**hy is your business needed?

Plan Man  
 Ida Idea  
 Show How

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 sell jewelry	DEPOSIT \$5.00 wash windows	Save Money! DEPOSIT \$5.00 buy soccer tickets
WITHDRAW \$2.00 buy candy	WITHDRAW \$8.00 bake bread	DEPOSIT \$10.00 buy jewelry	DEPOSIT \$8.00 wash windows	Save Money! DEPOSIT \$5.00 buy soccer tickets
WITHDRAW \$8.00 download music	DEPOSIT \$5.00 bake bread	Save Money! DEPOSIT \$5.00 buy jewelry	WITHDRAW \$10.00 buy soccer tickets	DEPOSIT \$6.00 buy groceries

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 like an entrepreneur, and create a small business. Today, your child learned about the basics of earning, saving, and spending. Junior Achievement USA®, 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**  
 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 where stored money that is not needed right now

**WITHDRAWAL**  
 money taken 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