

# JA More than Money®



*JA More than Money* will meet the needs of a diverse group of students by providing engaging, academically enriching, and experiential learning sessions in economic education. The program encompasses economics and business curriculum in a series of six 60 minute after-school volunteer-led activities recommended for students in third through fifth grades.

Following participation in the program, student will be able to build on their understanding of money basics, apply that understanding to their daily lives, and recognize the significance of money management in making informed life decisions.

## **Session One: Money in the Bank**

Students learn to manage a bank account. They play the *Community Game* to reinforce their money-management skills and to better understand the role and importance of money in their lives.

## **Session Two: A Sense of Worth**

Students identify businesses they can start or jobs they can perform to earn money. Activities focus on developing a positive work ethic. Students continue playing the *Community Game* to further understand the role of money in their lives.

## **Session Three: Balancing Act**

Students identify personal skills and interests, and connect them with possible business opportunities. In groups, they learn about market research and play the final round of the *Community Game*.

## **Session Four: Building a Business**

Students explore their job skills and the types of businesses in which they are interested. They identify the basic steps for starting and operating a small business. Using this information, students develop a business plan.

## **Session Five: Get SMART**

Students continue to practice saving and spending as business teams. The concept of making SMART consumer decisions is introduced through role-playing. Students work as teams to play Round One of the *Business Game*.

## **Session Six: What's the Catch?**

During the final session, students learn to recognize deceptive advertising and the importance of ethical business practices. Continuing to work as business teams, students conclude the program by playing Round Two of the *Business Game*.

## **Key Learning Objectives**

The students will be able to:

- Identify the role of money in everyday life.
- Explain the benefits of a personal banking account.
- Practice making sound financial choices.
- Manage a personal bank account by making deposits and withdrawals.

## **Key Learning Objectives**

The students will be able to:

- Distinguish between working for someone and self-employment.
- Identify ways to earn income through jobs or a small business.
- Identify several characteristics of a positive work ethic.
- Practice personal money-management skills through business and ethical decision-making.

## **Key Learning Objectives**

The students will be able to:

- Match personal skills with jobs and self-employment
- Understand market research
- Identify ways to share, save, and spend personal income

## **Key Learning Objectives**

The students will:

- Define the basic steps in planning and starting a business.
- Calculate operating expenses and income for a small business.
- Develop a basic business plan based on their job skills and interests.

## **Key Learning Objectives**

The students will:

- Identify differences between personal and business spending.
- Manage money by making SMART business and consumer decisions.
- Apply problem solving steps needed to own and operate a small business.
- Practice using the SMART system to make consumer decisions.

## **Key Learning Objectives**

The students will:

- Recognize deceptive advertising.
- Apply money-management skills in a simulated business.
- Apply the steps necessary to own and operate a small business.
- Promote business through advertising.
- Practice making sound financial choices.

*JA programs are correlated to Arizona's College and Career Ready Standards in English Language Arts and Mathematics and Arizona K-12 Academic Standards in Social Studies. Additional national correlations can be found at [www.ja.org](http://www.ja.org).*