

JA Our City®

3rd Grade



JA Our City introduces students to the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how people and businesses in cities manage their money. *JA Our City* consists of five 45 minute volunteer led sessions.

Following participation in the program, students will be able to provide practical information about the zones found within a city and examine the importance of money to a city. Additionally, they will be able to describe the contributions of financial institutions to a city and how they help businesses and people achieve their economic goals.

Session One: Our City: A Place Where People Live, Work, and Play

Students identify the different zones used in city planning and apply the information to organize businesses.

Key Learning Objectives

The students will be able to:

- Identify the zones found within a city.
- Describe the goods and services provided by businesses.
- Match local businesses to specific city zones.

Session Two: Our City: A Place Where People Spend Money

Students examine the importance of money to a city and how people use different methods to pay for goods and services.

Key Learning Objectives

The students will be able to:

- Explain the importance of money in a city, including the role of taxes.
- Understand the differences between needs and wants.
- Examine the different ways that people pay for goods and services.

Session Three: Our City: A Place Where People Bank

Students see the contributions of financial institutions to a city and how those institutions help businesses and people achieve their economic goals.

Key Learning Objectives

The students will be able to:

- Summarize the contributions of financial institutions to a city.
- Manage a personal bank account.

Session Four: Our City: A Place Where People Dine

Students learn the role of an entrepreneur by exploring the process involved in starting one type of business: a restaurant. They learn how businesses promote a healthy economy within a city.

Key Learning Objectives

The students will be able to:

- Define consumer, producer, and entrepreneur.
- Explore the role of a business owner by operating a business.
- Apply money management strategies to a business account.

Session Five: Our City: A Place Where People Communicate

The students learn the importance of news media to the financial well-being of a city.

Key Learning Objectives

The students will be able to:

- Explain the role of the news media in a city.
- Describe how news is delivered in various formats, including print, electronic, and human sources.
- Recognize the importance of the news media and technology in a community.



Teaching Tips for Junior Achievement Volunteers

Session One Tips:

Tape is helpful for the construction process of the buildings. You will want most, if not all, of the buildings put together and included in the city. Set aside some of the houses for any students who are absent, so that every student will have a building in the city. Before going into the class, ask the teacher if there is a space on the floor or on a table that can be dedicated to the city map. Have the students come up, one at a time, to tape their building on the map as they explain why they think their building should go in the appropriate zone. Avoid markers because of the glossy finish on the cardstock buildings. If it is possible, hang the map on a wall when it is finished so all the students can see their city.

Session Two Tips:

Ask the teacher before going into the classroom if students have learned about percentages, and how best to deliver this session. Have the teacher help group students so that math skills can be distributed evenly within groups. If available, use a document reader to help you deliver this session and use as you complete your *JA City Zoo Gift Card*. Display the *JA Payment Method Poster* at the front.

Session Three Tips:

Discuss this lesson with the teacher in advance as math skills vary and this lesson requires active participation by the teacher. Teacher may choose to allow students to use calculators. If so, pass out calculators after demonstrating the game. Show, rather than tell, the students how to play by demonstrating a turn. If available, use a document reader to help you demonstrate how to fill in the *JA My Account Register*. Walk around room during game and remind students to add \$50.00 deposit to their bank account any time he/she passes START. Ask teacher to help monitor time.

Session Four Tips:

Volunteer can bring in 8 sets of name tags or index cards printed with “MANAGER” on one card and “ACCOUNTANT” printed on the second card, to hand out to the student volunteers in each group. Ask the teacher to help you “pay” the students for good behavior and working together during Step 4 of this activity, and to help you evenly distribute the money so all groups have enough funds to continue activity. Ask the teacher to help act as the Bank and Utility Company for Steps 6, 7 and 8. Computer templates are available at www.jabrand.org/volunteers/customizable-program-certs/ to help you prepare Certificates of Achievement before session 5 or you can handwrite the student’s names.

Session Five Tips:

Discuss this lesson with the teacher in advance as writing skills vary and this lesson requires students to “blog.” Use a signal that is very easy for students to identify, to signal when it is time to move to a new poster. Ask students to freeze, before they move as a group when they see the time-to-move signal.

JA Day Tips:

JA sessions should comprise the entire school day. To assist you in planning your JA Day, prepare the extended learning opportunities to ensure you have activities for the entire day and utilize them if you finish your sessions early. It is important to monitor your time to ensure all 5 sessions are completed in the day. Discuss the activities with the teacher before you begin teaching so that the teacher can aid in time management. Wait until the end of the day to pass out any take home items (newsletters, postcards with magnets, etc.).

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.