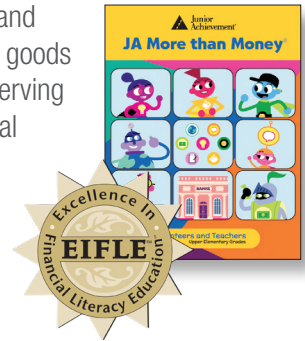


*JA More than Money* introduces third-, fourth-, and fifth-grade students to financial literacy and entrepreneurship and to social studies learning objectives that include money-management, goods and services, and global markets. Through hands-on activities and a JA cast of characters serving as symbols for financial literacy and entrepreneurship concepts, students will learn a practical approach to starting a business and making smart decisions about managing money.

The program is volunteer-taught and kit-based, and can be implemented either in school or after school. It includes five 45-minute sessions, with additional extended learning activities and optional digital assets offered throughout.



Session	Overview Students...	Objectives/Goals Students will be able to...	Activities Students...
<b>SESSION ONE</b> The Money Garden	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.	<ul style="list-style-type: none"> <li>Identify the role of money in everyday life.</li> <li>Explain the benefits of using a savings account.</li> </ul>	<ul style="list-style-type: none"> <li>Learn more about earning, saving, and spending money.</li> <li>Play a bingo game and practice recording bank deposits and withdrawals using their My Money Tracker.</li> </ul>
<b>SESSION TWO</b> Create a Business	Learn about the ways in which people's interests and skills can help them identify small businesses they can start.	<ul style="list-style-type: none"> <li>Define <i>business, goods, and services</i>.</li> <li>Identify businesses they would like to start that align with their personal interests and skills.</li> <li>Appreciate their own roles as entrepreneurs in affecting their community and the world.</li> </ul>	<ul style="list-style-type: none"> <li>Learn about entrepreneurs and identify their own personal interests and abilities.</li> <li>Play a board game to learn more about starting a business and important business skills.</li> </ul>
<b>SESSION THREE</b> Build a Business	Identify the fundamental steps for starting a small business and develop a basic business plan.	<ul style="list-style-type: none"> <li>Identify the basic steps for building a small business.</li> <li>Develop a basic business plan.</li> </ul>	<ul style="list-style-type: none"> <li>Use the 5W's Business Plan Poster to learn about business planning.</li> <li>Personalize their own business plans after completing an example as a class.</li> </ul>

<p><b>SESSION FOUR</b> <b>Run a Business</b></p>	<p>Explain why financial institutions lend money and why people borrow money for their businesses. They 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.</p>	<ul style="list-style-type: none"> <li>• Explain why financial institutions lend money.</li> <li>• Explain decision making and the traits of trustworthy borrowers.</li> <li>• Record and track financial gains and losses in a simulated environment.</li> </ul>	<ul style="list-style-type: none"> <li>• Decide whether or not to lend money to a business owner based on different scenarios.</li> <li>• Play a board game to learn more about running a business and tracking the money management of that business.</li> </ul>
<p><b>SESSION FIVE</b> <b>Global Success</b></p>	<p>Explore the opportunities and challenges of global markets.</p>	<ul style="list-style-type: none"> <li>• Explore reasons why businesses import and export goods.</li> <li>• Describe the economic considerations related to selling in a global market.</li> <li>• Define <i>opportunity cost</i>.</li> </ul>	<ul style="list-style-type: none"> <li>• Recognize imports and exports from different countries.</li> <li>• Play a trade activity where students identify different resources that countries import and export.</li> </ul>

**Concepts:** Advertising, bank account, business, business loan, business plan, consumer, deposit, earn, employee, entrepreneur, ethics, expenses, exports, financial institutions, goods and services, identify personal interests and goals, imports, income, market research, money, money management, opportunity cost, profit, skills, withdrawal, work environment

**Skills:** Ask relevant questions and listen for information, comparing and contrasting, computation, consider how to turn ideas into realities, consider personal traits and interests, deductive reasoning, empathy, following directions, matching and classifying, presentation, problem solving, reading and following directions, self-employed, teamwork, think and work cooperatively, think critically, use vocabulary in a meaningful way