LEARNING EXPERIENCE OVERVIEW

JA More than Money®

JA IN A DAY

▶ Financial Literacy ▶ Entrepreneurship

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 managing money and starting a business.

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

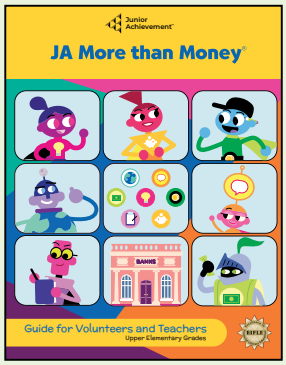
Concepts: advertising, bank account, business, business loan, business plan, consumer, deposit, earn, employee, entrepreneur, ethics, expenses, exports, financial institutions, goods and services, identifying personal interests and goals, imports, income, market research, money, money management, opportunity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

Skills: asking relevant questions and listening for information, comparing and contrasting, computation, considering how to turn ideas into realities, considering personal traits and interests, deductive reasoning, empathy, following directions, matching and classifying, presentation, problem solving, reading and following directions, self-employed, teamwork, thinking and working cooperatively, thinking critically, using vocabulary in a meaningful way

LEARNING EXPERIENCE HIGHLIGHTS

Features of the JA in a Day Guide for Volunteers and Teachers:

- Format is redesigned for easy delivery of the JA in a Day model
- Introduction and conclusion are specific to the JA in a Day model
- Preparation content appears in the front of the guide instead of within each session
- Extended Learning Opportunities have been removed from each session
- Information pertaining to optional digital resources has been added



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CURRICULUM OUTLINE

Session	**Overview** Students:	**Objectives** Students will be able to:	**Changes from Traditional Implementation**
SESSION ONE **The Money Garden**	• Explore money-management skills and become familiar with the key difference between earning, saving, and spending.	• Identify the role of money in everyday life. • Explain the benefits of having a savings account.	• Retained the Earn, Save, Spend poster but shortened class discussion and made optional the adherence of sticky notes to the poster • Removed Summary and Review
SESSION TWO **Create a Business**	• Learn about the ways in which people's interests and skills can help them identify small businesses they can start.	• Define *business, goods,* and *services*. • Identify businesses they would like to start that align with their personal interests and skills.	• Retained the student flier but shortened the comic discussion • Removed Summary and Review
SESSION THREE **Build a Business**	• Identify the fundamental steps for starting a small business. • Develop a basic business plan.	• Identify the basic steps for building a small business. • Develop a basic business plan.	• Retained the student flier but shortened comic discussion • Removed Summary and Review
SESSION FOUR **Run a Business**	• Explain the advantages and disadvantages of borrowing money, including the need to make interest payments. • Record and track financial gains and losses in a simulated environment.	• Explain why financial institutions lend money. • Explain decision making and the traits of trustworthy borrowers.	• Reduced scenarios and movement option for the Decision-Making Activity • Removed Summary and Review
SESSION FIVE **Global Success**	• Explore the opportunities and challenges of global markets.	• Explore reasons why businesses import and export goods. • Describe the economic considerations related to selling in a global market. • Define opportunity cost.	• Shortened learning experience wrap-up and distribution of key rings and certificates.

Note: The *JA More than Money* kit is used for both traditional and JA in a Day implementation.