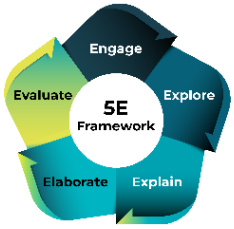
Junior Achievement USA™

Member of JA Worldwide

JA Financial Literacy

5E Framework Overview



The 5E learning framework helps students make sense of ideas in a way that feels real and meaningful. This framework supports financial literacy lessons by helping students connect money concepts to real-world decisions. Here's a quick look at each stage of the 5E framework.

Engage: Sets the Stage

Accuracy doesn't matter yet—curiosity does.

Purpose	Your Role	Ask Questions Like:
Establish relevance, surface prior knowledge, create curiosity and need-to-know	Hook curiosity with a story, image, scenario, or dilemma	What do you think is happening here?
	Avoid correcting students: Invite ideas, guesses, and predictions	What do you already know about this?
	Help students connect the topic to what they already know	

Explore: Investigate and Discover

A little struggle is expected while students discover through doing and analyzing.

Purpose	Your Role	Ask Questions Like:
Manage the pace and provide space for students to figure things out on their own	Provide materials, tools, and resources to support the process	What do you notice?
	Let them struggle productively and observe, listen, and manage pacing	What patterns are you starting to see?
	Ask guiding questions without taking over or explaining concepts	What else might you consider?

Explain: Making Sense of What Was Discovered

Where curiosity becomes comprehension with the help of explicit teaching.

Purpose	Your Role	Ask Questions Like:
Help students make sense of what they discovered by introducing formal concepts and vocabulary	Name the concept after they experience it	What did you figure out?
	Encourage peer-to-peer comparison and discussion	What data supports that choice?
	Clarify misconceptions and provide direct instruction	Why do you think that happened?

Elaborate: Connect It to Real Life

Learning becomes a tool students carry forward.

Purpose	Your Role	Ask Questions Like:
Push thinking further and apply new understanding to new contexts while connecting learning to real life	Introduce a new scenario, challenge, or added complexity	How is this similar to what we explored earlier?
	Help students apply ideas in a different context	How is it different?
	Connect learning to students' actual goals and contexts	What would happen if income/expenses changed?

Evaluate: Reflect and Show Learning

Evaluation informs the learning journey going forward.

Purpose	Your Role	Ask Questions Like:
Help students demonstrate understanding, reflect, and synthesize the topic	Facilitate reflection, discussion, or demonstration	What do you understand now that you didn't before?
	Check for understanding through assessment	Can you justify your decision using the scenario's constraints?
	Use insights to guide what comes next and preview next steps	How would you revise your plan with the new information?