LEARNING EXPERIENCE BRIEF

JA More than Money®

JA IN A DAY

▶ Financial Literacy ▶ Entrepreneurship

The learning experience provides a fundamental introduction to financial literacy and entrepreneurship and a practical approach to starting a business. Optional digital assets are offered for some kit materials.

JA More than Money introduces students in grades three through five 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 learn a practical approach to starting a business and making smart decisions about managing money.

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

LEARNING EXPERIENCE OBJECTIVES

Following participation in the learning experience, students will be able to:

- Identify the role of money in everyday life
- Think like entrepreneurs and identify a small business they can start
- Explain the basic steps of starting a business
- Analyze the advantages and disadvantages of borrowing money
- Explore the opportunities of global markets

JA'S TURNKEY SOLUTION FOR EDUCATORS & VOLUNTEERS

Junior Achievement's national network of educators and volunteers help today's young people connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurial mindset, and financial literacy.

PERSONALIZED SERVICE

JA works to ensure that local educators and volunteers come together to engage students. Combining personalized volunteer placement, educator engagement, and standards-based curriculum at a local level provides service and support for each JA Learning Experience.

COMPREHENSIVE TRAINING & SUPPORT

JA staff offers training to ensure facilitators are comfortable delivering JA content. Training topics include working with students and educators, and understanding how to effectively facilitate curriculum and specific hands-on activities.

MAKE A DIFFERENCE

Volunteers bring their experience into the classroom, helping students feel connected to their community. The time commitment is minimal compared to the significant impact made.

Junior Achievement™

© 2026–2027 Junior Achievement USA

JA More than Money

CURRICULUM OUTLINE

1 Session One: The Money Garden

Students 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.

2 Session Two: Create a Business

Students learn about the ways in which people's interests and skills can help them identify small businesses they can start.

3 Session Three: Build a Business

Students identify the fundamental steps for starting a small business and develop a basic business plan.

4 Session Four: Run a Business

Students explain why financial institutions lend money and why people borrow money for their businesses. Students 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.

5 Session Five: Global Success

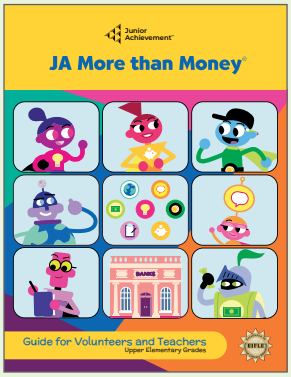
Students explore the opportunities and challenges of doing business in global markets.

5W's Business Plan Poster

Bingo Cards

JA More than Money Fliers

Guide for Volunteers and Teachers



Business Game

Junior Achievement