



JA More than Money[®]

Program Overview

JA More than Money teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.

Following participation in the program, students will be able to:

- Build on their understanding of money basics and apply those skills to daily life.
- Recognize the significance of money management in making informed life-decisions.

Session Overviews and Objectives

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| <p>Session One Money in the Bank Students learn to manage a bank account. They play the Community Game to reinforce their money-management skills and to better understand the role and importance of money in their lives.</p> | <p>Objectives Students will be able to:</p> <ul style="list-style-type: none">• Identify the role of money in everyday life.• Explain the benefits of a personal bank account. |
| <p>Session Two A Sense of Worth Students identify businesses they can start or jobs they can perform to earn money. Activities focus on developing a positive work ethic. Students continue playing the Community Game to further understand the role of money in their lives.</p> | <p>Objectives Students will be able to:</p> <ul style="list-style-type: none">• Identify several characteristics of a positive work ethic.• Distinguish between working for someone and self-employment.• Identify ways to earn income through jobs or a small business. |
| <p>Session Three Balancing Act Students identify personal skills and interests and connect them to possible business opportunities. Working in groups, students learn about market research and play the final round of the Community Game.</p> | <p>Objectives Students will be able to:</p> <ul style="list-style-type: none">• Match personal skills with jobs and self-employment.• Understand market research.• Identify three to five ways to share, save, and spend personal income. |
| <p>Session Four Building a Business Students explore their job skills and the types of businesses in which they are interested. They identify the basic steps for starting and operating a small business. Using this information, students develop a business plan.</p> | <p>Objectives Students will be able to:</p> <ul style="list-style-type: none">• Define the basic steps in planning and starting a business.• Calculate operating expenses and income for a small business.• Develop a basic business plan based on their job skills and interests. |

Session Overviews and Objectives

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| <p>Session Five Get SMART Students continue to practice saving and spending as business teams. The concept of making SMART consumer decisions is introduced through role-playing. Students work as teams to play Round One of the Business Game.</p> | <p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Practice using the SMART system to make consumer decisions. • Identify the difference between personal and business spending. |
| <p>Session Six What's the Catch? During the final session, students learn to recognize deceptive advertising and the importance of ethical business practices. Continuing to work as business teams, students conclude the program by playing Round Two of the Business Game.</p> | <p>Objectives Students will be able to:</p> <ul style="list-style-type: none"> • Recognize deceptive advertising. • Apply money-management skills in a simulated business. • Record and track financial gains and losses in a simulated environment. |

Program Basics

- Includes a series of five sessions recommended for afterschool students in third through fifth grades.
- Average time for each session is 60 minutes.
- Materials are packaged in a self-contained kit that includes detailed plans for the volunteer and materials for 32 students.
- Encourages innovative thinking to learn money-management skills that support positive attitudes as students explore and enhance their career aspirations.
- Session-specific, age-appropriate materials included to increase student interaction and emphasize JA's experiential approach to learning.
- Correlates well to state social studies, English, and math standards, as well as the Common Core State Standards in English/Language Arts and mathematics.

JA More than Money enhances students' learning of the following concepts and skills:

Concepts—Advertising, Banking, Business planning, Consumer, Deposit, Earn, Employee, Estimate, Expense, Good, Income, Market research, Mentor, Money, Money management, Profit, Role model, Save, Self-employed, Service, Share, Spend, Withdrawal, Work ethic

Skills—Active listening, Analysis, Applying information, Brainstorming, Chart data, Compare and contrast, Computation, Critical thinking, Deductive reasoning, Decision-making, Drawing, Evaluating data, Following written and verbal instructions, Group work, Mind-mapping, Problem solving, Recording deposits and withdrawals, Role-playing, Self-assessment, Taking turns, Teamwork, Vocabulary building