# JA More than Money

## Session Descriptions

### 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.

**Objectives:**
- Identify the role of money in everyday life
- Explain the benefits of using a savings account

**Grade 5**
- 5.3.2.a. Identify different financial institutions.
- 5.3.2.c. Compare and contrast financial institutions, their products, and services.

### 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.

**Objectives:**
- Define business, goods, and services
- Identify businesses they would like to start that align with their personal interests and skills
- Appreciate their own roles as entrepreneurs in affecting their community and their world

**Grade 3**
- 3.3.1.b Describe and give examples of forms of exchange topics to include but not limited to trade and barter.
- 3.3.1.c Describe how the exchange of goods and services between businesses and consumers affects all parties.
- 3.3.1.e Give examples of how trade benefits individuals and communities and increases interdependency.

### Session Three: Build a Business
Students identify the fundamental steps for starting a small business and develop a basic business plan.

**Objectives:**
- Identify the basic steps for building a small business
- Develop a basic business plan

**Grade 3**
- 3.3.2.c. Identify jobs children can do to earn money for personal, philanthropic, or entrepreneurial goals.
- 3.3.2.d. Create a plan for a short-term financial goal.
- 3.3.2.e. Describe the steps necessary to reach short-term financial goals.

*ELO - Indicates a skill best supported by an Extended Learning Opportunity*
### Session Descriptions

<table>
<thead>
<tr>
<th>Session Four: Run a Business</th>
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<tbody>
<tr>
<td>Students explain why financial institutions lend money and why people borrow money for their businesses. They learn about advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated activity.</td>
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**Objectives:**

- Explain why financial institutions lend money
- Explain decision making and the traits of trustworthy borrowers
- Record and track financial gains and losses

**Social Studies Standards**

**Grade 4**
- 4.3.2.d Identify risks that individuals face.
- 4.3.2.e. Analyze methods of limiting financial risk.

**Grade 5**
- 5.3.2.b. Identify the products and services of financial institutions to include but not limited to: checking accounts, savings accounts, investments, and loans.

**Common Core ELA**
- Reading for Information RI.3.1-5 RI.3.7
- Reading Foundations RF.3.3-4
- Writing W.3.2-4
- Speaking and Listening SL.3.1-3 SL.3.6
- Language L.3.4 L.3.6

**Common Core Math**
- Numbers Base Ten 3.NBT.2.2 3.NBT.3.3
- 4.NBT.4 4.NBT.5
- 5.NBT.5 5.NBT.7
- Mathematical Practices 1-8

<table>
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<th>Session Five: Global Success</th>
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<td>The students explore the opportunities and challenges of global markets.</td>
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**Objectives:**

- Explore reasons why businesses import and export goods
- Describe the economic considerations related to selling in a global market
- Define opportunity cost

**Social Studies Standards**

**Grade 3**
- 3.3.1.b Describe and give examples of forms of exchange topics to include but not limited to trade and barter.
- 3.3.1.e Give examples of how trade benefits individuals and communities and increases interdependency.

**Grade 4**
- 4.3.2. a. Define choice and opportunity cost.
- 4.3.2.b. Analyze different choices and their opportunity costs.
- 4.3.2.c. Give examples of the opportunity costs for individual decisions.

**Common Core ELA**
- Reading for Information RI.3.1 RI.3.3-7
- Reading Foundations RF.3.3-4
- Writing W.3.3
- Speaking and Listening SL.3.1-2 SL.3.6
- Language L.3.1-4 L.3.6

**Common Core Math**
- NA