



# JA Our City



**Guide for Volunteers and Teachers**  
**Mid-Elementary Grades**





Junior Achievement®

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**Mid-Elementary Grades**

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Mid-Elementary Grades

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Junior Achievement USA®

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Colorado Springs, Colorado

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First Edition 1992

# JA OUR CITY

## Your Guide to a Great Volunteer Experience

### Welcome!

Thank you for devoting your time and enthusiasm to *JA Our City* and introducing students in your region to financial literacy.

As a *JA Our City* volunteer, you join the ranks of Junior Achievement USA, a nonprofit organization that has contributed to the business and economic education of more than 100 million young people around the world since its founding in 1919.

### Acknowledgments

Junior Achievement USA gratefully acknowledges Jackson Charitable Foundation for its dedication to the development and implementation of the *JA Our City* program. Junior Achievement appreciates its collaboration with the Jackson Charitable Foundation to inspire and prepare young people to succeed in a global economy. JA programs encourage self-confidence and motivate young people to achieve their personal, educational, and career goals.

Junior Achievement USA extends its gratitude to the following JA Area Offices for their work in piloting *JA Our City*.

Junior Achievement of Lincoln

Junior Achievement of New Jersey

Junior Achievement of the Michigan Great Lakes

Junior Achievement of Northern Indiana

Junior Achievement of Middle Tennessee

Junior Achievement of South Texas



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# BEFORE YOU BEGIN

## What You and Your Students Are About to Accomplish

### JUNIOR ACHIEVEMENT GOALS

You will work toward achieving JA's three Pillars of Student Success:

- Work readiness
- Financial literacy
- Entrepreneurship

### JA OUR CITY GOALS

You will introduce third-grade students to:

- Financial literacy
- Social studies learning objectives, including personal economics and the importance of economic exchange in a city
- An understanding that entrepreneurs promote a healthy economy within a city

In addition, *JA Our City* supports Common Core Standards learning objectives.

### GOALS OF YOUR FIVE SESSIONS

- Explain the choices people have with money.
- Recognize methods of payment and whether they are readily visible or invisible.
- Describe how entrepreneurial businesses meet the needs and wants of citizens.

## The Volunteer Conduct Standards

### Junior Achievement (JA®) serves youth.

#### WHY THE STANDARDS ARE IMPORTANT

JA volunteers teach valuable lessons in their program delivery and especially in their conduct with students.

Adult misconduct with or in the presence of youths carries serious consequences. Because Junior Achievement cares that its volunteers have healthy, appropriate relationships with the youths they serve, it has established its Volunteer Conduct Standards.

Junior Achievement staff convey these standards IN WRITING to all volunteers prior to their first visit to the classroom. JA staff also review these standards verbally with volunteers teaching for the first time.

**Please be sure to read the standards now.**

THE STANDARDS

- Young people look to adults for examples of appropriate behavior. JA volunteers must use appropriate language and model honorable behavior, such as respect, integrity, honesty, and excellence. Profanity or sexualized language or jokes are inappropriate when working with students, regardless of whether it occurs face-to-face, over the Internet, or by any other means. JA strictly forbids violating any state law regarding interactions with youths—for example, providing them alcohol or legal or illegal drugs, or coaxing them into illicit relationships over the Internet or otherwise.
- Volunteers must take particular care when touching youths. Most adults understand the difference between appropriate physical contact such as a handshake or pat on the back, and contact that is sexual or disrespectful. Volunteers also must be cognizant of how any physical contact may be perceived.
- Interactions with students must both be appropriate and appear appropriate. It is expected that volunteers’ interactions with students are at all times appropriate and professional, and are strictly related to the role of business mentor. It is unacceptable to seek or engage in one-to-one meetings with students at any time.
- Volunteers are responsible for the quality of interactions. Students often find it difficult to state discomfort or objections. Volunteers must be especially sensitive to physical and verbal cues that youths provide.
- Volunteers will be presenting, facilitating, and discussing various programs, content, and ideas with students that are likely owned by JA, its licensors, or the students. A primary purpose of the JA programs is to encourage creativity by the students. By working with JA and the students, volunteers agree that they do not obtain any intellectual property rights therein; will not seek ownership in or to contest those intellectual property rights; and will not attempt to secure trademark, patent, or other intellectual property rights or registrations therein without prior written consent from Junior Achievement USA.

The aforementioned standards do not represent a comprehensive list. Other actions not included could result in suspension or dismissal as a volunteer. Junior Achievement takes all complaints of misconduct seriously. Credible allegations of misconduct will be promptly reported to the appropriate authorities. During any such investigation, the JA volunteer will not perform services as a JA volunteer. If an investigation determines misconduct occurred, it will result in the immediate and permanent dismissal as a JA volunteer. Any JA staff member or volunteer who reasonably suspects misconduct must report these suspicions immediately to the appropriate JA staff person with their JA Area.

**Please be sure to sign the form.**

Junior Achievement volunteers are required to sign a Volunteer Conduct Standards Form. If you have not done so, please contact your local JA Area office before your JA *Our City* presentation.

## More Information for You and the Teacher

### JUNIOR ACHIEVEMENT PROGRAMS

#### **What is the objective of JA USA® programs?**

As the nation's largest organization dedicated to educating students in grades K-12 about entrepreneurship, work readiness, and financial literacy, JA USA develops and delivers experiential, hands-on programs that help young people understand the economics of life.

#### **Who develops JA programs?**

All Junior Achievement programs are developed by the Junior Achievement USA Education Group, and are piloted in classrooms and in after-school settings around the nation.

Members of the Education Group who contributed to the development of *JA Our City* have earned postgraduate degrees in education and business, have experience in the classroom, and are experts in curriculum development and design.

#### **How are the programs delivered?**

Programs are delivered in partnership with volunteers, businesses, and educators.

#### **What is the academic content of programs?**

With a primary emphasis on social studies learning, JA elementary grade programs also emphasize mathematics, reading, and writing skills.

In addition, programs show students the connection between education and the workplace.

#### **For more information**

Go to <https://www.juniorachievement.org>.

## Thank You

You are about to give students the gift of facts and ideas that can open the door to the world of business. Add in students' own imaginations and talents, and there's no limit to what they might accomplish. You have Junior Achievement's sincere gratitude and congratulations for the important work you are about to do.

## PREPARATION

### Check Out These Teaching Tips and Tools

ONLINE TRAINING	You can do it. See on JA’s website examples of volunteers just like you in action, and get guidance on everything from meeting with the teacher and presenting sessions to working with students and managing the class. Go to <a href="https://www.juniorachievement.org">https://www.juniorachievement.org</a> , scroll to the bottom of the page, and select JA Central. Once there, select JA Volunteer Training. For even more support, watch the training videos.
TRAINING SESSIONS	Call your JA Area to find out if in-person volunteer training sessions are offered nearby.
ARRANGE TO MEET WITH THE TEACHER BEFORE YOUR PRESENTATION BEGINS	<p>Try to get together briefly with the teacher a few days before your session or 15 minutes immediately before your presentation.</p> <ul style="list-style-type: none"> <li>• Review ways you as a volunteer can build rapport and connect with the students.</li> <li>• Discuss ways to promote school to home connections with the program.</li> <li>• Consider asking for help writing students’ names on the table tents (or you can have students fill in their tents themselves).</li> <li>• Briefly go over the day’s session and activities.</li> <li>• Coordinate with the teacher on how best to present the music videos and digital assets if available. If your technology fails, consult the Appendix for Videos on page 58 for support in running your session.</li> <li>• Get advice on arranging the room for activities and where to hang posters.</li> <li>• Consider asking the teacher to help you keep track of the time during sessions and assist with classroom management.</li> </ul>



Watch the “Connecting with Students” video prior to beginning the program for ideas on how to connect with students.

<https://data.ja.org/s/ZwcAAA>

### Organize Your Materials

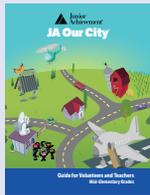
YOUR KIT	<p>Your kit includes all the ready-to-use materials you will need to conduct each session’s activities and exercises.</p> <p>A master list of materials starts on the following page. Digital assets are also listed.</p> <p>Also included in the kit is an extra copy of the guide for the teacher.</p>
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ORGANIZE SESSION MATERIALS

Consider placing each session's materials into its own large envelope or bag labeled on the outside with the appropriate session number.

The following is a comprehensive inventory of items included in the JA Our City kit.

**Master List of Materials**

Quantity	Image	Item	1	2	3	4	5
1 per class		Junior Achievement Banner	•	•	•	•	•
1 per student		Table Tents	•	•	•	•	•
2 per class		Guide for Volunteers and Teachers	•	•	•	•	•
1 per student		Junior Journals	•	•	•	•	•
1 set per class		Vocabulary Flash Card Set (1-8) (digital asset available)	•				
		Vocabulary Flash Card Set (9-15) (digital asset available)		•			
		Vocabulary Flash Card Set (16-19) (digital asset available)			•		
		Vocabulary Flash Card Set (20, 21) (digital asset available)					•

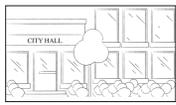
Master List of Materials

Quantity	Image	Item	1	2	3	4	5
1 per student		Cha-Ching Characters Sticker Sheets	•				
1 per class		Cha-Ching Music Video, "Money Choices" (digital asset only)	•				
1 set per 4 students		Earn, Save, Spend, and Donate Game Boards (digital asset available)	•				
1 set per 4 students		That's Life! Game Cards Sets (2 sheets; a-b/20 cards; digital asset found on the Earn, Save, Spend, and Donate Game Board digital asset)	•				
1 set per class		Game Pieces Pack (4 colors/8 per color)	•				
1 set per class		Game Dice Pack (8 dice)	•				
1 per class		Money Tracker Poster (Extended Learning Opportunity)	•				
1 per class		Instructional Video, "How to Fill In Your Money Tracker" (Extended Learning Opportunity, digital asset only)	•				
1 per student		Postcards with Magnets	•				
1 per class		Cha-Ching Music Video, "Invisible Money" (digital asset only)		•			

**Master List of Materials**

Quantity	Image	Item	1	2	3	4	5
1 per class		Many Ways to Pay! Poster		•			
1 per class		Payment Cards Sheet (5 cards)		•			
1 per class		Sticky Note Pad		•			
1 per class		Cha-Ching Music Video, "Entrepreneur" (digital asset only)			•		
1 set per class		JA Play Money (18 sheets/\$20)			•		
1 per student		Reci-Ps Business Plan Placemats			•		
1 per class		Restaurant Role-Play Sticker Sheet (32 stickers)			•		
1 per class		Cha-Ching Music Video, "When You Get Money" (digital asset only)				•	

**Master List of Materials**

Quantity	Image	Item	1	2	3	4	5
1 per class		Money Moves! Card				•	
1 per class		Cha-Ching Music Video, "Cha-Cha-Choices" (digital asset only)					•
1 per class		City Map (digital asset available)					•
1 per student		Cha-Ching Character Cards Sheets					•
1 per student		Rulers					•
1 per student		Pop-Up Buildings					•
1 per student		Certificates of Achievement					•

## Music Videos and Digital Assets for Volunteers and Teachers

Cha-Ching music videos and JA digital assets are available to help you deliver the program. The Cha-Ching music videos were developed by Prudence Foundation, Cartoon Network Asia, and children’s education expert, Dr. Alice Wilder. The videos are designed to equip mid-elementary students with the knowledge, tools, and practice to make informed financial decisions. The video story lines are written around the four key concepts of money: earn, save, spend, and donate.

### **Session One: Earn, Save, Spend, and Donate (Money):**

Music video: Cha-Ching’s “Money Choices”

Digital assets:

- Vocabulary Flash Cards
- Instructional Video, “How to Fill In Your Money Tracker” (Extended Learning Opportunity)
- Earn, Save, Spend, and Donate Game Board
- That’s Life! Game Cards

### **Session Two: Invisible Money (Earn):**

Music video: Cha-Ching’s “Invisible Money”

Digital assets:

- Vocabulary Flash Cards

### **Session Three: How Do I Become an Entrepreneur? (Earn, Spend):**

Music video: Cha-Ching’s “Entrepreneur”

Digital assets:

- Vocabulary Flash Cards

### **Session Four: Money Choices Make the City Go Round (Save, Spend):**

Music video: Cha-Ching’s “When You Get Money”

Digital assets:

- Vocabulary Flash Cards

### **Session Five: Let’s Build a City! (Save, Spend, Donate):**

Music video: Cha-Ching’s “Cha-Cha-Choices”

Digital assets:

- City Map

### **Access the videos and digital assets**

- Go to <https://www.juniorachievement.org/web/programs/resources>. Select the JA Our City subfolder.
- Or, go to CrossKnowledge at <https://learn.ja.org>.
  - Log in with your username and password. If you don’t have credentials, please contact your local JA staff.
  - Select JA Our City under My JA Courses—Resources.
  - Under Digital Assets, select an item from the menu. Select  to launch the item.

DOWNLOAD SURVEYS

Your JA Area Office may ask you to administer Pre- and Post-Program Student Surveys to measure what your students achieve.

- Go to <https://www.juniorachievement.org/web/programs/resources>.
- Select JA Our City and then the Surveys subfolders. Print out enough copies of the Pre-Program Student Surveys and Post-Program Student Surveys for each student.
- Before your first session begins, have students complete the Pre-Program Student Surveys.
- Before your last session ends, have students complete the Post-Program Student Surveys.
- A JA staff member will collect the completed surveys from you.

**Reminder:** At the program’s conclusion, you may access an online Volunteer Teacher Staff Survey at <https://www.juniorachievement.org/web/programs/resources> to give feedback about your experience. Select JA Our City and then Surveys. Please take a moment to complete the survey. Your comments will help improve the quality of JA programs.

**Digital Assets:** If you use the digital resources for this program, please complete the following surveys:

Educator, volunteer, staff survey: <https://www.surveymonkey.com/r/jaourcity>

Student survey: <https://www.surveymonkey.com/r/jaourcitystudent>

**Familiarize yourself in advance with each session.**

- Sessions begin with the session’s title, goal, and objectives.
- Following each session’s introduction are instructions for activities and exercises.
- Sessions include titled activities, each separated by a horizontal graphic divider, and an approximate delivery time to help with pacing.
- Boldface headings within an activity alert you to the main idea of each section of the activity.
- Bullet points delineate volunteer instructions. Each bulleted point starts with an action verb to tell you what you need to do, show, or explain to students.
- Images of the session materials appear next to the bullet points to enable you to identify what to show or where to direct the students’ attention.
- Presentation tips will help you work with young learners.
- These icons identify what is going on at any moment of an activity to help you keep your place and prepare for next steps:

 *Say this.* This language represents specific language for you to use when speaking to the class.

 *Ask this.* Direct questions for you to ask students to further discussion.

 *Add this.* Space provided to add your own content.

 *Share this.* Share a personal story or experience.

## Introduction to the Cha-Ching band members



### Pepper

Keyboards and vocals

While shoes and clothes are her biggest weaknesses, Pepper can be seen zipping around the city buying anything that catches her eye. Eventually, Pepper learns to slow down and think about her options before she spends.



### Bobby

Drums and vocals

Bobby is quite good at earning money, yet, he lacks the self-control of some of his band mates. In time, Bobby learns to manage his money better so he can buy a new set of drums.



### Zul

Rhythm guitar and vocals

Zul loves cars and wants to become a race car driver. He is sensible and determined and knows he must earn and save money for the sports car of his dreams.



### Justin

Guitar and vocals

Positive and self-confident, Justin is a born entrepreneur. Justin brings ideas to life by using initiative, determination, and drive.



### Charity

Singer

Charity loves to give and share. Her goal in life is to donate money for good causes.



### Prudence

Lead guitar and vocals

Prudence is wise and practical and makes it a habit to save 10 percent of the money she earns. Both organized and helpful, Prudence teaches the band the merits of saving for long-term goals.

### PACE SESSIONS

Remember, each session lasts approximately 45 minutes. Each session begins with an introduction. Introduce yourself and tell the students what they will be learning and why it's important.

The music videos will help you initiate discussion and connect students to the topic they will be learning.

Hands-on activities engage students in experiential learning.

Extended Learning Opportunities are provided in the Educator Overview for each session in the event there is extra time for you or the teacher to delve further into session topics.

## Pack Your Gear

Today's the day. Remember to pack the Volunteer Guide and the program materials in your kit. You're all set. Have a great *JA Our City* program!

# SESSION ONE EARN, SAVE, SPEND, AND DONATE

## Goal

Knowing we have four choices with money helps us reach our personal goals and dreams, and helps keep the places we live, like cities, towns, neighborhoods, or farms, alive and healthy.

## Objectives

Students will be able to:

- Describe the four choices we have with money.
- Define *deposit* and *withdraw*.

## Materials



**Junior Achievement Banner**



**Table Tents**



**Cha-Ching Characters Sticker Sheets**



**Cha-Ching music video, "Money Choices"**  
(digital asset only)



**Junior Journals**



**8 Vocabulary Flash Cards (1-8; digital asset available)**



**Earn, Save, Spend, and Donate Game Boards**  
(digital asset available)



**8 That's Life! Game Cards** sets (sheets a-b/20 cards; digital asset found on the Earn, Save, Spend, and Donate Game Board digital asset)



**Game Pieces Pack** (4 colors/8 per color)



**Game Dice Pack** (8 dice)



**Money Tracker Poster** (optional; for use with the Extended Learning Opportunity)



**Instructional video, "How to Fill In Your Money Tracker"** video (optional digital asset; for use with the Extended Learning Opportunity)



**Postcards with Magnets**



pencils (not included)

## Preparation

- Review the session and list of materials. Set up and practice using the equipment (if available) to show the Cha-Ching music video, "Money Choices," and other digital assets. There are two ways to access the digital assets used in this program:
  - Go to <https://www.juniorachievement.org/web/programs/resources>. Select the JA Our City subfolder.
  - Or, go to CrossKnowledge at <https://learn.ja.org>.

- Log in with your username and password. If you don't have credentials, please contact your local JA staff.
- Select JA Our City under My JA Courses—Resources.
- Under Digital Assets, select an item from the menu. Select the play button to launch the item.
- Consider printing the students' names on the **Table Tents** in advance. Students can personalize them anytime throughout the session with designs or Cha-Ching character stickers.
- Display the **Junior Achievement Banner**.
- Note the session vocabulary. You will display or project the **Vocabulary Flash Cards** to introduce new words, which are in boldface type and defined in the text.
- Discuss with the teacher how best to separate the class into eight groups for the **Earn, Save, Spend, and Donate Game**. Organize materials into eight sets for easy distribution. Each set should include
  - one game board, one set (20 cards) of **That's Life! Game Cards**, one die, and four different-colored game pieces.
- Distribute the **Postcards with Magnets** at the close of today's session. This item is for students to share with their parents or caregivers. Mention the URL on the magnet. Students can view more Cha-Ching videos at the site.
- Note: The **Junior Journals** contain extra exercises for students to complete in class or at home. Students will take their journals home at the end of the program.
- Review the optional Extended Learning Opportunity in the Session One Educator Overview. Discuss implementation options with the teacher.
- Consider the stories you will share with the students. Think about a money choice you made recently. Your story can help students understand why money choices are important.

### Recommended Time

The session typically takes approximately 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

## INTRODUCTION

2-3 min.

Write your introduction ideas here.

### Greet the Students

- Introduce yourself and start to connect with the students. Ask who else has a name that starts with the same letter as yours.
  - ☰ Hi! My name is \_\_\_\_\_. My name starts with the letter \_\_\_\_\_. Does anyone else's name start with the letter \_\_\_\_\_? What other letters do your names start with?
- Explain that you are a volunteer with Junior Achievement.
  - ☰ I'm here to talk to you about the choices we have with money and teach you all about jobs, money, and starting businesses.
- Distribute the **Table Tents** and **Junior Journals**. Ask students to write their names on both.
- Display the **Junior Achievement Banner**, if not done previously.



... I will visit your class five times to teach a program called *JA Our City*. You'll learn the four choices we have with money and how people and businesses in the places we live make choices with money. You'll learn how those choices affect businesses and a city.

? There are so many places we can live! Cities, towns, farmland, neighborhoods, villages, areas, and more. But how would you describe a city?

*Possible answers: buildings, people, jobs, stadium, offices, restaurants, etc.; a place with many businesses*

**What happens in a city? What can you do there?**

*Possible answers: work, play, see movies, see sports, go to school, etc.*

**Why is money important to a city?**

*Answers will vary.*

... Money keeps the city healthy and working well. We're going to talk about how.

**MONEY AND VIDEO DISCUSSION**

**10 min.**

**Earn, Save, Spend, and Donate**

... Let's talk about the four choices people have with money. We will watch a video starring the Cha-Ching characters, who perform in a band.

- Pass out the **Cha-Ching Characters Sticker Sheets** and introduce Cha-Ching to the class.



... These are the characters: **Justin, Charity, Bobby, Prudence, Zul, and Pepper**. They are the Cha-Ching band. The first video about them that we are going to watch is titled "Money Choices."

- Tell students that they can decide the character they feel most like and add the sticker for that character to their **Table Tents**. They can change the sticker as they learn more about each.

... Let's watch the video "Money Choices" and see the characters act out the four choices we have with money.

**Presenting Tip**

Find more information on Cha-Ching on page 13 or go online at: <https://www.juniorachievement.org/web/programs/resources> and select the JA Our City subfolder.

- Play the 3-minute Cha-Ching “Money Choices” music video. At the conclusion of the video, discuss it with the students. Encourage students to comment on aspects of the video that appealed to them. Discuss and build on those points as you ask the questions.



**Video Brief**  
**“Money Choices”**

Cha-Ching band members sing about earning money, where money comes from, and how it moves from banks to people to businesses.



**Presenting Tip**

Consider handing out the flash cards to student volunteers. When the word is identified in the session, have the student “pop up” and display the card.

Encourage students to contribute their ideas to define the terms.



**What are the choices we have with money?**

*Earn, save, spend, and donate*

**Why is it important to know the four choices?**

*Possible answers: If you spend (buy a cell phone) more than you saved, then you don't have any money; if you earn (mow lawns) and never spend, then you don't have what you want or need and the city doesn't get money (no customers at restaurants); if you donate (Red Cross) and don't earn, then you have no money and need someone to donate to you.*



**Money is an important part of our lives. We use it every day and we earn some, save some, spend some, and donate some. Knowing what our choices are makes us money smart.**

- Display or project the **earn**, **save**, **spend**, and **donate** flash cards. Lead a discussion in which you ask students to define each word. Build on responses to reach the definitions.



**What does *earn* mean?**

*Accept all reasonable responses.*



**Earn is to get money for a job you did.**



**Who in the band likes to earn?**

*Justin, the entrepreneur*

**What does *save* mean?**

*Accept all reasonable responses.*



**Save is to put money away to use later.**



**Which characters are good at saving?**

*Prudence and Zul*

**What does *spend* mean?**

*Accept all reasonable responses.*



**Spend means to pay money for something you need or want.**



? Which character likes to spend?

Pepper

What does *donate* mean?

Accept all reasonable responses.

... Donate means to give money, time, or things to help others.

? Which character likes to donate?

Charity

... If you know your choices with money are earn, save, spend, and donate, then you know how to balance your choices to help make your future dreams come true.

PERSONAL BANK ACCOUNT DISCUSSION

10 min.

Pay Yourself First

... Now let's talk about saving. Saving lets you plan for future spending. When you save, you have money for the things you need and want and for emergencies.

- Have students note some emergencies such as cell phone repair, fixing a flat tire, removing a stain from clothes, etc.

... One of the ways to save what you've earned is called "Pay Yourself First." This means that you put money away, or save it, before spending or donating.

📖 Share a story. Tell about a time you earned money and saved, or paid yourself first. Tell what happened, whether it was good or bad, and how you felt about it.

? Have you ever saved money? When you save, where do you put your money?

Accept all answers. Two places you can save money are banks and credit unions.

? Why do you think it's important to save money before you spend or donate?

Possible answer: Because when you need something (food) or want something (iPad) or an emergency happens (car breaks down), you have money to pay for it.

- Display or project the **banks and credit unions** flash card.

? What are banks and credit unions?

Invite multiple volunteers to answer. Accept all reasonable responses.

✍ Write your story idea here.

banks and credit unions

savings account

**Presenting Tip**

Invite multiple volunteers to answer the questions. Build on their definitions as you introduce key vocabulary.

deposit

withdraw

... Banks and credit unions are businesses where people and other businesses save, borrow, and exchange money.

- Display or project the **savings account**, **deposit**, and **withdraw** flash cards.

... When you save money at the bank, it's called a *savings account*. A savings account is a bank account used to hold money that is not needed right away.

? What happens when you put money into a bank account? What is that called?

*Deposit*

... Deposit means to put money into a bank account. We can deposit money we have earned when we want to save it.

? What is it called when you want to take money out of the bank?

*Withdraw*

... Withdraw means to take money out of a bank account. We withdraw money when we want to spend or donate it.

**ACTIVITY: EARN, SAVE, SPEND, AND DONATE GAME**

**20 min.**

**How to Play**

... Now I have a board game for you to play. It's called Earn, Save, Spend, and Donate.

- Display or project the **Earn, Save, Spend, and Donate Game Board**. Explain the game before passing out the materials or game packs.

... **Because we can't have everything we want, making good choices with money will help us get what we need and want and lead to a happier life. We reach our goals faster and make dreams come true when we make wise choices to earn, save, spend, and donate money.**

**As you play the game, you'll come across all four money choices on the game board. Discuss the choices within your group. The goal of the game isn't to have the most money. The goal is to collect all four choices a number of times for a happier life.**

- Point to the types of spaces on the board.
- Point to the START space. Read it aloud or have a student read it for you.

... **Open a savings account. Make a deposit of \$50.**

? **Is that earn, save, spend, or donate?**

*Save*

**Presenting Tip**

If students think that the START space represents *earn*, explain that the money would have to be earned before they can make the deposit and save it.



**Presenting Tip**

Emphasize that when people make good choices with their money it helps the city run and stay healthy. Customers spend money, which helps businesses earn money. With the money they earn, businesses purchase supplies, hire workers, and are better able to donate a portion of their profits to worthy causes.



⋯ This is save because you are making a deposit into your savings account. So, fill in a Save space in the bar graph in your **Junior Journal**.

- Point to a That's Life! space.

⋯ When you land on a That's Life! space, you will pick a card and do what it says.

- Walk through the game steps with the class.
  1. Select a game piece and place it on START.
  2. Each player rolls the die. The one with the highest number goes first. Play continues to the left.
  3. Roll the die and move that number of spaces.
  4. Land on a space and read the money moment aloud.
  5. Decide if the money moment is an earn, save, spend, or donate choice.
  6. Explain how you feel about the money choice and why. Is it good or bad?
  7. Keep track of your earn, save, spend, and donate experiences in your **Junior Journal** using the bar graph.
  8. At the end of play, count up how many earn, save, spend, and donate experiences you had. Did you collect at least one of each choice? If you could play the game again, which choice would you like more of? Then add up all of the group's marks. How many times did your group earn, save, spend, and donate? When people make good choices with their money it helps keep the city alive.
- Organize the students into eight groups and distribute the game packs you prepared before class.
  - Each group should receive one game board, one set of game cards (20 cards), one die, and four different-colored game pieces.
- Start play. Play the game for 10–15 minutes or as time allows.

**Game Wrap-Up**

- Ask students how they liked the game.

⋯ Raise your hand if you made good choices with money.

Raise your hand if your group helped keep the city working.

SUMMARY AND REVIEW

2-3 min.



Let's review what we learned.



What are the four choices we have with money?

*Earn, save, spend, and donate*

What is it called when you put money into the bank?

*Deposit*

Why is it important to deposit and save?

*Possible answers: so you have money to live on; so you have money for the future*

What's it called when you take money out of the bank?

*Withdrawal*

If you have withdrawn all your money because you have spent it or donated it, what happens?

*Possible answer: I don't have it anymore.*



- Tell the students to take out their **Junior Journals**. Have them complete the vocabulary on page 2 to show what they have learned. Walk around the room and help as needed.
- Thank the students for their help with definitions and for their good thoughts and participation.
- Suggest to students that they write in their **Junior Journals** a dream for the future—something they can save for.
- Field trip! Encourage students to visit a bank or credit union with a parent or guardian to learn about the different types of accounts each one offers.

LOGISTICS



- Collect the **Junior Achievement Banner**, **Junior Journals**, and **Table Tents** and leave them with the teacher for use during Session Two.
- Send home the **Postcard with Magnet**. It is imprinted with a URL for students to discover more videos from Cha-Ching. On the site, students can watch the Cha-Ching music video, "Saving for Success," to learn more about saving money.

## SESSION TWO **INVISIBLE MONEY**

### Goal

“Spend” is one of the choices we have with money. Yet, there are different forms of “spend”: cash, credit and debit cards, electronic payments, and checks. Cash is visible and easy to see. Other forms are invisible because we don’t see the money being spent.

### Objectives

Students will be able to:

- Define *goods* and *services*.
- Explain the different ways people spend money.
- Recognize methods of payment and whether they are visible or invisible.

### Materials



**Junior Achievement Banner**



**Table Tents**



**Cha-Ching music video, “Invisible Money”** (digital asset only)



**7 Vocabulary Flash Cards** (9-15; digital asset available)



**Many Ways to Pay! Poster**



**Payment Cards Sheet** (5 cards)



**Junior Journals**



**Sticky Note Pad**



pencils (not included)

tape (not included)

\$1.00 bill or coins (optional)

### Preparation

- Review the session and list of materials. Set up and practice using the equipment (if available) to show the music video and digital assets. Instructions on where to find the digital assets are on page 11.
- Discuss with the teacher how best to arrange the room for the activity.
- Display the **Junior Achievement Banner** and **Many Ways to Pay! Poster**.
- Become familiar with the vocabulary discussed in the session. Display or project the **Vocabulary Flash**

**Cards** to introduce the terms. Vocabulary terms are in boldface and defined within the text or in a table. Students will record the terms in their **Junior Journals** at the end of the session, if time allows.

- Consider a story you can share about a recent purchase you made. What form of payment did you choose? Why did you choose cash, credit, debit, check, or electronic payment?
- Review the optional Extended Learning Opportunities in the Session Two Educator Overview. Discuss implementation options with the teacher.

### Recommended Time

The session typically takes approximately 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

INTRODUCTION

2-3 min.



Greet the Students and Reintroduce Yourself

- Greet the students and connect with them.
  - ☰ Hi! If you don't remember from last time, my name is \_\_\_\_\_. I'm so happy to be back teaching more about money and how people and businesses make money choices. It's a superpower to be able to make good money choices! You know what other superpower I would have if I could? \_\_\_\_\_! What would your superpower be?
- Distribute the **Table Tents** and **Junior Journals**.
- Display the **Junior Achievement Banner** and **Many Ways to Pay! Poster** if you haven't already done so.
  - ❓ Do you remember the video we saw the last time we met? Cha-Ching helped us learn about the four choices we have with money. What are the four choices?
 

*Money can be earned, saved, spent, and donated. When the four choices are used in balance, money helps a person and a city stay alive and healthy.*
  - ☰ Let's talk about spending.
- Take a dollar bill or coin out of your wallet or purse. Hold it up so students can see it and ask what it is.
  - ❓ We use coins and bills when we spend. What are other ways we spend money?
 

*Accept all responses. Students will likely identify other bills or coins. They might mention other forms of money like credit or debit cards.*
  - 📖 Tell a story about something you recently bought. Explain how you paid for it (cash, debit or credit card, electronic payment, or check). Explain why you chose the payment form. What are its advantages and disadvantages?

✍ Write your story ideas here.

SPENDING MONEY AND VIDEO DISCUSSION

5 min.

- Let's watch a Cha-Ching video called "Invisible Money." The video is about the band throwing a birthday party for Prudence. The band takes out \$200 cash but spends more money using a credit card.



**Video Brief**  
"Invisible Money"



It's Prudence's birthday and the Cha-Ching band members decide to throw a party.

They remove \$200 cash from the band's savings account to spend. After the party, they receive a bill for the extra "invisible" purchases they made on the band's credit card. They are shocked to learn they owe more money than what they have saved in the bank. This means they have to pay even more money than they spent, including interest.



**Presenting Tip**

Students may offer other forms of "invisible" money such as food stamps, gift cards, printed or online store vouchers, or coupons.

- Play the 3-minute Cha-Ching music video, "Invisible Money."



**Why do you think the video is called "Invisible Money"?**

*Possible answers: Because you don't see it; it's in plastic*

**What is good about using invisible money?**

*Possible answers: It's easier to carry; you can buy something if you don't have cash on you.*

**How can spending invisible money get you into trouble? Why?**

*Possible answers: When using a credit card, you can spend more than what you have (and then spend even more than the value of the item you bought when interest accrues); when using a debit card, you don't see the money leave your bank account.*

GOODS AND SERVICES DISCUSSION

7 min.



**Presenting Tip**

Be encouraging about student responses without indicating that something is right or wrong. Smile or nod your head in affirmation and use body language to keep them volunteering.

**What Are Goods and Services?**



There are names for the things we spend money on. The names are *goods* and *services*.

- Display or project the **goods** flash card.



**What are goods?**

*Accept reasonable responses.*



**Goods** are items that are bought and sold. Another way to say this is goods are the things we spend money on.



**Presenting Tip**

Call on multiple volunteers. Ask them to name product-oriented businesses and service-oriented businesses as you write them on the board. Have students tell you what goods or services they spend money on in these places and list the product or service under the business.

- Explain that goods are items that people need or want and can be touched or handled, like the supplies for Prudence’s party.



**Who can tell me another good?**

*Possible answers: car, cell phone, sweater, etc.*

- Display or project the **services** flash card.



**What are services?**

*Accept reasonable responses.*



**Services are jobs done for others, such as haircuts or car repairs.**



**Who can name another service?**

*Possible answers: teeth cleaning, cutting the grass, etc.*

- Explain to students that people in cities use the money they earn to spend on goods and services. The money they spend can be visible or invisible.
- Explain that doctors and dentists provide a service when they care for their patients. Auto repair shops, hair stylists, computer technicians, pet groomers, and lawn care companies also provide services to people in cities.

**ACTIVITY: HOW DO PEOPLE PAY FOR GOODS AND SERVICES?**

**25 min.**

**Many Ways to Pay!**

**Activity Goal:** Students help define the vocabulary terms, discuss whether they are visible or invisible forms of money, and how they work. Then play a game of Simon Says to explain the payment forms.

- Display the **Many Ways to Pay! Poster** if you haven’t already done so.



**A long time ago, people traded for goods or services. For example, if someone needed spices, she might trade with someone who needed vegetables. Today that’s not how we do it. We use money. Money makes buying things easier because we are all using the same object (money) to trade. And that money is worth the same amount to all of us.**

- Tell students that people may choose to pay for goods and services with “visible” or “invisible” money.



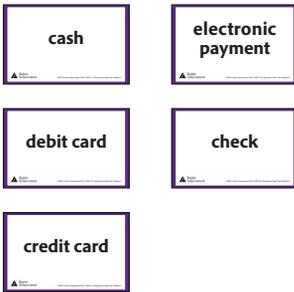
**Cash is “visible” money. Why?**

*Cash is visible because you can hold it in your hand and see it and count how much you have, how much you spend, and how much you have left.*

**Do you recognize any of the other payment forms?**



Let's talk about the ways we can spend money. I'm going to show you a flash card. Help me define the payment form and tell me if it's visible or invisible and how it works.



1. Display or project each flash card.
2. Ask students the meaning, pause for definitions, allow multiple students to chime in and provide support as needed by reading the correct definition.
3. Ask if the payment form is visible or invisible and why.
4. Use the table to help guide your discussion and ensure students understand how the forms work.

**Keyword Definitions**

Payment Form	Definition	Visible or Invisible?	How It Works
<b>cash</b>	money in the form of bills or coins	visible	You can see it or hold it in your hands and count how much you have, how much you spend, and how much you have left.
<b>debit card</b>	a card that subtracts the cost of what you buy from the money you have in your checking account	invisible	You can't see the money. It comes out of your bank account immediately.
<b>credit card</b>	a card that allows a person to pay later by borrowing the money (which is called "taking a loan")	invisible	The bank pays for what you buy. When the bill comes, if you have enough money, you pay it, and it is subtracted from your bank account. If you don't have enough money in the bank account to pay, you borrow money from the bank and pay what you owe plus interest on the money you didn't have.
<b>electronic payment</b>	a way to pay for things using a phone or computer and the Internet	invisible	The money comes out of your bank account.
<b>check</b>	a written order to a bank to pay money to a person or business	invisible	The cost of what you buy comes out of the money you have in your bank account.

**? Is a credit card free money?**  
*No. You have to pay the money back. If you don't have enough money in your account, you can borrow the money. When you borrow, you pay the bill plus the money the company charges you for borrowing. This money is the interest.*

**? When you use a debit card, electronic payment, or check, where does the money come from?**  
*It comes from your bank account.*

**Presenting Tip**

Explain to students that check writing is no longer a preferred payment option for many people. Online technology has made buying, selling, and paying for things much easier with the Internet and Web-based payment tools.



**Activity Steps**

1. Separate the five cards from the **Payment Card Sheet**.
2. Choose five “payment expert” volunteers from the class who like to read aloud.
3. Ask the experts to look at their cards and be ready to read them aloud or explain them in their own words when their turn comes.
4. Select a student “shopper.” Ask what the shopper wants to buy and how he or she would like to pay for it.

**?** Hello shopper \_\_\_\_ (insert student’s name). What would you like to buy?

*Pause as student answers.*

**How would you like to pay for that?**

**Payment expert, how does that payment type work?**

5. Ask the payment expert (holding the payment card the shopper selected) to read the card aloud and/or explain it in his or her own words.
6. After reading, have the payment expert affix the card with tape to the correct spot on the **Many Ways to Pay! Poster**.
7. Repeat the activity with four other shoppers until you have gone through all of the payment cards.

**...** We learned about cash, debit, credit, electronic payment, and check. Now, let’s play a game of Simon Says.

**?** Who knows how to play?

- Explain the game. Divide the class into two groups. Have the students to your right rise and form a line on the right side of the room. Ask the students on your left to form a line on the left side of the room.

**...** If you hear me say “Payment Experts Say,” you have permission to do what I say. If you don’t hear me say, “Payment Experts Say,” you don’t have permission to perform the action.

- Start the game. Reiterate the explanation of each payment form, sometimes including “Payment Experts Say” and sometimes not. Use the table to guide you.

**Activity Prompts**

Payment Form	Explanation	Simon Says Prompt
<b>cash</b>	"Payment Experts Say that cash is money in the form of bills and coins. Take cash out of your savings or checking account to buy goods or services."	"If you agree, run in place."
<b>debit card</b>	"A debit card subtracts the price or cost of an item from your checking account."	"If you agree, clap your hands five times." (Oops! You didn't say "Payment Experts Say." Have students who clapped join the other line.)
<b>credit card</b>	"Payment Experts Say that a credit card allows users to buy things through a personal loan."	"If you agree, touch your toes 10 times."
<b>electronic payment</b>	"Electronic payment is a way to pay for things using your phone or computer and the Internet."	"If you agree, pat your head." (Oops! You didn't say "Payment Experts Say." Have students who patted their heads join the other line.)
<b>check</b>	"Payment Experts Say a check is a written order to a bank to pay money to a person or business."	"If you agree, shout, 'Hip, hip hooray, many ways to pay!'"



- Have the students return to their seats and distribute the sticky notes.
-  **Thanks for playing. On your sticky notes, write down something you'd like to buy, how you would like to pay, why you want to pay that way, and whether your form of payment is visible or invisible and why.**
- Invite students to come up to the poster (a few at a time) and affix their sticky notes to the payment form they have chosen.

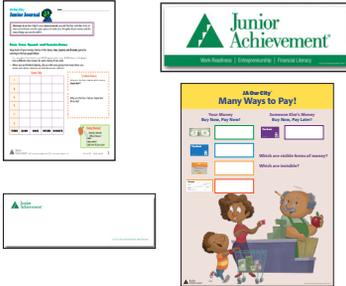
**SUMMARY AND REVIEW**

**5 min.**

- Thank the students for their attention and participation in today's session.
- Wrap up the session with the following questions:
  -  **What are all the ways you can pay (spend) for goods and services? Which one do you prefer? Why?**  
*Possible answers: cash, debit or credit cards, electronic payments, or checks*
  - **What are items you spend money on called?**  
*Goods*
  - **What is a job someone does for you that you spend money on?**  
*A service*
  - **Which forms of payment are "invisible?"**  
*Debit and credit cards, electronic payments, and checks*

- Distribute the **Junior Journals**. Have students fill in the vocabulary for Session Two in the fill-in-the-blank spaces on page 4 if time allows.

## LOGISTICS



- Collect the **Junior Achievement Banner**, **Many Ways to Pay! Poster**, **Junior Journals**, and **Table Tents** and leave them with the teacher for use during Session Three.

## JUNIOR JOURNAL EXTRA

The **Junior Journal** has an extra activity to do with students if you have additional time to spend in the classroom. If not, the journal can be sent home at the end of the program for students to complete with their families.

### Write a Check Instructions



- Distribute the **Junior Journals** and have students turn to page 4. Read aloud the instructions.
  - ? **Is a check visible or invisible money?**  
*Invisible*
  - ? **What could you use to keep track of the checks you write?**  
*Money tracker*
- Practice writing a \$10.00 check to a friend.

# The Bank

Check No. 123

Date         

PAY TO THE ORDER OF          Dollars

The Bank  
1000 Bank Avenue  
Yourtown, USA

MEMO          Signature

Account Number 0123 4567 8910 2345

NOT NEGOTIABLE  
SAMPLE-VOID  
DO NOT CASH

- 1 Use a pen when writing a real check. Why do you think you need to use a pen? Because you don't want anyone to erase the amount of money you have written.
- 2 Enter the date in the upper right-hand corner. Include the month, day, and year.
- 3 Pay to the order of: Print the first and last name of the person you are paying.
- 4 In the box with the dollar sign (\$): Fill in the dollar amount (\$10.00) using numbers.
- 5 On the line underneath (with Dollars at the end): Print the amount of your check using words and fractions. Your fraction will show the cents and must be written as part of a dollar. For example, 25 cents is 25/100 Dollars.
- 6 Memo line: Print the good or service you bought.
- 7 Signature: Sign your check using your full name. A check is a formal bank document. No nicknames, please!

## SESSION THREE HOW DO I BECOME AN ENTREPRENEUR?

### Goal

Entrepreneurs create jobs so people can earn money, spend money to keep businesses running, save money for business needs, and donate money for the good of the community. When entrepreneurs create businesses, they help keep the places we live, like a city, alive and healthy.

### Objectives

Students will be able to:

- Define *entrepreneur*, *producer*, and *consumer*.
- Explain the need for a business plan.
- Discuss the ways in which entrepreneurs help a city.

### Materials



**Junior Achievement Banner**



**Table Tents**



**Cha-Ching music video, "Entrepreneur"**  
(digital asset only)



**Junior Journals**



**4 Vocabulary Flash Cards** (16-19; digital asset available)



**JA Play Money Set** (18 sheets of \$20)



**Reci-Ps Business Plan Placemats**



**Restaurant Role-Play Sticker Sheet**  
(32 stickers)



pencils (not included)

### Preparation

- Review the session and list of materials. Set up and practice using the equipment (if available) to show the music video and digital assets. Instructions on where to find the digital assets are on page 11.
- Discuss with the teacher how best to arrange the room for the activity. Separate the money sheets into separate bills to save time during the session.
- Display the **Junior Achievement Banner**.
- Become familiar with the vocabulary discussed in the session. Display or project the

**Vocabulary Flash Cards** to introduce the terms. Key terms are in boldface and defined in the session. Students will record the terms in their journals at the end of the session if time allows.

- Review the optional Extended Learning Opportunity in the Session Three Educator Overview. Discuss implementation options with the teacher.
- Consider a story that you can share with students about a business in the community that helps the city or a business you visit often and why.

## Recommended Time

The session typically takes approximately 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

### INTRODUCTION

2-3 min.



### Greet the Students

- Greet the students and connect with them.
  - Hi again! Today we will be learning more about the people that make up businesses and how they make money choices. When I was your age, I wanted to be a(n) \_\_\_\_\_ when I grew up! What do you want to be when you grow up?
- Distribute the **Table Tents** and **Junior Journals**.
- Share the goals for the session.
  - Today we will be talking about businesses and how they use money. Just like people, businesses need to make money choices. They can earn, save, spend, or donate to be successful. Businesses are important to cities and the people who live there. If businesses are doing well, then people are getting jobs and people and businesses are spending money. Money is being earned and flowing through the community! People and businesses also have money to save and donate.
- Engage the students in a discussion of what they recall from previous sessions. Ask them to call out answers in unison or invite multiple volunteers to respond to each question by contributing a portion of the answer.
  - **What are the four choices you can make with money?**  
*Earn, save, spend, donate*
- Briefly remind the students about the different ways to spend. People pay for goods and services in different ways.
  - **What are the different forms of money that we spend to get goods like groceries and services like dog-walking?**  
*Pause as students answer. Students can name the different types (cash, debit and credit cards, electronic payments, and checks).*

I AM AN ENTREPRENEUR AND VIDEO DISCUSSION

9 min.



... Let's talk about businesses and how they spend and earn money. Businesses save and donate money, too.

? What is a business?  
*Pause as students answer.*

- Display or project the **business** flash card.

... A business is a place that sells the things or services we need or want.

? What is an entrepreneur?  
*Answers will vary.*

- Display or project the **entrepreneur** flash card.

... An entrepreneur is a person who starts a business.

**Do you know any entrepreneurs?**  
*Accept all answers.*

... Often entrepreneurs start businesses because they see a need and have creative ideas to solve the problem.

? What happens if people like the product or service the business is selling?  
*They buy it. They spend their money on it.*

- Explain that businesses help people and the cities they live in.

... If a business does well, it earns money. In turn, the business pays people who work for it. The business also spends money on supplies, rent, and other things. Businesses save and donate money too.

I'm going to show you a video about an entrepreneur named Justin. In the video, we will hear that Justin sees many problems and has business ideas to help people solve those problems. He earns, saves, spends, and donates.

- Play the 3-minute Cha-Ching music video, "Entrepreneur."



**Video Brief**  
**"Entrepreneur"**

Justin is a great entrepreneur—he is able to understand people's needs and has lots of ideas for how to help them. Justin creates businesses to meet people's needs and wants.





 Write your ideas here.

 Justin earns money selling lemonade (lemonade is a good) at his lemonade stand and walking dogs (walking dogs is a service).

 Does anyone know what you call a person who makes goods or provides services?

*A producer*

 Justin is both an entrepreneur (he builds businesses)—and a producer (making lemonade and walking dogs).

- Display or project the **producer** flash card. Define the term.

**A producer is a person who makes a good or performs a service.**

 Justin’s lemonade and dog-walking businesses need people to buy his goods and services. What do we call people who spend money to buy goods and services?

*Customers*

**There’s another name for a customer; it’s called a consumer. What is a consumer?**

- Hold up the **consumer** flash card and define the word.

 **A consumer is a person who uses or buys goods (lemonade) and services (dog walking).**

 **Are you a consumer? Is your teacher? Am I?**

*Yes! We are all consumers when we use or buy the things we need and want.*



Share a story about your personal experience with entrepreneurship or starting a business that connects with earn, save, spend, and/or donate. You may also wish to share how your business helps the community by providing jobs so people can earn and save money or any charitable donations your business makes.

 **Do you know anyone who started a business?**

*Answers will vary.*

**ACTIVITY: OPEN A RESTAURANT OR MOBILE FOOD BUSINESS**

**30 min.**

**Your Restaurant or Food Truck Business**

 You’re ready to be an entrepreneur and open a business! In today’s activity, you’ll act as entrepreneurs and start a restaurant or food truck business. Businesses who make the wise choice to keep track and balance the four choices they have with their money have a greater chance of success. And with healthy businesses, the city can be successful too.

? **What does a business need to do to stay in business and help the city?**

*Businesses have to earn, save, spend, and donate to stay in business and help the city.*

? **Who is excited to start a restaurant or food truck business?**

*Pause for students to respond or raise hands.*

... **To be successful, a business needs a business plan. A business plan helps a business choose a location for the business, what people will buy, and how the business will attract customers. Our business plan has 5 Ps.**



- Distribute the **Reci-Ps Business Plan Placemats** and discuss the 5 Ps with the class. The concepts are noted below for your convenience. Pause after each question for students to respond.

**Place:** What location would work best for your restaurant or food truck? Why?

**Product:** What type of food would you sell? Why is it best for your business? Why is it best for the city?

**Price:** How much will you charge? What makes this the best price?

**People:** Who will you hire first? What workers does your restaurant or food truck need?

**Promotion:** What is the best way to advertise? How will you let people know your business exists and where it is located? Why?

- Tell students that in today's activity, they will work in groups, act like entrepreneurs, and make important money decisions to ensure their business's success.

... **We have just talked about the 5 Ps to a business plan that will help your business earn money. To best meet the needs of your plan, you'll need to hire employees who will perform certain jobs.**

? **What jobs might a new restaurant or food truck need?**

*Answers will vary.*

... **For today's activity, we will need to hire four jobs: a **chef**, a **manager**, an **accountant**, and a **marketer**.**

? **Why do you think these jobs are important to a restaurant or food truck?**

*Answers will vary.*

... **We need a **chef** who is skilled at cooking and preparing food.**

**We need a **manager** who hires workers and treats customers well.**

**Presenting Tip**

Working in groups teaches students collaboration and teamwork skills. Walk around the classroom to gauge how each group is working. If you sense conflict, have students define their roles aloud. Emphasize that all jobs are important to a restaurant and that all members within the group have the right to share their ideas and be heard.



We need an **accountant** who keeps track of the money customers spend.

We need a **marketer** who advertises the business to attract even more customers.

- Emphasize that workers in a restaurant earn and spend money. The **chef** earns a paycheck when he does his job, such as buying food. The **manager** earns a paycheck for managing the restaurant and spends money on supplies. The **marketer** earns a paycheck for spending money on advertising to promote the business, and the **accountant** earns a paycheck when he or she pays the bills—rent, food, supplies, and employee wages.

**?** Who will spend money at your restaurant or food truck?

*Customers will spend money at the restaurant or food truck.*

- After the discussion, have students match each job role to one of the 5 Ps closely associated to it and write it on the space provided on their **Reci-Ps Business Plan Placemats**. For example: A chef works closely with the “product,” the manager with “people,” the marketer with “promotion,” and the accountant with “price.”

### Activity Steps

- With the teacher’s help, organize the class into eight groups.
  1. Ask the teacher to assign a **manager**, **accountant**, **marketer**, and **chef** within each group or have groups do it for themselves. Distribute the **Restaurant Role-Play** stickers and ask students to put them on their shirts where they can easily be seen. Tell the students that their food business could need additional jobs, but these jobs are necessary for today.
  2. (Place) Explain to students that the person who is the **manager** will determine the place for the restaurant.
  3. (Product) Explain to students that the **chef** will determine the type of food to sell. Have **chefs** share with their groups their choice and why they made it.
  4. (Price) Explain that the **accountant** will determine the price charged for the food and drinks. Have **accountants** share with their groups their choice and why it is the best price for customers and for the business to earn money.
  5. (People) Explain that the **manager** will determine for his or her group what jobs are needed at your business and who to hire.

**...** Let’s start with “place.” What job goes with *place*? Remember to think about a place where people will want to spend money on the food you make.





6. (Promotion) Lastly, explain to the students that the **marketers** will have to figure out the best way to promote the restaurant or food truck to customers. How will they determine the best way to get people to come and spend money? There are lots of ways to promote a business: students can create a logo or jingle, write an advertisement, or make a poster.

- After job roles are discussed, have groups begin work on the business plan sheets. As students work, distribute \$200 to each **accountant** to help get the business up and running. Disperse the remaining money evenly among groups throughout the activity to engage students and keep them on task.
- After 10 minutes or so, have the **accountants** count the money they have collected so far. Congratulate all soon-to-be business owners. But wait...



**You are very close to opening your business, but you must first spend money to pay a few bills.**

- Pay the Rent: The rent for their restaurant is \$100. Ask the **accountants** to bring the money to you.
- Pay the Utility Bill: Have the **accountants** hand \$40 to you.
- Buy Food, Dishes, and Cookware: Have the **accountants** hand \$100 to you.



**If you don't have enough money, let's discuss ways you could earn it.**

- Wrap up the activity with the following questions:



**What might happen if a producer (restaurant owner) could not make enough food to meet its consumers' needs?**

*Possible answer: Consumers would choose to eat at another restaurant or stay at home to eat.*

**What would happen if consumers did not want a producer's goods or services?**

*Possible answer: The business would not earn money or a profit and would eventually go out of business.*

## SUMMARY AND REVIEW

2-3 min.



- Thank the students for their participation. Review the benefits and responsibilities of becoming an entrepreneur and producer.



**Who can tell me what *entrepreneur* means?**

*An entrepreneur is a person who starts a business.*

**Who can define *producer*?**

*A producer is a person who makes a good or performs a service.*

**Who can tell me the definition of a consumer?**

*A consumer is a person who uses or buys goods and services.*



- Tell the students to take out their **Junior Journals**. Have them complete the vocabulary on page 5 to show what they have learned. Walk around the room to help as needed.
- Tell students the next session will emphasize the importance of how money moves back and forth among customers, businesses, and the city.
- Field trip! Encourage students to visit local businesses with a parent or guardian to learn about the entrepreneurs who own and run them.

**LOGISTICS**



- Collect the **Junior Achievement Banner, Junior Journals, and Table Tents** and leave them with the teacher for use during Session Four.

**JUNIOR JOURNAL EXTRA**

The **Junior Journal** has an extra activity to do with the students if you have additional time to spend in the classroom. If not, the journal can go home with students at the end of the program to complete later.

**Promote Your Business!**



- Read aloud the instructions found on page 5. Entrepreneurs must do many things to start a business in the real world. Choose one of the tasks below to help your business grow. Show your work in the box on the page.
  - Sketch a Web page design.
  - Create a business card with the business name, address, and phone number.
  - Create a brochure advertising the location, benefits, and features of the business.
  - Design a grand opening advertisement for a newspaper or a flier.
  - Write a 30-second commercial for television.
  - Design a calendar for the first month of business. Dates should include a grand opening and special sales.

## SESSION FOUR **MONEY CHOICES MAKE THE CITY GO ROUND**

### Goal

Money exchange is important to keep the places we live working. When people, businesses, and cities balance the four money choices (earn, save, spend, and donate), the city stays healthy and thrives.

### Objectives

Students will be able to:

- Demonstrate the importance of earn, save, spend, and donate in everyday life.
- Describe how money flows through a city’s economy.
- Explain taxes and how the city government uses the money to pay for the goods and services it provides.

### Materials



**Junior Achievement Banner**



**Table Tents**



**Cha-Ching music video, “When You Get Money”**  
(digital asset only)



**Junior Journals**



**2 Vocabulary Flash Cards (20, 21;**  
digital asset available)



**Money Moves! Card**



pencils (not included)

### Preparation

- Review the session and list of materials. Set up and practice using the equipment (if available) to show the music video and digital assets. Instructions on where to find the digital assets are on page 11.
- Discuss with the teacher how best to arrange the room for the activity.
- Become familiar with the vocabulary discussed in the session. Display or project the **Vocabulary Flash Cards** to introduce the terms. Students will record the terms in their **Junior Journals** at the end of the session if time allows.
- Display the **Junior Achievement Banner**.
- Prepare the **Certificates of Achievement** in advance of Session Five, or have the teacher prepare them for you.
- Review the optional Extended Learning Opportunities in the Session Four Educator Overview. Discuss implementation options with the teacher.
- Consider a story that you can share about how you depend on other businesses in your life or work. Do you spend money at local businesses (i.e., the supermarket, dry cleaners, or garage to get your car fixed)? Do you save money at the local bank or credit union? Do you donate money to keep local parks and trails green and free from trash? How do you participate in economic exchange where you live?
- Determine if students will complete the **Money Moves in a City Activity** or the **Save the City! Game**. Use the **Money Moves in a City Activity** if you do not have access to technology. Use the **Save the City! Game** if some or all students have access to a device to play the game on.

## Recommended Time

The session typically takes approximately 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

### INTRODUCTION

2-3 min.



### Greet the Students

- Greet the students and connect with them.



**Hi again! I'm back today to teach you how money flows through a city when people and businesses choose to earn, save, spend, and donate. But first, let's warm up our brains with a riddle. What is the richest nut in the world?**

*Answer: a cash-ew*

- Distribute the **Table Tents** and **Junior Journals**.
- Ask for a show of hands.



**Now let's think back to last session. Who remembers pretending to open a restaurant or food truck business? What do you remember most?**

*Pause as students answer.*



**Money matters to a city just like it matters to you. When entrepreneurs and consumers balance the four money choices—earn, save, spend, and donate—it helps the city. We know about earn and save. It's important to know that spend is a choice we need to make to keep the city growing and healthy, too.**



**Can you tell me why?**

*Pause as students answer.*

**Consumers in a city spend money on goods and services for the things they need and want. What goods or services might a city need to provide to the people who live and work there?**

*Possible answers: Goods include city and government buildings and trucks and materials to fix roads and bridges. Services include the police and firefighters who protect citizens every day, and the teachers and librarians who also work for the city.*



#### Presenting Tip

Help students brainstorm city goods and services by asking them how they got to school. If they took a bus, it might have been a city bus. If they walked (or drove), they needed a road that had to be built and maintained.

MONEY WELL-SPENT AND VIDEO DISCUSSION

5 min.

**Spend Money but Don't Waste It**

- Play the 3-minute Cha-Ching music video, "When You Get Money." At the video's conclusion, discuss the following questions with the class.

**?** Cha-Ching wins a band competition and receives prize money. What do they plan to do with it? How do their money choices help keep their city alive and active?

*Pause as students answer.*



**Video Brief**  
**"When You Get Money"**

The Cha-Ching band wins the Battle of the Bands competition and receives a cash prize. When asked by reporters what they plan to do with the money, their answer follows the money lessons they have learned so far: "Save some, spend some, and give a little back."



MONEY EXCHANGE DISCUSSION

15 min.

Write your ideas here.

**Money Is Important to a City**

- Share the story you prepared before class. Explain how your buying choices impact other consumers and businesses where you live and work.
- When we earn money as a business owner or worker, some of the money from our pay is removed in taxes. It may seem like it's not a good thing but it is! With taxes, a city can spend money on the things it needs.**

- Initiate a discussion on *taxes* and *government*.

**?** What are taxes?

*Pause as students answer.*

Taxes are fees charged by the government.

**?** What is a government?

*Pause as students answer.*

Government is groups of people who manage cities.

The city government uses tax and fee money to pay for our local library, to pay firefighters, and to pay the workers who pave the city streets.



- Emphasize that a city government needs money because it is run like a business. The people who live in the city pay taxes.
-  **What's another example of a city good or service paid for by tax dollars?**  
*Pause as students answer.*
- Mention other examples of how cities use taxes (a suggested list follows). Have students contribute their own examples.
  - To pay the wages or salaries of city workers, such as police officers, firefighters, teachers, librarians, maintenance workers, and city planners
  - To pay for city services, such as buses and trains, street and bridge repair, sewer systems, trash pick-up, snow removal, building permits and inspections, and recycling centers
  - To buy equipment a city needs, such as snowplows, mowers, and emergency vehicles
  - To run libraries, 911 call centers, public pools and parks, and community centers

**MOVING MONEY KEEPS A CITY HEALTHY**

**5-20 min.**

- Emphasize that money moves through a city where people make choices to earn, save, spend, and donate money for the things they need and want.
-  **We talked about how we need all four money choices to keep a city healthy. As money is used, it moves back and forth from consumers, to businesses, to the city government. We're going to demonstrate how money moves (or doesn't, if it's saved) in a city.**
- Inform students that they will now go through an exercise to move money throughout a city to help keep the city healthy and in balance.
- There are two implementation options. Discuss with the teacher which option is best for your students:
  - **Activity: Money Moves in a City**
    - This classroom activity allows students to follow the money trail and see it being exchanged by people and businesses in the city.
  - **Game: Save the City!**
    - This virtual game allows students to work in teams to make money decisions to balance the money that is spent, saved, donated, and earned in the city to keep it healthy.
    - Review the Setup Instructions in the Educator Overview prior to the session and prepare the game in advance.



**Activity: Money Moves in a City (20 minutes)**

Materials: **Money Moves! Card**

Setup:

- Remove the **Money Moves! Card** from the kit and place it near you.
- Hold up the **Money Moves! Card**. Tell students they will represent different roles in a city and that you will ask them to identify the money choice or choices for that role. Once a student makes a choice, he or she will pass the **Money Moves! Card** to a student of their choosing. The student pair will then repeat the money choice and say, “Cha-Ching!” or perform a little happy dance or give a thumbs up and move to the front of the classroom. Have other students join them to show all the different businesses, shop owners, consumers, and government workers who exchange money in a city.
- Start the activity. Ask a student volunteer to come and stand in front of the class. He or she will represent Cha-Ching. Hand him or her the **Money Moves! Card**.
- The Money Moves! Table contains actions for 23 students. If your class has more students, see the Appendix at the back of this guide.

Gameplay:

1. Read aloud the role to the students using the information provided in the Money Moves! Table that follows.
2. Read aloud a money choice scenario. Ask the student to name his or her choice and express how they feel about it any why.
3. Have the student pass the card to another students.
4. Repeat.

**Money Moves! Table**

Role	Money Choices	Interaction
[Student 1] Great news! You represent Cha-Ching.	You pay the sound studio \$100 to record a new album. What money choice are you making? (spend)	Student 1 passes the card to Student 2. The students repeat the money choice and shout, “Cha-Ching!” or perform a little “happy dance” or give a thumbs up to celebrate the exchange.
[Student 2] You represent the recording studio owner.	You pay the sound engineer for his or her work. What money choice are you making? (spend)	Student 2 passes the card to Student 3. The students repeat the money choice and shout, “Cha-Ching!” or perform a little “happy dance” or give a thumbs up to celebrate the exchange.
[Student 3] You represent the sound engineer.	You receive pay for your work. What money choice are you making? (earn) You also “pay yourself first” and deposit \$20 in the bank. What money choice are you making? (save)	Student 3 passes the card to Student 4 and they repeat the money choice and shout, “Cha-Ching!” or perform a little “happy dance” or give a thumbs up to celebrate the exchange.

<b>Role</b>	<b>Money Choices</b>	<b>Interaction</b>
[Student 4] You represent the bank.	The bank pays interest on the deposit. What money choice are you making? (spend)	Student 4 passes the card to Student 5 and both celebrate.
[Student 5] You represent a bank clerk.	You receive pay for your work. What money choice are you making? (earn) You head to the mall after work for a haircut. What money choice are you making? (spend)	Student 5 passes the card to Student 6 and both celebrate.
[Student 6] You represent a hair stylist.	You pay the government to renew your hair-cutting license. What money choice are you making? (spend)	Student 6 passes the card to Student 7 and both celebrate.
[Student 7] You represent a government worker.	You receive pay for your work. What money choice are you making? (earn) You donate a portion of your pay to the city animal shelter. What money choice are you making? (donate)	Student 7 passes the card to Student 8 and both celebrate.
[Student 8] You represent the animal shelter.	You buy jewelry from a city shop to sell to raise money for the shelter. What money choice are you making? (spend)	Student 8 passes the card to Student 9 and both celebrate.
[Student 9] You represent the jewelry shop.	You book travel to buy jewelry in another state. What money choice are you making? (spend)	Student 9 passes the card to Student 10 and both celebrate.
[Student 10] You represent the airline.	You place an order for four more planes. What money choice are you making? (spend)	Student 10 passes the card to Student 11 and both celebrate.
[Student 11] You represent the plane building company.	You build four planes for the airline. What money choice are you making? (earn)	Student 11 passes the card to Student 12 and both celebrate.
[Student 12] You represent the bank.	You retire from the bank and open a new taco restaurant. What money choice are you making? (spend)	Student 12 passes the card to Student 13 and both celebrate.
[Student 13] You represent a restaurant supply store.	You sell chairs and tables to the entrepreneur who is opening a taco restaurant. What money choice are you making? (earn)	Student 13 passes the card to Student 14 and both celebrate.
[Student 14] You represent the restaurant supply store owner.	You give some of the money you earn to the local food shelter. What money choice are you making? (donate)	Student 14 passes the card to Student 15 and both celebrate.
[Student 15] You represent a volunteer at the food shelter.	You order lunch at the sandwich shop nearby. What money choice are you making? (spend)	Student 15 passes the card to Student 16 and both celebrate.
[Student 16] You represent a sandwich shop worker.	The shop is very busy. You get a raise for serving customers well and deposit it in the bank. What money choice are you making? (earn)	Student 16 passes the card to Student 17 and both celebrate.

Role	Money Choices	Interaction
[Student 17] You represent the bank president.	You hire three more employees. What money choice are you making? (spend)	Student 17 passes the card to Student 18 and both celebrate.
[Student 18] You represent a new bank employee.	After work, you walk to the store and buy a Cha-Ching T-shirt. What money choice are you making? (spend)	Student 18 passes the card to Student 19 and both celebrate.
[Student 19] You represent the clothing store owner.	You pay sales tax to the city on the clothes you sell. The city will use the money for police and fire protection. What money choice are you making? (spend)	Student 19 passes the card to Student 20 and both celebrate.
[Student 20] You represent the city tax collector.	You give some of your pay to a local children’s charity. What money choice are you making? (donate)	Student 20 passes the card to Student 21 and both celebrate.
[Student 21] You represent the local children’s charity.	You rent space at the bowling alley to sell donated toys. What money choice are you making? (spend)	Student 21 passes the card to Student 22 and both celebrate.
[Student 22] You represent the bowling alley owner.	You buy the empty lot next door to expand your business. What money choice are you making? (spend)	Student 22 passes the card to Student 23 and both celebrate.
[Student 23] You represent the city.	You hire Cha-Ching to play a concert in the town square! What money choice are you making? (spend)	Student 23 hands the card to Student 1. The entire class does a happy dance to celebrate!



**Game: Save the City! (5–20 minutes, teacher determined)**

Materials:

- Teacher device
- One device per student OR one device per team

Setup:

- Students must have access to technology devices (tablet, computer, smartphone, etc.) to complete the game.
- Determine if students will play on individual devices or shared devices. If using shared devices, determine teams before gameplay begins.
- See the Educator Overview for instructions on setting up the game prior to the session.

Gameplay:

1. Students (on individual or shared group device) select the Spin button to reveal a randomized scenario. The scenario shows a place, money earned, and a task completed.
2. Students review the scenario and the city gauges to decide what to do with their earnings: save, spend, or donate.



3. Once the students make their choice, the city gauges change to reflect their decision, going up or down.
  4. Students continue through more scenarios as time allows, using the city gauges to help make decisions and keep the city in balance.
  5. Alerts will appear if gauges get too low or too high to warn students to better balance their money choices and save the city before time runs out.
- Thank the students and have them take their seats.



**Can anyone explain what we just did?**

*We acted as a city; we acted out money choices.*



**You created a thriving city by using all four money choices and keeping them in balance. You made the city go round.**



**Why are the four choices with money important to you and the city?**

- *If you don't earn, you can't spend, save, or donate.*
- *If you don't save, you can't spend or donate.*
- *If you don't spend, other people can't earn and save or donate.*
- *If you don't donate, others who struggle earning, spending, and saving suffer.*



**Knowing you have four choices helps you earn some money, save some, spend some, and donate some to reach your goals and dreams. Everyone contributes to a city's growth when they earn, save, spend, and donate.**

- Remind students that a city government needs to earn money because it is run like a business. It can spend the money it earns on the goods and services the city needs.
- Conclude the activity with the following questions:



**Our demonstration shows how money moves in a city. When you spend money in a business, how does it help that business?**

*Possible answers: A business uses my money to buy more goods and services. The owner can hire new workers or expand the business.*

SUMMARY AND REVIEW

2-3 min.



**Junior Journal Word Scramble Answers**

- 1. entrepreneur
- 2. money
- 3. business
- 4. taxes
- 5. savings
- 6. spend
- 7. account
- 8. donate
- 9. government

- Tell students that you enjoyed your time with them and thank them for their participation.
- Remind students that cities are businesses that need money to keep their citizens happy and protected and the city running smoothly. Suggest that the next time they buy something at a store, they should look at the receipt to see if sales tax was collected.
- Invite students to complete the Word Scramble on page 11 of their **Junior Journals**. Have them decode the words and supply their own definitions. If time allows, have students create a journal entry and describe how the money choices made at their home throughout the week affect the places where they live.

LOGISTICS



- Collect the **Junior Achievement Banner**, **Junior Journals**, and **Table Tents** and leave them with the teacher for use in Session Five.

## SESSION FIVE LET'S BUILD A CITY!

### Goal

We all make choices with money that affect the decisions of our city businesses and the city government. A city thrives when the people, businesses, and government earn, save, spend, and donate.

### Objectives

Students will be able to:

- Describe how personal choices make a city a good place to live, work, play, and go to school.
- Recognize that businesses and government make money choices.

### Materials



**Junior Achievement Banner**



**Table Tents**



**Cha-Ching music video, "Cha-Cha-Choices"**  
(digital asset only)



**Junior Journals**



**Cha-Ching Character Cards Sheets**



**City Map** (digital asset available)



**Pop-Up Buildings**



**Certificates of Achievement**



**Rulers**



pencils and crayons (not included)

### Preparation

- Review the session and list of materials. Set up and practice using the equipment (if available) to show the music video and digital assets. Instructions on where to find the digital assets are on page 11.
- Students will take their **Junior Journals**, **rulers**, and **Character Cards** home after this session.
- Display the **Junior Achievement Banner** and **City Map**. Note: You may want to place the **City Map** on the floor for the activity portion of the session.
- Prepare the **Certificates of Achievement** if you haven't already, or have the teacher prepare them for you.
- Review the optional Extended Learning Opportunities in the Session Five Educator Overview. Discuss implementation options with the teacher.
- Consider sharing a story with students about how your choices with money helped make a personal dream come true.

### Recommended Time

The session typically takes approximately 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

INTRODUCTION

2-3 min.



Greet the Students

- Greet the students and connect with them. Tell them that this is the final session in the *JA Our City* program.



Hi again. Today is the last day of *JA Our City* and the last time I'll be visiting you. You've learned so much that it's time to put it all together and build a city! We're going to see how money moves with consumers, businesses, and the government in a city. You'll find out what businesses and community buildings make up a city and what money choices can happen there. Where is your favorite business to visit? Mine is \_\_\_\_\_ because I love to (earn, spend, save, donate) money on (product or service).

- Ask students to share what they have learned so far in the program.

*Pause as students answer.*

- Distribute the **Table Tents** and **Junior Journals**.



The choices we make with money help make a city a great place to live, work, play, and go to school. Can you tell me why?

*Possible answers: If you don't earn money, you can't spend and save and donate; if you don't save money, you can't spend or donate it; if you don't spend money, other people can't earn and save and donate; and if you don't donate, others who struggle earning, spending, and saving money may suffer.*

- Remind students money moves among consumers, businesses, and the government. In this session, they'll see how different businesses and community buildings make up a city. They'll also think about the money choices that happen at each location.

WISE CHOICES AND VIDEO DISCUSSION

7 min.

Your Future, Your Choices



When we make the choice to earn, save, spend, and donate, the city works. People make choices with money and so do businesses and government. Let's watch and see how Cha-Ching does it.

- Play the 3-minute Cha-Ching music video, “Cha-Cha-Choices.”



**Video Brief**  
**“Cha-Cha-Choices”**



Prudence looks to the future and learns that making good choices can be hard. But she comes to understand that she can succeed because she knows the choices she makes today will help make her dreams come true in the future.

Write your ideas here.



**How can understanding the four choices you have with money help make your dreams come true?**

*Pause as students answer.*



Share a story with the class about a money choice you made that helped fulfill a goal or dream. Was your dream to fund your education, pay for a car or home, or to make a donation to a local animal rescue or food bank? Think about your dreams and how your money choices help you achieve them and share it with the class.

**ACTIVITY: BUILD A CITY**

**25 min.**



**Construct a Pop-Up Building**

- Display or project the **City Map**. Remind students that a city is a place where people live, work, play, and go to school. Students will consider whether those businesses are places where people earn, save, spend, or donate.
  - **A city is a place where people and businesses make money choices to help them achieve their future dreams.**
- Emphasize that a city is an important place of business. Businesses provide the goods and services that help customers achieve their dreams and goals. Remind students of the restaurant or food truck business they created earlier in the program. A food business is one of many businesses found in a city.
  - **Entrepreneurs see a need in a city and have an idea on how to fill it by starting businesses. If their businesses are successful, entrepreneurs help cities stay healthy and grow. Their businesses become places where consumers spend and save money, and have jobs and earn paychecks. Their companies then have the money to donate to people and businesses in need in their city.**

**?** What are some examples of businesses that can be found in a city?

*Answers will vary.*

**What kinds of money choices do businesses make?**

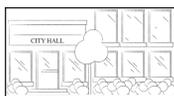
*Like people, businesses can earn, save, spend, and donate. The choices they make help the city.*

**Presenting Tip**

The pop-up buildings include the following:

Airport, Apartments, Bakery, Bank, Barn, Bowling Alley, City Hall, Clothing Store, Construction Company, Factory, Farmhouse, Feed and Seed Store, Florist, Gas Station, Grain Elevator, Grocery Store, Hotel, Houses (3), JA Building, Jewelry Store, Library, Medical Clinic, Movie Theater, Newspaper, Office Building, Post Office, Restaurant, School, Townhomes, and one building to customize.

If you do not plan to use all 32 buildings, select those that best represent the five land areas.



**Presenting Tip**

If time allows, have students use their rulers and measure their buildings. Measurements can be notated on page 8 in the **Junior Journal**. Measuring the buildings also can be done as an Extended Learning Opportunity at the conclusion of the session.

**Activity Steps**

**...** Now you will get to build a city! A city has homes, businesses, government buildings, parks, playgrounds, and places to eat and shop.

1. Hold up a **Pop-Up Building** for students to see. Tell students that they will each receive a building to name, color, and place on the **City Map**.
2. Point out to students that some of the buildings they have are places where people live, work, play, or go to school, and some are businesses, or places where they take care of their needs, like their health.
3. Distribute the building and rulers. Have students name their buildings and write the name on the blank lines.

*Pause as students work.*

**?** Look at your building. How does having this building or business make a city a good place to live, work, play, or go to school?

*Pause as students answer.*

**Is your building a place where people earn, save, spend, or donate? Tell me how.**

*Pause as students answer. For example, a bank could be a place where people earn (people who work there) and people save in their savings account. A restaurant could be a place where people earn and spend. A shelter can be a place where people donate and a place to earn.*

- Emphasize that buildings may be places where people have more than one money choice.

**...** For example, a construction company is a place where workers earn money and also a place where the company spends money for supplies to make the business run.

4. After the discussion, have students color and measure their buildings so they can practice using their rulers. See the Presenting Tip box if you or the teacher choose to have students measure their buildings after the session.
5. Demonstrate how to assemble the buildings.
  - Hold the building with two hands. Make sure the longer flap is pointed up and away from you.

**Building Measurements**

Buildings come in six sizes.

2.5" x 2.5" x 2.5" (E330)

2" x 2" x 4" (E331)

3" x 3" x 6" (E334)

2" x 2" x 2" (E335)

2.5" x 2.5" x 5.5" (E346)

2.5" x 2.5" x 5" (E356)

**Multipurpose area or zone** is used for schools, libraries, auto repair shops, stores, and other small businesses.

**Housing area or zone** is used for houses, apartment buildings, and townhomes.

**Agricultural area or zone** is used for farmhouses, barns, and grain elevators.

**Business area or zone** is used for office buildings, stores, banks, and government buildings.

**Industrial area or zone** is used for airports, factories, warehouses, and construction companies.

**Alternate Activity Option**

Point to the legend on the **City Map** and discuss the five land area types. After the discussion, have students determine where on the map their buildings should go, and then take turns placing them on the map.

- Gently push in on the sides of the building until the sides form a box and the base of the box closes.
  - Have students stand the building on their desks and fold in the small flaps followed by the long flaps.
  - Close the box, pushing in the folded tip.
6. Lay the **City Map** on the floor. Ask students to take their buildings and gather around the map.
  7. Point out the map compass and explain how it's used.
  8. Explain that cities are organized by land areas or zones. City rules govern how land can be used in these areas. Refer to the sidebar on page 53 for more information on zones.



**Where might people work to earn money?**

*Possible answers: business, industrial, agricultural, or multipurpose zone*

**Where might people save money?**

*Possible answers: People can save money anywhere. They might save in the business or multipurpose area because they might put their savings in a bank. They might save in a residential zone because that is where they live.*

9. Now, have students place their buildings on the map. Have students identify the zone to which their building belongs. Invite students to place their buildings a zone at a time.

**Multipurpose area or zone**



**If you have a school, office, post office, or medical building, you have a building that belongs in which area or zone?**

*Multipurpose*

- If students have this building type, ask them to place it on any **purple** space. Pause as students place buildings.



**Would a restaurant be a good business to have here? Why or why not?**

*Possible answer: Yes. Lots of people are in this area so the restaurant could earn money.*

**Housing area or zone**



**If you have a house, apartment building, or townhome, you have a building that belongs in which area or zone?**

*Housing*

**Is this a good zone for an airport?**

*No. People live here and it would be too noisy. It might seem like a good idea because there are people, but it's not allowed in this zone.*

- If students have this building type, ask them to place it on any **yellow** space. Pause as students place buildings.

### Agricultural area or zone

- ❓ **If you have a farmhouse, barn, or grain elevator, you have a building that belongs in which area or zone?**

*Agricultural*

- If students have this building type, ask them to place it on any **green** space. Pause as students place buildings.

- ❓ **What money choices happen here?**

*Possible answers: All of them. You can work here and earn money. These businesses can save money or spend on what they need. The business can donate to the community, like a food bank.*

### Business area or zone

- ❓ **If you have a bank, hotel, movie theater, gas station, or store, you have a building that belongs in which area or zone?**

*Business*

- If students have this building type, ask them to place it on any **red** space. Pause as students place buildings.

- ❓ **How does government make money choices to help the city?**

*Possible answers: The government spends money on paying city workers such as first responders, building parks and playgrounds, and running the libraries.*

### Industrial area or zone

- ❓ **If you have a factory, construction company, or warehouse, you have a building that belongs in which area or zone?**

*Industrial*

- If students have this building type, ask them to place it on any **blue** space.

- ❓ **How might a factory donate to the city?**

*Possible answers: They could donate money. They might make goods like coats, shoes, or food that can be donated.*

10. If there are buildings left over, have students decide where they go on the map.

- ❓ **Are there other businesses that are important to a city that are missing from the map? What are they?**

*Answers will vary.*

SUMMARY AND REVIEW

2-5 min.



**?** When you think about your future, what money choices will you make? Why are your choices important to your city or community?

*Answers will vary. Accept all reasonable responses.*

- If time allows, have students write or draw their answers in their **Junior Journals** on page 8.
- Tell students that you enjoyed your time with them and thank them for their participation.
- If time permits, consider having students share a highlight from the *JA Our City* program by extending the conversation in which every sentence (except the first one) starts with the words, “yes and...”
  - For example, start with a sentence. “There was a lot to learn in Junior Achievement’s *JA Our City* program.”
  - Student #1 might say:  
*Yes, and...I learned about the four choices I have with money—earn, save, spend, and donate.*
  - Student #2 might say:  
*Yes, and...I learned how banks and credit unions help cities and how money moves throughout a city.*
  - Student #3 might say:  
*Yes and...I learned that there is visible and invisible money and that people earn money to pay for the goods and services they need and want. They pay for those things in different ways—cash, debit and credit cards, electronic payments, and checks.*
  - Student #4 might say:  
*Yes and...I learned that entrepreneurs are people who start businesses, and that businesses help a city grow.*

**Presenting Tip for the Teacher**

After the session, take an imaginary city tour with your class. Have students name and “walk” the streets of the **City Map** using small figurines, if available. Discuss with the students the four money choices they can make throughout the city.

LOGISTICS



- Tell students to take their **Junior Journals** and **rulers** home, and complete any unfinished activities. The journal also has a URL that they can use to watch more Cha-Ching music videos with a parent or guardian. They can download an augmented reality mobile app for extra fun! Instructions to download the app can be found in the “Fun at Home” section of the journal.

## FINAL VISIT

5 min.



- Distribute the **Certificates of Achievement** and the **Cha-Ching Character Cards Sheet**. Shake students' hands and wish them success on their "money journey." Remind them to act wisely with the money they will earn, save, spend, and donate so that they can achieve their dreams.
- Tell students that the **Cha-Ching Character Cards** are a keepsake of the JA Our City program.

## YOUR FEEDBACK

- At the program's conclusion, you may access an online survey at <https://www.juniorachievement.org/web/programs/resources> to offer feedback on your experience. Select JA Our City and then Surveys. Please take a moment to complete the survey. Your comments will improve the quality of Junior Achievement programs.

## GLOSSARY

**banks and credit unions** businesses where people and other businesses save, borrow, and exchange money

**business** a place that sells the things or services we need or want

**cash** money in the form of bills or coins

**check** a written order to a bank to pay money to a person or business

**consumer** a person who uses or buys goods or services

**credit card** a card that allows a person to pay later by borrowing the money (which is called “taking a loan”)

**debit card** a card that subtracts the cost of what you buy from the money you have in your checking account

**deposit** to put money into a bank account

**donate** to give money, time, or things to help others

**earn** to get money for a job you did

**electronic payment** a way to pay for things using a phone or computer and the Internet

**entrepreneur** a person who starts a business

**goods** items that are bought and sold

**government** groups of people who manage cities

**producer** a person who makes goods or provides services

**save** to put money away to use later

**savings account** a bank account used to hold money that is not needed right away

**services** jobs done for others, such as haircuts or car repairs

**spend** to pay money for something you need or want

**taxes** fees charged by a government

**withdraw** to take money out of a bank account

## APPENDIX:WHAT TO DO IF THE VIDEOS FAIL TO PLAY

If any of the Cha-Ching music videos do not play in the classroom, refer back to the session’s taking points and questions to lead a brief discussion, then use the additional activity instructions below.

### ACTIVITY: BUILD A WORD WALL

10 min.

Use the **Vocabulary Flash Cards** to build a “word wall.”

- Ask the students to think about the words and share what they think they mean or what, if any, experience they’ve had with the words themselves. Do not define the terms.
- After the words have been defined in the body of the session, form a “word wall” using the flash cards. Tape the cards to the back of a poster or push pin them to a bulletin board, or simply line them up one after the other on the chalk holder under the blackboard.

During the Summary and Review portion of the session, students will fill in the vocabulary word blanks in their **Junior Journals**.

### Session Four

### ACTIVITY: MONEY MOVES IN A CITY

20 min.

Use the extended Money Moves! Table for the activity in Session Four if your class is larger than 23 students. Prompts have been provided for up to 30 students.

**Money Moves! Table**

Role	Money Choices	Interaction
[Student 23] You represent the city.	You call a city plumber to fix a broken pipe. What money choice are you making? (spend)	Student 23 passes the card to Student 24 and both celebrate.
[Student 24] You represent the city plumber.	You must also pay the government for your plumber’s license. What money choice are you making? (spend)	Student 24 passes the card to Student 25 and both celebrate.
[Student 25] You represent a government worker.	You donate time, flowers, and money to the City Garden Society. What money choice are you making? (donate)	Student 25 passes the card to Student 26 and both celebrate.
[Student 26] You represent the City Garden Society.	You take a day off from gardening to see a movie at the local movie theater. What money choice are you making? (spend)	Student 26 passes the card to Student 27 and both celebrate.

Role	Money Choices	Interaction
[Student 27] You represent the movie theater.	You hire a worker to sell popcorn, candy, and soft drinks. What money choice are you making? (spend)	Student 27 passes the card to Student 28 and both celebrate.
[Student 28] You represent the movie theater worker.	You get paid for the work you do. What money choice are you making? (earn)	Student 28 passes the card to Student 29 and both celebrate
[Student 29] You represent a credit union.	You make a loan to the local bakery for them to expand their business. The bakery will pay interest on the loan. What money choice are you making? (earn)	Student 29 passes the card to Student 30 and both celebrate.
[Student 30] You represent the bakery.	You want to attract more customers to the city to buy your cakes and pies. You hire Cha-Ching to perform a concert in the town square. What money choice are you making? (spend)	Student 30 passes the card to Student 1 and both celebrate.
[Student 1] You represent Cha-Ching.	You play the songs from your new album and receive a check. What money choice are you making? (earn)	Student 1 and the rest of the class celebrate!





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