



## More than Money®

*More than Money* program introduces eight grade students to financial literacy and entrepreneurship, and to social studies learning objectives that include money-management skills, goods and services, and global markets. Through hands-on activities and a JA cast of characters serving as symbols for financial literacy and entrepreneurship concepts, students will learn a practical approach to starting a business and making smart decisions about managing money.

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

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

### Session Titles and Summaries

1

#### **Session One: The Money Garden**

Students explore money-management skills and become familiar with the key differences between earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest.

2

#### **Session Two: Create a Business**

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

3

#### **Session Three: Build a Business**

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

4

#### **Session Four: Run a Business**

Students explain why financial institutions lend money and why people borrow money for their businesses. Students learn about the advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated environment.

5

#### **Session Five: Global Success**

Students explore the opportunities and challenges of global markets.



# JA More than Money

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

Join Junior Achievement’s national network of more than 237,000 volunteers and help students in your community connect the dots between what they learn in school and the “business of life”—work readiness, entrepreneurship, and financial literacy.

## JA’s Turnkey Volunteer Solution:

### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

### Comprehensive Training

JA staff provides training and access to online resources so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and delivering the JA curriculum, working with the classroom teacher, and communicating effectively with students.

### Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. This elementary grade-level program includes five 45-minute sessions.

JA provides you with a kit containing all of the session plans and student materials you’ll need to make every minute count.

### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions about your volunteer assignment.



**1 Guide for Volunteers and Teachers**  
Provides session plans, teaching tips, and talking points.

**2 Certificates of Achievement**  
Given to students in recognition of their participation.

**3 Vocabulary Flash Cards**  
Help students learn the program’s vocabulary; also available as a digital asset.

**4 JA More than Money Fliers by Session**  
An activity flier used in each session.

**5 Business Game Board**  
An engaging way to learn more about starting a business and acquiring important business skills; side 1 also available as a digital asset.

**6 How to Fill in the My Money Tracker Animation**  
An optional digital asset animation that explains how to complete the money tracker chart.

**7 5W’s Business Plan Poster**  
An illustrated visual aid showing five important questions to ask when starting a business; side 1 also available as a digital asset.

**8 Import/Export Trading Card Sheet**  
Used during a trade activity to demonstrate the different resources that countries export and import.