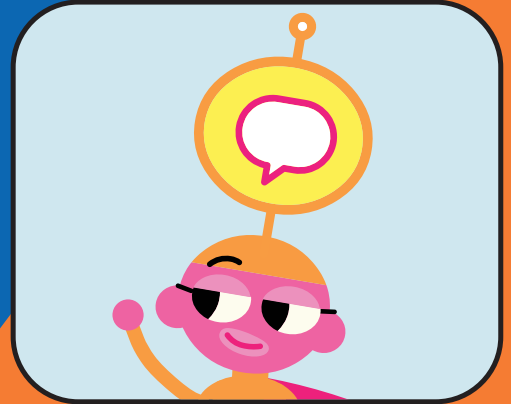
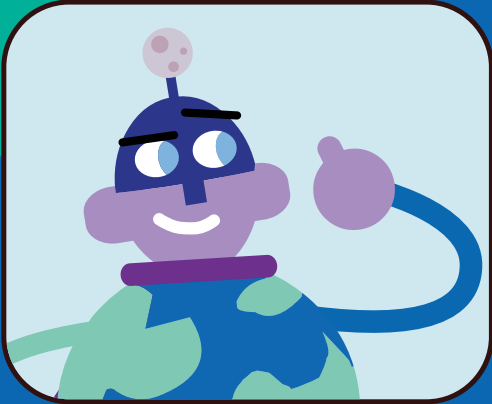
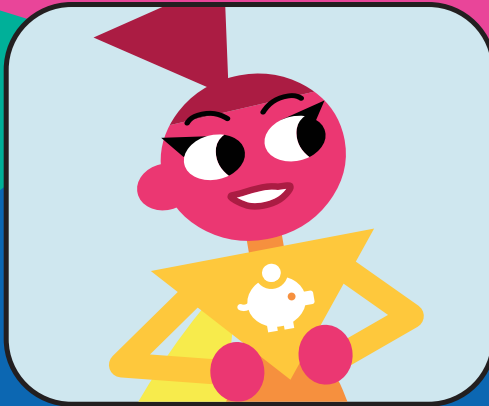


JA More than Money®



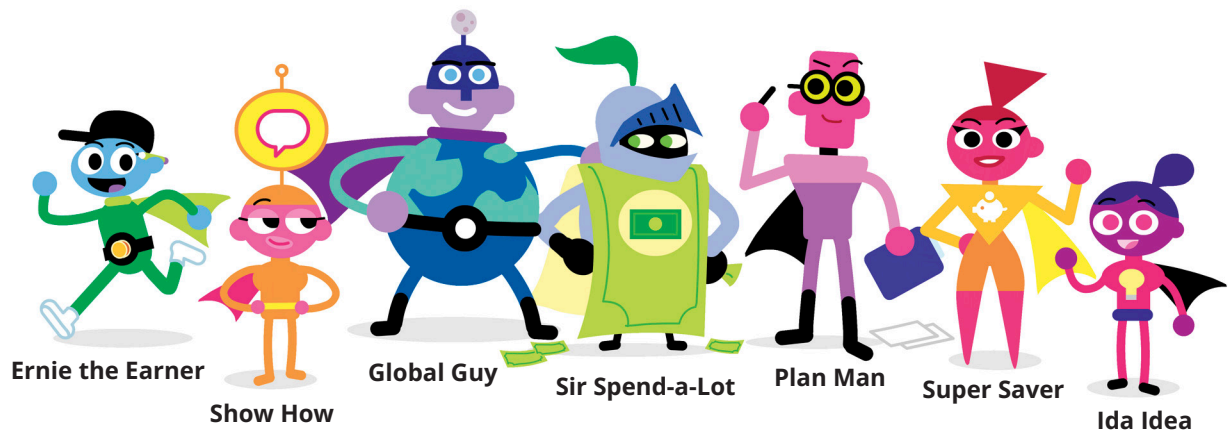
Guide for Volunteers and Teachers
Upper Elementary Grades





Junior Achievement®

JA More than Money®



Guide for Volunteers and Teachers Upper Elementary Grades

JA More than Money®

Guide for Volunteers and Teachers

Upper Elementary Grades

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Junior Achievement USA®

Colorado Springs, Colorado

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All Web links in this guide were correct at the time of publication. If a link is found to be no longer active or has been changed, please email education@ja.org with the words "Link Update" in the subject line. Include the page number on which the link appears in this guide.

First Edition 2008

JA More than Money®

Your Guide to a Great Volunteer Experience

Welcome!

Thank you for devoting your time and enthusiasm to *JA More than Money* and introducing students in your region to financial literacy and entrepreneurship.

As a *JA More than Money* volunteer, you join the ranks of Junior Achievement, 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

JA programs encourage self-confidence and motivate young people to achieve their personal, educational, and career goals. JA Worldwide extends its gratitude to the following JA organizations for their work in piloting *JA More than Money*.

JA of Chicago	INJAZ Lebanon
JA of Greater Kansas City	INJAZ Qatar
JA of New York	Junior Achievement of Central Ontario
JA of Northern California	Junior Achievement Hong Kong
JA of Southwest Virginia	Junior Achievement Ireland
JA of Tampa Bay	Junior Achievement Singapore
INJAZ Bahrain	Junior Achievement of South Africa
INJAZ Egypt	Prestasi Junior Indonesia



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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 MORE THAN MONEY GOALS

You will be introducing third-, fourth-, and fifth-grade students to:

- Financial literacy and entrepreneurship
- A practical approach to starting a business
- Social studies learning objectives, including money management, goods and services, and global markets

In addition, *JA More than Money* supports Common Core Standards learning objectives.

GOALS OF YOUR FIVE SESSIONS

At the conclusion of your five *JA More than Money* sessions, students will be able to:

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

Volunteer Conduct Standards

WHY THE STANDARDS ARE IMPORTANT

Junior Achievement (JA®) serves youth.

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.

THE STANDARDS

Please be sure to read the standards now.

- 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, Volunteer agrees 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. 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, Volunteer agrees 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. 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 More than Money* presentation.

More Information for You and the Teacher

JUNIOR ACHIEVEMENT PROGRAMS

What is the objective of JA USA programs?

Junior Achievement is 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 Education Group and are piloted in classrooms and in after-school settings around the nation.

Members of the Junior Achievement USA Education Group who contributed to the development of *JA More than Money* 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 businesses and educators.

What is the academic content of programs?

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

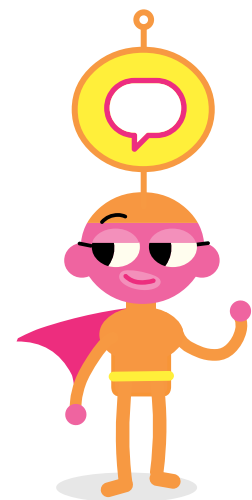
In addition, JA programs show students the connection between education and the workplace.

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 doors 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.



Show How

GET READY

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 <https://www.youtube.com/@JuniorAchievementUSA>. 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

Try to get together briefly with the teacher a few days before your session or 15 minutes immediately before your presentation.

- Consider asking for help writing students' names on the **Table Tents** (or you can have students fill in their tents themselves).
- Briefly go over the day's session and activities.
- Coordinate with the teacher on the best way to present the instructional video and digital assets.
- Get advice on arranging the room for activities and hanging posters.
- Consider asking the teacher to help you keep track of the time during sessions and assist with classroom management.



Plan Man

Organize Your Materials

YOUR KIT

Your kit includes all the ready-to-use materials you will need. Also included in the kit is an extra copy of the guide for the teacher.

WORK WITH THE MATERIALS

Become familiar with activity materials.







- Take a look at the flash cards to learn each session’s vocabulary and definitions in advance.
- Organize the **Business Game Board** materials (Sessions Two and Four). **Note:** You will use the game board, game pieces, and dice for both sessions. Be sure to collect them after Session Two.
- Prepare the **Certificates of Achievement** (Session Five) or ask the teacher for assistance. Sign the certificates.

SEPARATE SESSION MATERIALS


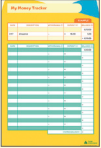








Consider placing each session’s materials into its own large envelope or bag labeled on the outside with the appropriate session number.









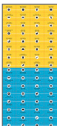

Master List of Materials

The following is a comprehensive inventory of items included in the *JA More than Money* kit. Digital assets are also listed.

Quantity	Thumbnail	Item	Session(s)				
			1	2	3	4	5
1 per class		Junior Achievement Banner	x	x	x	x	x
1 per student		Table Tents	x	x	x	x	x
1 per class		Robosellers Video Game Instruction Sheet	x	x	x	x	x
2 per class		Guides for Volunteers and Teachers	x	x	x	x	x
1 per class		Vocabulary Flash Card Set (a-y) (digital asset available)	x	x	x	x	x
1 per student		JA More than Money Fliers, Session One	x				

Session(s)

Quantity	Thumbnail	Item	Session(s)				
			1	2	3	4	5
1 per class		Earn, Save, Spend Poster (2 sided) (digital asset available; Side 1)	x				
1 per class		My Money Tracker Poster (Instructional video available)	x				
1 per class		Earn, Save, Spend Bingo Card Sheet Set (a-p; 2 cards per sheet)	x				
1 per student		JA More than Money Bookmarks	x				
1 per class		Sticky Note Pads (3 pads/3 colors)	x				
1 per student		JA More than Money Fliers, Session Two		x			
1 per student		My Interests Sheets		x	x		
		Teen Entrepreneur Video: <i>DefineBottle</i>		x			
1 per group of 4 students		Business Game Boards (2 sided) (digital asset available; Side 1)		x		x	
1 per group of 4 students		Create a Business Game Card Sheets (digital asset located on Game Board asset)		x			

Quantity	Thumbnail	Item	Session(s)				
			1	2	3	4	5
1 pack		Game Pieces (4 colors; 8 per color)		x		x	
1 pack		Game Dice (8 dice)		x		x	
1 per student		JA More than Money Fliers, Session Three			x		
1 per class		5W's Business Plan Poster (2 sided) (digital asset available; Side 1)			x		
1 per student		JA More than Money Fliers, Session Four				x	
1 per group of 4 students		Run a Business Game Card Sheets				x	
1 per student		JA More than Money Fliers, Session Five					x
1 per class		World Map Poster (digital asset available)					x
1 per class		Import/Export Trading Cards Sheet					x
1 per student		Certificates of Achievement					x

Get Set

DIGITAL ASSETS FOR VOLUNTEERS AND TEACHERS

Digital assets are available for the following kit consumables:

Sessions One–Five: Vocabulary Flash Cards

Session One: Earn, Save, Spend Poster (Side 1), How to Fill in Your Money Tracker Instructional Video


Session Two: Business Game Board (Side 1 & Create a Business Game Card Sheet), Teen Entrepreneur Video

Session Three: 5W's Business Plan Poster (Side 1)

Session Four: Robosellers Video game (robosellers.ja.org)

Session Five: World Map Poster

Here is the information you need to access the digital assets used in this program.

- Go to JA Connect® Learning Platform 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 More than Money under My JA Courses-Resources.
- Under Digital Assets, select an item from the menu. Select  to launch the items.

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 More than Money and then the Surveys folder.
- Print out the Pre-Program and Post-Program Student Surveys.

Before your first session begins:

- Have students complete the Pre-Program Student Survey.

Before the last session ends:

- Have students complete the Post-Program Student Survey.

A JA program manager will collect the completed surveys from you.

Reminder: At the program's conclusion, you may access an online survey at <https://www.juniorachievement.org/web/programs/resources> to give feedback about your experience. Select *JA More than Money* 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/jamorethanmoney>




Student survey:

<https://www.surveymonkey.com/r/jamorethanmoneystudent>

Learn About the Sessions

REVIEW THE SESSIONS

Familiarize yourself in advance of each session.

- Sessions begin with the session's title, completion time, 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 are allotted an approximate time interval 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.
- Presenting 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.* Specific language for you to use when speaking to the class.
 -  *Ask this.* Direct questions for you to ask that will propel instruction forward. Possible answers are provided below each question in italics.
 -  *Add your notes.* Places to add your own content.

Character Universe Introduction



Ida Idea

The program's entrepreneur: Ida has lots of ideas for new businesses and how to secure loans to help her business grow.



Plan Man

A first-class organizer: He introduces the basic steps of creating a business. He works hand-in-hand with Ida to make her business grow.



Show How

Demonstrates the best ways to advertise a business.



Ernie the Earner

Introduces the idea that money must be earned and wisely saved and spent: He is a hard worker who likes the idea of keeping money in a bank or credit union.



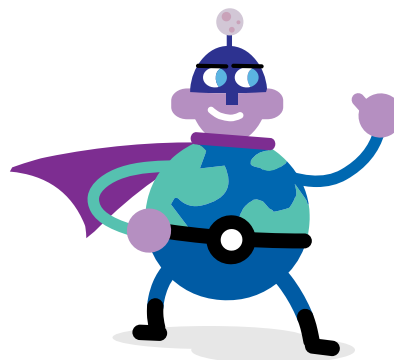
Sir Spend-a-Lot

Would love to plant a money garden: He likes money but is only concerned with spending it. His favorite saying: "I'd buy that ... and that ... and that!"



Super Saver

Always looks for new ways to save money: She knows money is necessary in life and thinks hard before spending it.



Global Guy

Seeks adventure on a global scale: Talks about imports and exports and what it means to go global.

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

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

Hands-on activities engage students in experiential learning.

Activity summaries enable you to close the session and reinforce essential learning.

Extended Learning Opportunities are provided 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 More than Money* program!

SESSION ONE: THE MONEY GARDEN

Overview

In this 45-minute session, students explore money-management skills and become familiar with the key differences among earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest.

Objectives

Students will be able to:

- Identify the role of money in everyday life.
- Explain the benefits of using a savings account.



Super Saver

Materials



Junior Achievement Banner



JA More than Money Fliers, Session One



Table Tents



JA More than Money Bookmarks



Vocabulary Flash Cards (a-h) (digital asset available)



Pencils (not included)



Marker (not included)



Earn, Save, Spend Poster (2-sided) (digital asset available; Side 1)

Personal checkbook with registry and deposit slips (optional)



Green, blue, yellow Sticky Note Pads

Savings Account Register (optional)



Earn, Save, Spend Bingo Card Sheets (2 cards/sheet)

Candy pieces to be used as bingo markers (optional; check with the teacher before bringing candy to class)



My Money Tracker Poster ("How to Fill in Your Money Tracker" instructional video available)

Preparation

- Review the session and list of materials. Discuss with the teacher how best to arrange the room for the activity.
- Become familiar with the vocabulary discussed in the session. The session's vocabulary is shown on flash cards and defined in the body of the text.
- Display the **Junior Achievement Banner** and the **Earn, Save, Spend** and **My Money Tracker Posters**.
- Review the rules of the **Earn, Save, Spend Bingo** game and the layout of *My Money Tracker* in the student flier.
- Set up and practice using the equipment to project the digital assets and video. If necessary, ask the teacher for assistance.
- Consider using the names of local banks and credit unions as examples of financial institutions in your introduction.
- To save time, consider printing the students' names on the **Table Tents** in advance.
- Review the Extended Learning Opportunities for this session. Discuss implementation options with the teacher.

Recommended Time

This session should take approximately 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

Introduction



Write your introduction ideas here.

Greet the Students and Introduce Yourself

- Tell them your name. Describe your job and provide some information about your background. Emphasize that you take pride in doing your job well.
 - Share something about yourself such as a skill, talent, or something you remember about how you earned, saved, or spent money as a child, keeping in mind that money can be a sensitive topic for families.
- Explain that you are a volunteer with Junior Achievement, an organization that helps young people learn about managing and using money wisely. Tell the students you will visit the classroom five times to present *JA More than Money*. Students will learn about the role of money in everyday life and how to track the money they earn, spend, and save.
- Distribute the **Table Tents**. Ask the students to write their names on the Table Tents if you haven't already done so.
- Pass out the **Session One fliers**. Have students write their names on their fliers. Tell students they will use the fliers throughout the session.



Earn, Save, Spend Poster Discussion



Discuss Earning, Saving, and Spending

- Project or display the eight flash cards where they are visible to all students, or pass them out to student volunteers and ask them to bring the cards to you when you refer to them.
- Project or display the **Earn, Save, Spend Poster** Side 1.



Presenting Tip:

Hang the poster at the students' height.



money

- ? **Have you done any of these activities or wanted to do them recently? What do these activities (a water park, a movie, a state fair, a miniature golf course, and a sporting event) have in common?**

Possible answers: They are fun to do; they are a great way to relax or spend time with friends; they all require money to do

- Display or project the **money** flash card. Explain that we use *money* for a lot of things. In today's session, you will spend time discussing money and how it works.
- Draw students' attention to the illustrations on their fliers. Ask them to find the Money Garden comic. Introduce the students to the three characters pictured: Ernie the Earner, Super Saver, and Sir Spend-a-Lot. Ask them to think about what each character might be like. Ask for volunteers to read each character's parts aloud: Sir Spend-a-Lot, Super Saver, and Ernie the Earner.

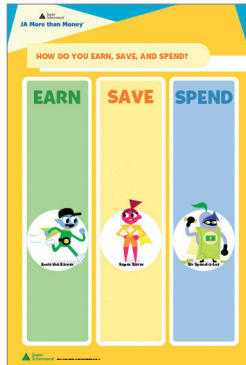
- ? **What would the world be like if money could be grown in a garden?**

Possible answers: Everyone would have a lot of it; it would be easy to buy things

- Acknowledge that money can't be grown in a garden. Ask who can define what money is. Point to the flash card and define money. Tell students to find the word in their fliers and circle it.

- ☰ **Money is anything accepted as payment.**





- Distribute the three colors of sticky notes to students. Tell students to write:
 - On the blue sticky note: something that they have spent money on recently
 - On the green: a job they would like to do now or in the future to earn money
 - On the yellow: something they would like to save for
- Reverse the **Earn, Save, Spend Poster** and rehang it while students write. Draw students' attention to Side 2 of the poster. Read aloud the three words or ask students to do so.
- Have students read aloud some of the things they wrote on their sticky notes. Optional: If time allows, invite students to affix their sticky notes in the correct columns: Earn, Save, Spend.
- Remind students of the discussion between Ernie, Super Saver, and Sir Spend-a-Lot. Acknowledge that it would be nice if money grew in a garden, but it doesn't.

? How do people get money?

Possible answers: allowance, gifts, jobs

earn

- Display or project the **earn** flash card. Tell students to find *earn* in the flier. Define *earn*.

... Earn means to receive income for labor or services.

income

- Display or project the flash card for **income**. Ask students to consider where people put their income, or the money they earn.
 - Possible ideas might be in their piggy banks or in the bank.

... Income is money received as payment for work, goods, services, rent, or interest.

financial institution

- Display or project the **financial institution** flash card and ask students to find these long words in their fliers and circle them.

? Why do people use financial institutions?

Possible answers: a place to keep money safe, to get a loan for a house or car



Presenting Tip:

Separate *financial* from *institution*. Ask students to think about the meaning of each word.



Presenting Tip:

Make a list of financial institutions to share with the students.

- Point to the word *institution*. Explain that an institution is a group or business that does a particular type of work or service. Turn the card so students can see the definition.



A financial institution is a business that provides money-related services.

- Tell students that there are different kinds of financial institutions. Two are banks and credit unions. Credit unions are a lot like banks; their main job is to keep people’s money safe.
- Tell students that banks come in all shapes and sizes and can be found in shopping centers, on street corners, in grocery stores, and even online. People use mobile banks if there is no building they can go to.



What banks or credit unions are in our area?

Activity: Money on the Move



Explain How Money Travels

- Explain that money goes back and forth among people, businesses, and banks or credit unions.
- Draw students’ attention to the *How Money Travels* diagram in their fliers. Tell students that banks and credit unions work mostly the same way; their main job is to keep people’s money safe.
 - Money may be in the form of physical objects, such as the bills and coins a person uses to buy something at a carnival or garage sale. But more often, money is moved electronically.
- Introduce the word *deposit* to students by explaining that an employee, like Ernie the Earner, either owns or works for a business and earns wages or a paycheck. Explain that Ernie needs to put his money somewhere.



Where can Ernie put his money?

Possible answers: bank, wallet

- Display or project the **deposit** flash card and ask students if they can guess what it means.



Deposit means to put money in a bank account for safekeeping. With the money in the bank, the person or business owner does not have to worry about it being lost or stolen.

deposit

savings account

- Explain that there are different kinds of accounts at banks. One is a **savings account**. A savings account is used to safely hold money that is not needed right away. Tell students to find *savings account* on their fliers and circle it.

☰ A savings account is used to hold money that is not needed right away.

? Who among our characters would like a savings account?

Answer: Super Saver

withdrawal

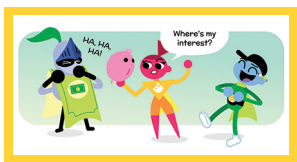
- Ask students to think about what Sir Spend-a-Lot needs. Guide them to see he needs a way to get the money out of his account.
- Explain that Sir Spend-a-Lot, or anyone else who has money in a financial institution, can take the money out of the account by making a **withdrawal**. Ask students to find *withdrawal* on their fliers and ask for a volunteer to define it.

☰ Withdrawal means to take money out of a bank account.

interest

- Ask students if they have ever heard the term **interest**. Explain that this kind of interest is a way to “grow” money, which is different from when you have an interest in something.

☰ Interest is money paid for the use of someone else’s money.



- Tell students that money remains in your account until you need it. But someone else might need it before you do. So the bank borrows your money to lend to another person and pays you interest for using it. That’s one reason for putting money in a savings account rather than a piggy bank. Tell students to look for the picture of Super Saver trying to get interest.

DESCRIPTION	WITHDRAWAL (L)	DEPOSIT (D)	BALANCE (L)
			\$250.00

Explain a Bank Register

- Explain that because money is important to people, it’s important to keep track of it. Even though a bank keeps track of a person’s money, it’s important for the person to keep an eye on it, too. Many people use a register to manage their money, which is like a “spending diary” or a “money tracker.” Direct students’ attention to the *My Money Tracker* in their fliers.

- Show the *How to Fill in Your Money Tracker* instructional video if possible. If the video is not shown, display the **My Money Tracker Poster** and walk through the process of filling in the first two lines on the poster using a marker. Refer to the example on the flier, if needed.



- Explain that students will start with \$250.00 in their accounts and that this is called a *balance*. Explain that a balance is how much money people have in their bank accounts or the act of figuring how much they have in an account.
- Explain how a deposit (or earnings) is entered and added to the balance. Explain that withdrawals will be subtracted from the balance.
- Discuss a practice example.



Presenting Tip:

Write *Deposit*, *Withdrawal*, and *Balance* on the board and show students the addition and subtraction.

? I have \$250.00 in my account. To add \$5.00, I put it in the **Deposit** column. What is my new balance?

Answer: \$255.00

? There is now \$255.00 in my account. I spend \$20.00. Where do I mark the \$20.00?

Answer: *Withdrawal* column

? What is my remaining balance?

Answer: \$235.00



Earn, Save, Spend Bingo

- Tell students they will play a game in which they will practice recording bank deposits and withdrawals in their *My Money Trackers*.
- Separate and pass out the **Earn, Save, Spend Bingo** cards and bookmarks to each student.
- Tell students that the game will be played like traditional bingo. You will call the spaces, and students will mark the spaces on their **Earn, Save, Spend Bingo** cards. Students can mark an "X" or use a piece of candy as a marker if provided. The first player to mark the spaces on the card in any direction (vertical, horizontal, or diagonal) is a winner. Multiple winners are probable.
 - ... For example, I will say, "Deposit \$5.00 for pulling weeds. Find the 'Deposit \$5.00 pull weeds' on your card and place an 'X' or a candy piece on it. Then make the entry in the *My Money Tracker* in your flier."



Presenting Tip:

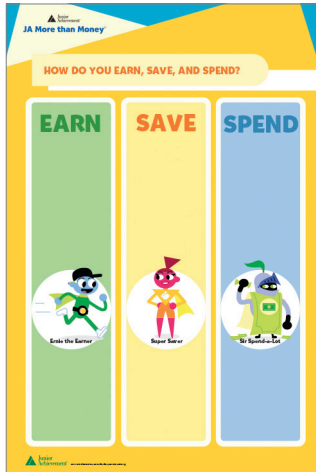
Walk around the room as students balance their *My Money Trackers* and offer to help. Everyone's final tally should be the same. The answer will depend on the order in which you called the amounts.

- Tell students that after marking the space, they should also make the appropriate addition or subtraction in their *My Money Tracker*.
- Tell students they can lay the bookmark under each line of their *My Money Trackers* so they can more easily see where they will need to write their deposits and withdrawals.
- Read aloud the following “withdraw” and “deposit” actions in any order, and have students mark their bingo cards and enter the amount in their *My Money Trackers*.
- Allow the students a few minutes to play until someone calls “Bingo.” Continue to play and acknowledge winners. Multiple winners are probable. After 10 minutes of play, instruct students to balance their *My Money Trackers*.

Bingo Card Actions

- | | |
|------------------------------------|--|
| 1. Withdraw \$10.00; buy gift | 13. Withdraw \$2.00; buy art supplies |
| 2. Withdraw \$8.00; buy book | 14. Save Money! Deposit \$5.00 |
| 3. Save Money! Deposit \$5.00 | 15. Withdraw \$10.00; buy soccer tickets |
| 4. Withdraw \$3.00; buy soft drink | 16. Withdraw \$1.00; buy pencils |
| 5. Withdraw \$8.00; download music | 17. Withdraw \$8.00; buy T-shirt |
| 6. Deposit \$6.00; sell lemonade | 18. Deposit \$5.00; pull weeds |
| 7. Save Money! Deposit \$5.00 | 19. Save Money! Deposit \$5.00 |
| 8. Deposit \$4.00; water flowers | 20. Deposit \$10.00; sell jewelry |
| 9. Withdraw \$2.00; buy candy | 21. Withdraw \$10.00; buy movie tickets |
| 10. Deposit \$5.00; bake snacks | 22. Deposit \$4.00; paint bookcase |
| 11. Save Money! Deposit \$5.00 | 23. Save Money! Deposit \$5.00 |
| 12. Deposit \$10.00; help neighbor | 24. Deposit \$8.00; wash windows |

Summary and Review



- Point to Side 2 of the **Earn, Save, Spend Poster** and tell the students that proper money management will help them be successful and feel more secure.
 - **Knowing how to keep track of your money, and learning to save and keep accurate records are good habits to have. You can start now.**
- Show the students examples of a deposit slip and a savings account book if available.
- Tell students that in Session Two, they will explore their likes and skills to create a way to earn money.
- Collect the banner, poster, and **Table Tents** and leave them with the teacher for the next session.
- Direct the students to take their fliers home to share with their families.

Extended Learning Opportunities

Extended Learning Opportunities

Additional activities are included if you would like to spend more time in the classroom. The teacher also may present them.

Consider these activities if your session ends early and you have extra time.

Stoplight

Provide paper to the students. Have them write one thing they want to start doing with their money, one thing they want to keep doing, and one thing they want to stop doing.

Empathy

Have students consider creating an innovative business that would solve a problem to meet a younger child’s need. For example, they can create a product, app, or game board to help younger students remember math facts, or they can create a tutoring service to help students learn a new language.

Round Robin Savings

Copy the following problems on a worksheet. Have students pair up to solve the first problem. On your cue, students must find new partners to solve the next problem. Students continue switching partners until all problems are solved. Review the correct answers as a class.

Your neighbor plans a five-day vacation. She will pay you \$8.00 a day to water her flowers.

$\$8.00 \times 5 = \underline{\hspace{2cm}}$ (Answer: \$40.00)

Deposit 10% in your savings account. How much is that? $\underline{\hspace{2cm}}$
(Answer: \$4.00)

Your grandfather will pay you \$3.00 an hour for four hours to clean his garage.

$\$3.00 \times 4 = \underline{\hspace{2cm}}$ (Answer: \$12.00)

Deposit 10% in your savings account. How much is that? $\underline{\hspace{2cm}}$
(Answer: \$1.20)

You deliver groceries for a local store. The owner pays \$2.00 per delivery plus tips. In one week, you make 10 deliveries and each customer gives you a \$1.00 tip.

$(\$2.00 \times 10) + (\$1.00 \times 10) = \underline{\hspace{2cm}}$ (Answer: \$30.00)

Deposit 10% in your savings account. How much is that? $\underline{\hspace{2cm}}$
(Answer: \$3.00)

You and your best friend collect bottles and cans. The recycling center pays you \$20.00. The two of you split the money.

$\$20.00 \div 2 = \underline{\hspace{2cm}}$ (Answer: \$10.00)

Deposit 10% in your savings account. How much is that? $\underline{\hspace{2cm}}$
(Answer: \$1.00)



Plan Man

SESSION TWO: CREATE A BUSINESS

Overview

In this 45-minute session, students learn about the ways in which people’s interests and skills can help them identify small businesses they can start.

Objectives

Students will be able to:

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



Show How

Materials



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards (i-m)
(digital asset available)



JA More than Money Fliers,
Session Two



My Interests Sheets



Business Game Boards
(Side 1)
(digital asset available)



Create a Business Game Card
Sheets (12 cards/sheet)
(digital asset located on Game
Board asset)



Game Dice
(8 dice)



Game Pieces
(4 colors/8 per color)



Pencils (not included)

Preparation

- Review the session and list of materials. Discuss with the teacher how best to arrange the room for the activity.
- Display the **Junior Achievement Banner**. Set up and practice using the equipment to show the digital assets and video. If necessary, ask the teacher for assistance.
- Become familiar with the vocabulary discussed in the session. The session's vocabulary is shown on flash cards and defined in the body of the text.
- Before class, review the rules of the Business Game and the layout of the game board. Important! You will use the game board, Side 2, in Session Four. Save the game pieces and dice for use in Session Four.
- Organize the materials for the Business Game into eight sets for easy distribution. Each set should include the **Business Game Board**, **Create a Business Game Cards** (12 cards), one die, and four different color game pieces. Separate the card sheets into individual game packs if time permits.
- Review the Extended Learning Opportunities for this session. Discuss implementation options with the teacher.

Recommended Time

This session should take approximately 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

Introduction



Share any entrepreneurial experience you may have with the students. Write your ideas here.



Greet the Students and Reintroduce Yourself

- Ask the students what they remember from the first session. Call on a few students to share their answers. Remind students that money has to be earned before it can be spent.

Possible answers: earning, saving, spending, bank registers, bingo

- Explain that today, you will discuss one important way people earn money—they open a business and earn a profit.
- Ask a student to help you distribute the **Table Tents**. Hand out the **Session Two fliers** and remind students that they will use the fliers throughout the session. Have them write their names in the space provided.
- Display or project the flash cards, or ask students to hold them for you. Instruct students to display the card when the word is defined.

Entrepreneurs and Skills Discussion



business

goods

services

entrepreneur



Ernie the Earner

Entrepreneurs Start Businesses of Goods and Services

- Show the entrepreneur video *DefineBottle*, if possible. Ask students for their reactions to the teen entrepreneur’s accomplishments.
- Engage in a discussion of business with students. Have them underline the vocabulary words in their fliers.

? What is a business?

A **business** is a company that makes a product or performs a service.

- Call on two or three volunteers to name a business and ask what it does. Guide the students to see that the businesses they name provide either goods or services. Use the students’ examples to define **goods** and **services**.

... Goods are items that are bought and sold.

... A service is work done for others, such as haircuts or car repairs.

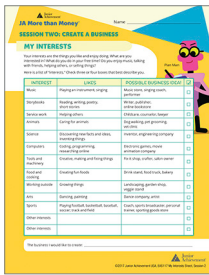
- Ask the students if they know anyone who has started a business. If you were able to show the video of the teen entrepreneur, refer back to it and say, “The young man in the video is an entrepreneur.” Display or project the **entrepreneur** flash card.

... A person who starts a business is an entrepreneur.

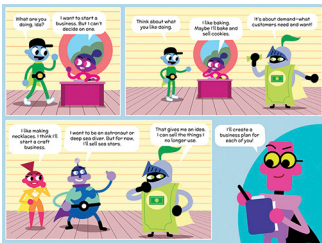
? Why does an entrepreneur start a business?

Possible answers: To meet a need; to earn a living; to help others; to solve problems or find a better way to do something

- Discuss how new businesses are good for communities because:
 - They create new jobs.
 - They give back by donating products, time, and money.
 - The competition encourages other businesses to improve.
 - New businesses create demand for products and services.



skills



Identifying Interests and Abilities

- Explain that entrepreneurs often create businesses based on the things they like to do or the abilities they have.

 We all have interests—things we like to do. Those interests can develop into skills.

- Distribute the **My Interests Sheets**. Explain that this is a list of interests many people share.
- Read aloud the instructions on the sheet. Have students take a minute to look over the sheet and then check three or four boxes that closely relate to their personal interests and abilities.
- Emphasize that students make their selections carefully, choosing only their top three or four choices. After 5 minutes or so, have students put down their pencils and give you their attention.
- Explain that with education and experience, a person's interests can develop into particular **skills**. Display or project the *skills* flash card and have students find the term on their fliers.

 Skills are developed abilities a person does well.

- Provide examples for students. Share the explanatory examples.
 - For example, someone might be good with tools. Another person might be wonderful with children. A person can put these abilities to work as a skilled handyman or a child care worker. An entrepreneur also needs strong business skills, such as working hard or solving problems.

- Direct students' attention to the comic in their fliers. Choose students to read aloud the conversation bubbles.

Identify a Small Business to Create


- Ask students to write on their **My Interests Sheets** a business they might like to create based on their interests and abilities.
- Collect the **My Interest Sheets** for students to use again in Session Three, *Build a Business*.

Activity: Business Board Game



Play the Business Board Game

DATE	REVENUE	EXPENSES	SALES TAX	TOTAL

- Invite students to play a board game.
 -  **The game objective is to earn the most money for your new business and collect important business skills.**




- Tell students they will play a game and keep track of the money they earn. Direct their attention to the *My Money Tracker* in their fliers.
- Review, if needed, how to fill in the *My Money Tracker*.
- Provide a brief description of the game using an extra game board or the digital asset before distributing materials. Then separate the students into groups of four. Distribute to each group a **Business Game Board**, **Create a Business Game Card Sheet**, dice pack, and game pieces.



- Have the students follow along on their game boards (Side 1) as you read aloud the game instructions.

1. Separate the game cards and place them on the *Pick a Card* section of the board. You will pick a card when you land on a space with a picture of a business.
2. Place all the game pieces on the *START* space. To begin play, take turns rolling the die. The player with the highest number starts play. Follow the arrow and move clockwise around the board.
3. You will earn or lose money as you travel around the board. Enter each amount in the *My Money Tracker* in your flier. Be sure to collect \$50.00 each time you pass *START*.
4. Collect skills! Enter the business skills you collect in your flier, too.
5. Play for 15 minutes or until time is called. Declare two winners for the game: the student with the most money and the student with the most skills.

SALES TAX	REVENUE	EXPENSES	TOTAL



Presenting Tip:

A few students may show a negative balance during the first rounds of game play. Tell students to continue play for the opportunity to increase both sales and profit.

Summary and Review



- Ask a few students to share what they learned while playing the game. Emphasize that collecting skills through game play is a great way to learn about the many skills a businessperson needs to be successful. However, in real life, skills are developed over time through education and real-life experience.
- Review by telling students that people create businesses based on what they like to do and what they are good at doing.
- Tell the students that in Session Three, they will create a business plan.
- Collect the game boards, dice, and game pieces, and pack them away for use in Session Four. (You will not need the game cards.) Collect the **Table Tents** and banner and leave them with the teacher for the next session.

Extended Learning Opportunities

Extended Learning Opportunities

Additional activities are included if you would like to spend more time in the classroom. The teacher also may present them.

Consider these activities if your session ends early and you have extra time.

A Service Business

As defined in today's session, a service is work done for others. Ask students to compile a list of ways a young person with an adult's help may provide a service for others and get paid for it. Here are some ideas:

1. Be a tutor to help someone learn the basics of using a computer or smartphone.
2. Organize birthday parties for younger children.
3. Make meals.
4. Help a neighbor run a garage sale.
5. Offer to recycle cans and bottles for a friend.
6. Help plant and tend a garden.
7. Give music lessons.
8. Collect mail or newspapers for someone on vacation.

The Perfect Business

Ask students to describe their “perfect” business idea to a parent or friend using the five key elements of a narrative or story. Have them start with the following prompt:

Hello! My small business is awesome and here is why ...

Describe in words:

- Who will help you get started?
- What product or service will you sell?
- Where will you get the money to start?
- Where will your business be located?
- When will it open?
- Why is it needed?



SESSION THREE: BUILD A BUSINESS

Overview

In this 45-minute session, students will identify the fundamental steps for starting a small business and develop a basic business plan.

Objectives

Students will be able to:

- Identify the basic steps for building a small business.
- Develop a basic business plan.

Materials



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards (n-p)
(digital asset available)



My Interests Sheets
(from Session Two)



5W's Business Plan Poster
(2 sided)
(digital asset available, Side 1)



JA More than Money Fliers,
Session Three



Pencils (not included)



Marker (not included)



Plan Man

Preparation

- Review the session and list of materials. Discuss with the teacher how best to arrange the room for the activity.
- Become familiar with the vocabulary discussed in the session. The session's vocabulary is shown on flash cards and defined in the body of the text.
- If you plan to do the Extended Learning Opportunity for this session, consider gathering pamphlets, brochures, business cards, and ads containing logos from local businesses to use as examples to present to students.
- Make notes about what to say in your reintroduction.
- Display the **Junior Achievement Banner** and the **5W's Business Plan Poster**.

Recommended Time

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

Introduction



Write your ideas here.

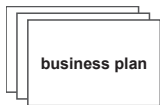
Greet the Students and Introduce Yourself

- Remind students of your name and share something about yourself related to the objectives, such as selling homemade goods (bookmarks, key chains, or jewelry) as a child to earn money or setting up a food or drink stand.
- Ask a student to help you distribute the **Table Tents**.
- Hand out the **Session Three fliers**. Tell students they will use the flier throughout the session. Have them write their names in the space provided.



Your Notes

5W's of Business Planning Discussion



Discuss Business Plans

- Display or project the three flash cards where they are visible to all students, or pass them out to student volunteers and ask them to bring them up when you refer to them.
- Introduce the idea of planning to students. Explain that people create a plan for all sorts of goals, from as simple as a shopping list to as complex as their plans for their future.

? What kinds of things do you plan for? Why is it important to make a plan?

Possible answers: Plans for a party; plans for the weekend; plans for what to bring on a trip. It's important to make a plan so that you have what you need; a plan keeps things organized and running smoothly; a plan helps people accomplish a goal

- Explain to students that just as they make plans to be sure they have what they need for a party, a business needs a plan to help it do well.
- Display or project the **business plan** flash card. Explain that a business plan is a good tool for new businesses to have. With a business plan, a business has a much better chance of growing and earning money.

... A business plan is a list of goals a business owner wants to achieve and the steps needed to reach those goals.



Show How



- Ask students to think again about the business ideas they had from Session Two. Ask students to consider what it would require to make those plans happen. Call on students to share their ideas.
 - If students don't remember their business ideas, suggest that they consider what all businesses need to be successful.

? What is needed to start a business? What do you need to know about?

Possible answers: customers, money, a product or service, a community store, an online store plan



- Display or project the **5W's Business Plan Poster**. Explain that whether the business is large or small, there are certain questions that need to be answered to get it started. We can think of these questions as the 5W's.
- Choose students to read aloud the questions on the poster or read them aloud to the group.
 - What product or service will you sell?
 - Who will be your customers?
 - When will your product or service be ready?
 - Where will you get the money to start your business?
 - Why is your business needed?



- Direct students' attention to the Session Three flier and its illustrations. Ask students to read aloud the comic strip or read it to them.
- Remind students that like Ida, they had an idea for a business at the end of Session Two. Their ideas were based on something they liked to do or an interest they had. Hand out the **My Interests Sheets** for students to review if you have them.

YOUR BUSINESS PLAN

Use Ida's business plan as a model to complete your own business plan. Answer the questions.

What product or service will you sell?

Who will be your customers?

When will it be ready?

Where will you get the money to start?

Why is your business needed?

- Discuss with students how Ida answered the 5W's for her business. Tell students they should answer the same questions about their own business ideas on their fliers. Allow students a few minutes to work.
 - What product or service will you sell? (Ida baked tasty treats like cookies.)
 - Who will be your customers? (Ida sold to her neighbors.)
 - When will it be ready? (Ida started baking on the weekend.)
 - Where will you get the money to start? (Ida's parents helped her get started.)

advertising

- Why is your business needed? (Everyone likes a treat now and then.)
 - Emphasize that businesses need a plan that includes advertising.
 - Display or project the **advertising** flash card. Tell students that the character Show How is responsible for advertising.
- 💬 Advertising is a way of persuading people to want your goods or services.

Activity: Build a Business Plan 25 min.



Explain the Elements of a Business Plan

- Tell students to put their pencils down and give you their full attention. Now that they have completed the 5W's or the basics of business planning, they will need to think more about how to get their business started. Explain that Ida Idea, our entrepreneur, needs to do the same.
- 💬 Let's help Ida fill in her business plan and then you can fill in yours.
- Display Side 2 of the **5W's Business Plan poster**. Direct students' attention to Ida's business plan, which has two parts: *Start-Up Costs* and *Business Information*.

Start-Up Costs

- Direct students' attention to the poster. Read the top of the poster describing Ida's business or have a student read it aloud.
- 💬 Ida's Tasty Treats: **Homemade, tasty treats baked with a special secret ingredient. Delivered fresh and delicious to your home each week.**

expense

- Explain that to get her business going, Ida must determine her start-up costs. Start-up costs are the **expenses** or money that a business owner will have to spend to get his or her business up and running.
- 💬 An expense is money spent for something.
- 💬 A new business needs something to sell. Before a business can attract customers, it must create its product or service. To sell that good or service, a new business will need supplies, equipment, workers, and advertising. Each business owner must determine how much money he or she will spend to open the business.

Ida's Tasty Treats Start-Up Costs

Description of Goods or Services: Tasty Treats baked with a special secret ingredient! Delivered fresh and delicious to your home each week.

BUSINESS ITEMS	ITEM QUANTITY	ITEM COST	TOTAL COST
Supplies:			Supplies Cost:
Advertising:			
Other Costs:			
Employee:			
TOTAL START-UP COST			

Business Information:

Description of Goods or Services: Create healthy treats for parents and kids in my neighborhood and bring goods for home sales.

Business Hours: _____

Customer Demographics: Age, gender, income, etc.

Customer Demographics: Age, gender, income, etc.

Customer Demographics: Age, gender, income, etc.

Customer Demographics: Age, gender, income, etc.

- Point to the chart. Tell students that the chart will help Ida determine her beginning expenses or start-up costs. To help Ida, they will need to work as a group to brainstorm an answer for each of the items in Ida’s business plan. In turn, you will write it on the poster in the appropriate space.
- Point to the *Business Items* column and ask about Ida’s start-up business items. Ensure that each category is mentioned.

? What are some of the start-up costs Ida can expect?

As stated on the poster: advertising, supplies, other costs, an employee



Presenting Tip:

Complete the poster with student responses, but be sure to have viable expenses. If students suggest that Ida needs an oven, ask if she might just use the oven in her home.

- Explain that it’s best to start a plan with the costs you can be sure about.

? What are some supplies Ida will need for her tasty treats?

Possible answers: flour, sugar, cookie sheet, ingredient or contact information stickers, a box or container to transport cookies

- Brainstorm answers and complete the chart with the students’ responses. Be sure to include the ingredients flour, sugar, secret ingredient, etc.



Presenting Tip:

Call on students to provide numbers for item quantities and costs. Guide the discussion so that the numbers suggested are reasonable and logical.

? What other costs might Ida expect to have?

Possible answers: bags, cookie sheet

- Direct the students’ attention to the *Item Quantity* and *Item Cost* columns of Ida’s business plan.
- Explain to students that Ida needs to determine how many of each item she needs. This goes in the *Item Quantity* column.
- Point out the *Item Cost* column. Explain that the cost for each item needed goes in this column of the chart.
- Use *Ida’s Business Plan Answer Key* on the next page to see how sample costs might be calculated for Ida’s business. Fill in the column on the poster with the actual costs based on the class discussion.



Ida Idea

BUSINESS ITEMS	ITEM QUANTITY	ITEM COST	TOTAL COST
Supplies:			Quantity x Cost
Advertising:			
Other Costs:			
Employee:			
TOTAL START-UP COST =			

Ida's Business Plan Answer Key

Business Items	Item Quantity	Item Cost	Total Cost
Supplies: Flour	1 5-lb bag	\$2.00	\$2.00
Supplies: Sugar	1 5-lb bag	\$3.00	\$3.00
Supplies: Baking sheets	2	\$10.00	\$20.00
Advertising: Fliers	25	10 cents	\$2.50
Other costs: Bags	10	10 cents	\$1.00
			\$28.50

Alternative Activity Option

Work as a whole class or in small groups to create business plans. Encourage students to create a business plan for a small business they can see themselves doing. Larger businesses (like a video game company) will make calculating costs difficult.

? How will Ida determine the total start-up cost?

She should multiply the number of an item needed by its cost. Then she should add all the total costs together.

- Answer any questions the students may have about Ida's business plan.

... Now, that you know how to create a business plan, you can fill in a business plan for your business.

- Have students fill in the business plans in their fliers with information based on the businesses they would like to build. Remind students to fill in the name of their business on the page. Give students 10 minutes to work.

Business Information

- Direct students to the business information section at the bottom of the flier.
- Tell students to finish their plans with descriptions of services, service hours, and their customers. If time runs short, tell students to finish their plans at home.



Ida Idea

Summary and Review



- Ask a few students to share what they learned while filling out the business plans. Have them share what other categories should be included on a business plan that were not listed in their fliers.
- Remind students that people create and build businesses based on what they like to do and what they are good at doing.
- Tell the students that in Session Four, they will continue running their businesses and discover why businesses need banks and credit unions to help grow. Collect the poster or leave it hanging in the classroom if the teacher agrees. Collect the **Table Tents** and banner and leave them with the teacher for the next session.

Extended Learning Opportunity

Extended Learning Opportunities

Additional activities are included if you would like to spend more time in the classroom. The teacher also may present them.

Consider this activity if your session ends early and you have extra time.

Advertise Your Business

- Distribute sheets of paper and markers and have students design an advertisement for their businesses. Present the sample logos you brought to class. Students will brainstorm ways they could message their businesses to the community. Students can choose to design a business logo and insert it on a flier or web homepage. They can create a slogan or jingle. Post completed sheets around the room and invite students on a “gallery walk” to view the variety of ideas. Students could also storyboard commercial ideas for television.

SESSION FOUR: RUN A BUSINESS

Overview

During this 45-minute session, students will explain why financial institutions lend money and why people borrow money for their businesses. Students will learn about the advantages and disadvantages of borrowing money, including the need to make interest payments. They will record and track financial gains and losses in a simulated environment.

Objectives

Students will be able to:

- Explain why financial institutions lend money.
- Explain decision making and the traits of trustworthy borrowers.
- Record and track financial gains and losses in a simulated environment.



Ida Idea

Materials



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards (q-u)
(digital asset available)



JA More than Money Fliers,
Session Four



Business Game Boards
(Side 2)



Run a Business Game Card
Sheets



Game Pieces
(4 colors/8 per color)



Game Dice (8 dice)



Pencils (not included)

Preparation

- Review the session and list of materials. Discuss with the teacher how best to arrange the room for the game students will play later in the session.
- Become familiar with the vocabulary discussed in the session. The session’s vocabulary is shown on flash cards and defined in the body of the text.
- Display the **Junior Achievement Banner**.
- Review the *My Money Tracker* in the student flier and review the rules of the game.
- Decide whether students will play the Robosellers video game (robosellers.ja.org) or the Business board game. If using the board game, organize the materials into eight sets for easy distribution. Each set should include one **Business Game Board**, one sheet of **Run a Business Game Cards**, one die, and four different color game pieces. Players will need a **Session Four flier** to record their gains and losses.
- Prepare the **Certificates of Achievement** in advance of Session Five or have the teacher prepare them for you.
- Review the Extended Learning Opportunity for this session. Discuss implementation options with the teacher.

Recommended Time


This session should take approximately 45 minutes to complete. If needed, ask the teacher to help you keep track of the time.

Introduction



Your Notes

Greet the Students

- Reintroduce yourself.
-  **What have you learned about managing money and building a business so far in the *JA More than Money* program?**
Possible answers: Money needs to be earned; it's important to save; business skills are important; businesses need a plan; you need money to start and build a business; there are 5W's to answer to start a business (What product or service will you sell? Who will be your customers? When will your product or service be ready? Where will you get the money to start? Why is your business needed?)
- Remind students that in Session Three, they learned about building a business. A business requires an idea for a good or a service and a plan for it to do well. Explain that in this session, they will continue to practice running a business and using their money-management skills.

- Share a reflection about an experience you've had in running a business, if any.
- Distribute the **Table Tents**. Have a student volunteer help you.
- Hand out the **Session Four fliers**. Tell students they will use the fliers throughout the session. Have them write their names in the space provided.

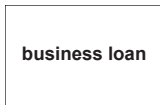


Decisions About Loans Discussion



Presenting Tip:

Have multiple students reply to the question about financial institutions to get a complete response. Customize the response for relevancy in your region.



Introduce Business Loans

- Display or project the five flash cards where they are visible to all students, or pass them out to student volunteers and ask them to bring the cards to you when you refer to them.
- Direct the students' attention to the **Session Four flier**.
- Tell students to look at the vocabulary section of the flier and underline the words as they are discussed.



Who remembers what we learned about financial institutions in Session One?

Possible answers: a financial institution is a business that provides money-related services; banks and credit unions are two types of financial institutions

- Direct the students' attention to the "how the money flows" diagram in the student flier. Review that money travels back and forth among people, businesses, and financial institutions.
- Review that one of the jobs of financial institutions is to keep people's money safe. People deposit money in banks and later withdraw it.
- Explain that banks, mobile banks, and credit unions work with the money that people deposit and sometimes lend that money to other people or businesses. With loans, businesses have an opportunity to earn even more money through increased sales. Money lent to a business is called a **business loan**.



A business loan is money borrowed to start or run a business.



Presenting Tip:

Consider inviting a small business owner to class to describe how he or she convinced the local bank to lend the money needed to start a business. Or invite a local bank representative to share how he or she decides which business to lend money to.



decision making

Other Funding Options

Crowdfunding or microlending are two ways “people ask people” (instead of a financial institution) for money for a project or business venture. A person with a good idea shares it online so that many people can see it. The people who like the idea donate money to fund it.

- Explain that a business loan can be used to start a business or to expand or grow a business. Remind students that Ida Idea needed money to start her Tasty Treats business.

Introduce the Decision-Making Process

- Direct the students’ attention to the comic in the flier. Choose students to read aloud the characters’ speech bubbles or read them aloud.
- Choose two or three students to answer the following questions.



What does Ernie mean when he says that a business loan could help Ida’s business grow??

Ida has worked hard to start her business. A bank loan could give her the resources to bake more goods for her customers and increase the likelihood to earn more money in profits.



What do the characters know about lending money to Sir Spend-a-Lot?

He doesn’t pay it back.



Sir Spend-a-Lot doesn’t pay back money. That means you wouldn’t want to risk your money by lending it to him. Let’s think about how we know whether lending money is a good idea.

- Explain that financial institutions need to consider a number of things when they choose to make a loan. They use a **decision-making** process. Display or project the flash card.



Decision making is the process of choosing between different courses of action.

- Discuss the factors banks weigh when deciding to make a loan to a business.
 - Banks may decide to lend money to start a business if they think the business is based on a good idea and a sound plan.
 - Banks may make a loan to a business that is doing well so that it can grow and offer more jobs to the community.
- Stress that people can go to a bank for a loan and that making loans is good business for banks.



Decision-Making Activity

- Create a two-column chart on the board with the labels *For* and *Against*. Explain that this is a simple decision-making chart.

For	Against

- Tell students they will now imagine that they work for a bank and will have the important job of deciding whether or not to lend money to a business.
- Explain that the job is important as they must examine each situation carefully and analyze the strong and weak points before making a decision. The choice with more “good” points is generally a better choice than one that has more “bad” points.

? How will you determine who should get a loan? What are the traits of a trustworthy borrower?

Possible answers: dependable or responsible (they do what they say they will do), honest, able to repay, timely with payments, experienced (have borrowed money before and know it will need to be repaid)

Alternative Activity Option

You may wish to have students raise their hands “for” or “against” after you read aloud each scenario, rather than having them leave their seats.

- Explain that you will read aloud a scenario. If they think it is a good idea to lend the money, they are to move to the right side of the classroom. If they don’t think it is a good idea, they are to move to the left side of the classroom.
 - You will read each scenario and tally the number of students *for* or *against* the loan. Mark the numbers on the chart.



Global Guy

[Scenario 1] Your best friend comes to the bank. She asks to borrow \$500.00 for her new business. She promises she'll pay back the loan on Friday. Make a decision. Do you lend your best friend the money?

- Tell students that they must make a decision based on the information they have. Would they lend money to their best friend if the friend promised to repay?
- Remind students to move to the right side of the room if they think the loan is a good idea; go left if they don't think it is a good idea. Make tally marks on the decision-making chart.
- Ask one or two students the reason for their decision. Emphasize that friendship might not be the best criteria for a loan. Have students think about how uncomfortable they would feel if they had to collect the loan amount because the friend was not dependable or had no experience paying back a loan.

[Scenario 2] Your neighbor comes into the bank. He asks to borrow \$500.00 for his business. He promises he'll pay back the loan when he gets paid in two weeks. Make a decision: Do you lend your neighbor the money?

- Remind students to move to the right side of the room if they think the loan is a good idea; go left if they don't think it is a good idea. Make tally marks on the decision-making chart.
- Ask one or two students the reason for their decision. Emphasize that it is important to be sure of how well you know your neighbor and if the loan amount is one he or she can reasonably repay.

[Scenario 3] Someone comes to the bank to borrow \$500 to start a business. The person has never borrowed money before, but his/her employer has written a letter saying that s/he is a strong worker who is always on time. Make a decision: Do you lend this person the money?

- Have students move to the right or left. Ask one or two students the reason for their decision. Emphasize that a trustworthy borrower is one who is able to repay a loan. Make the appropriate tally marks on the decision-making chart.



Ida Idea



[Scenario 4] Someone comes to the bank to borrow \$500 to start a business. The person was once caught stealing a sweater from a department store. Make a decision: Do you lend this person the money?

- Have students move to the right or left. Ask one or two students the reason for their decision. Emphasize that a trustworthy borrower is one who is honest. Make the appropriate tally marks on the decision-making chart.



[Scenario 5] Someone comes to the bank to borrow \$500 to start a business. The person has no job or income. Make a decision: Do you lend this person the money?

- Have students move to the right or left. Ask one or two students the reason for their decision. Emphasize that a trustworthy borrower is one who can repay a loan and is timely with payments. Make the appropriate tally marks on the decision-making chart.

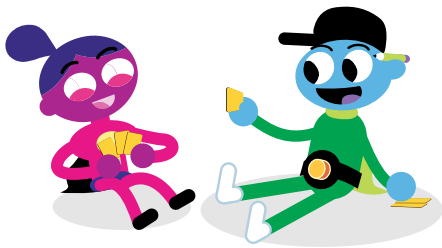


[Optional: Scenario 6] Someone comes to the bank. She asks to borrow \$500.00 for gardening supplies for her business. She says she'll pay you back in a month or two when she returns from vacation. Make a decision: Do you lend the person the money?

- Emphasize that the person has money for a vacation but not for supplies for her business. What might this say about her choices when it comes to spending money?
- Have students move to the right side of the room if they think the loan is a good idea; go left if they don't think it is a good idea. Make tally marks on the decision-making chart.
- Thank the students and ask them to be seated. Explain that banks make decisions like these every day. Banks must decide if people who ask to borrow money seem trustworthy and will repay the loans. Banks have to figure out the benefits, costs, and risks of their decisions.
- Conclude the activity with students' help by identifying five qualities of a trustworthy borrower. Stress that banks are in business to lend money to people who can pay it back.



Let's review: What are the qualities of trustworthy borrowers?



Ida Idea

Ernie the Earner

Possible answers: dependable or responsible (they do what they say they will do), honest, able to repay, timely with payments, experienced (have borrowed money before and know it will need to be repaid)

- Instruct students to write the traits on their fliers in the space provided.

Paying Back a Loan

? Where do business owners get the money to pay back a loan?

Business owners get the money to pay back a loan from the money they make running the business.

profit

- Inform students that the money a business uses to pay back a loan must come from the business's **profits**.
- Define *profit* for students and display or project the flash card.

loss

... A profit is income earned after all expenses are paid.

- Explain that if a business is experiencing a **loss**, it will be harder to pay back the loan, but the loan must still be paid. Display or project the *loss* flash card.

interest

... A loss is when a business pays more in expenses than it earns in sales.

Explain Interest on Loans

- Reintroduce the term **interest** to students. Write the word on the board. Ask if anyone remembers the word *interest* from Session One.

... Interest is the money paid for the use of someone else's money.

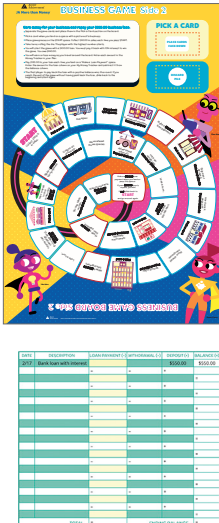
- Ask students if they understand what *interest* means when we talk about loans. Explain that a loan must be paid back with interest.
 - This means that the original amount must be paid back, plus interest, which is a fee for using someone else's money.
 - Explain that you might borrow \$100.00, but if you owe 10 percent interest on the loan, you will have to pay back \$110.00. That's the original \$100.00 loan plus \$10.00, which is the 10 percent interest.




Presenting Tip:

The concept of *interest* is not common to all cultures. In fact, some cultures do not allow interest to be calculated. If the concept of interest is not appropriate for the students, adjust the content accordingly.

Activity: Business Game



Play the Business Game, Side 2

- Invite the students to play a board game.
- 
Game objective: To earn the most money for a new business and pay back a loan.
- Tell students they will play a business game in which they keep track of money they earn and make payments on a business loan. Direct their attention to the *My Money Tracker* in their fliers.
- Review, if needed, how to fill out the *My Money Tracker*.
- Explain that the *My Money Tracker* has an additional column for a business loan. Tell students that in this game, they will need to keep track of a loan.
- Explain the game before handing out materials. Read aloud the game instructions below.
 1. Separate game cards and place them in the *Pick a Card* section on the board.
 2. Pick a card when you land on a space with a picture of a business.
 3. Place game pieces on the START space. Collect \$50.00 in sales each time you pass START.
 4. Take turns rolling the die. The player with the highest number starts play.
 5. You will start with a \$500.00 loan. You must pay it back with 10 percent interest to win the game. You owe \$550.00.
 6. You will earn or lose money as you travel around the board. Enter each amount in the *My Money Tracker* in your flier.
 7. Pay \$100.00 toward your loan each time you land on a *Make a Loan Payment* space. Enter the amount in the loan column of your *My Money Tracker* and subtract it from the balance column.
 8. The first player to pay back the loan with a positive balance wins the round. If you reach the end of the game without

Alternate Activity Option

Consider having students play the Robosellers Video Game if computers and the Internet are available. The game can be accessed at www.robosellers.ja.org.

See the EAS131 Robosellers Instruction Sheet for more information.

having paid back the loan, slide back to the beginning and start again.

9. Organize the students into groups of four. Distribute to each group the sets of Business Game Materials that include a **Business Game Board**, a **Run a Business Game Card Sheet**, a die, and game pieces. Start play.
- Ask a few students to share what they learned from playing the game.
 - Review by telling students that running a business means making lots of decisions.
 - Conclude the game.

? What role do financial institutions and other lenders play in helping businesses to run?

Banks provide business loans and help business owners manage their money.

Summary and Review



- Repeat that the goal of a business is to make a profit, but at times businesses suffer losses.
- Remind students that at times businesses need to borrow money and that financial institutions are there to help.
- Emphasize that making business decisions can be difficult, but it's often helpful to first weigh the pros and cons of an issue.
- Close by telling students that in Session Five, they will explore running businesses in a global market.
- Collect the **Table Tents** and banner and leave them with the teacher for the next session.

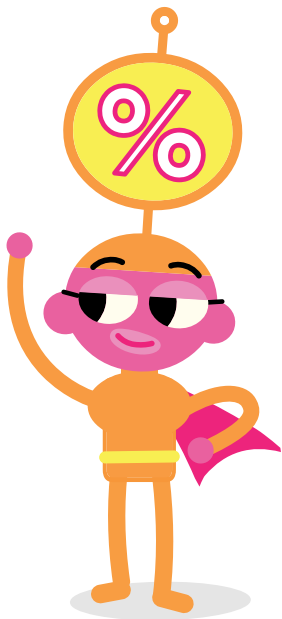


Sir Spend-a-Lot

Extended Learning Opportunity

Extended Learning Opportunities

Additional activities are included if you would like to spend more time in the classroom. The teacher also may present them.



Show How

Consider this activity if your session ends early and you have extra time.

Calculating Interest

... To calculate the interest owed, you must multiply the interest rate by the amount of money borrowed.

- Ask students to look at the Extended Learning Opportunity below the *Money Tracker* in their **Session Four flier**: “Calculating Interest.” Review with them how the first problem was solved, converting a percent to a decimal and then calculating the interest.
 - You may need to explain how to convert a percentage to a decimal. Explain that a percentage is a part of 100 percent. Thus, 10 percent is .10. Tell students that they need to move the decimal point.
- ...** If you borrow \$200.00 and the interest rate is 6 percent, you must multiply 200 by .06 to determine how much interest you owe.

Amount of Loan	Interest Rate	Decimal Value	Multiply	Interest Payment	Total Amount Due
\$200.00	6%	.06	200 x .06	\$12.00	\$212.00
\$500.00	10%	.10	500 x .10	\$50.00	\$550.00
\$1,000.00	8%	.08	1,000 x .08	\$80.00	\$1,080.00
\$300.00	5%	.05	300 x .05	\$15.00	\$315.00

Allow students to complete the three remaining problems. Answers are provided in the chart above.

SESSION FIVE: GLOBAL SUCCESS

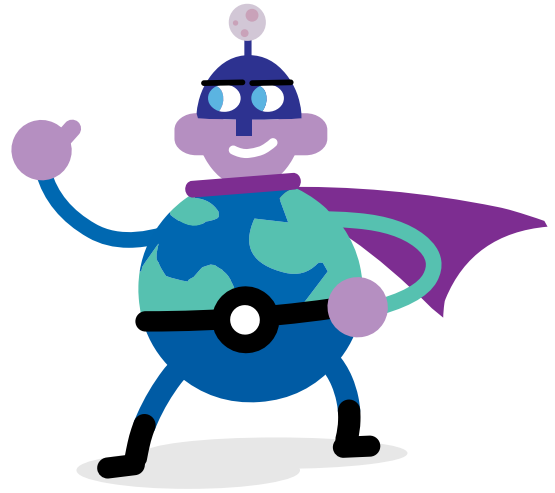
Overview

In this 45-minute session, students will explore the opportunities and challenges of global markets.

Objectives

Students will be able to:

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



Global Guy

Materials



Junior Achievement Banner



Table Tents



Vocabulary Flash Cards (v-y)
(digital asset available)



World Map Poster
(digital asset available)



Import/Export
Trading Cards Sheet



JA More than Money Fliers,
Session Five



Certificates of Achievement



Pencils (not provided)

A small trinket to trade (optional)

Preparation

- Review the session and list of materials. Discuss with the teacher how best to arrange the room for the activity. Distribute the Table Tents.
- Become familiar with the vocabulary discussed in the session. The session's vocabulary is shown on flash cards and defined in the body of the text.
- Display the **Junior Achievement Banner** and **World Map Poster**.
- Separate the **Import/Export Trading Cards Sheet**. Divide the cards into separate color stacks. Prepare the cards so all matches can be made.
- Review the Import/Export activity instructions.
- Review the Extended Learning Opportunity.
- Prepare the **Certificates of Achievement** or have the teacher prepare them for you. Be sure to sign the certificates.

Recommended Time

This session should take approximately 45 minutes. If needed, ask the teacher to help you keep track of the time.

Introduction



Your Notes



Presenting Tip:

Many successful entrepreneurs expand beyond their geographical boundaries. Encourage students to think freely and imaginatively about the opportunities of a future “world market” business.

Greet the Students

- Tell students that this is the final session of *JA More than Money*.
- Review and reflect aloud on the topics in the previous sessions. Feel free to recall any class-specific information or events that transpired as students explored the topics.
 - ☰ In Session One, we discussed earning, saving, and spending money, and played Money Bingo.
 - ☰ In Session Two, we learned we can connect the things we like to do with creating a business and played the Business Board Game to earn money and skill points.
 - ☰ In Session Three, we created a 5W's business plan to help us think through the needs of our new businesses.
 - ☰ In Session Four, we learned why businesses sometimes borrow money and why financial institutions lend money to them.
- Announce that in Session Five, they will start to think globally and explore how their entrepreneurial businesses might fare in places around the world.
- Share something about your own experience with the global marketplace either as a business owner or a consumer, if relevant.
 - ☰ Global connections affect daily life for people everywhere.
 - ☰ The global marketplace is expanding, too. Advances in technology have made it possible to work and do business all around the world. Your new business may one day play a part!



- Distribute the **Table Tents**.
- Pass out the **Session Five fliers** and have students write their names on them.

Trading Around the World Discussion



Explain Trade

- Display or project the four flash cards where they are visible to all students, or pass them out to student volunteers and ask them to bring the cards to you when you refer to them.
- Ask the students if they have ever traded one thing for another with a friend or a brother or sister.
- Explain that the practice of exchanging one thing for another is called *barter* and has been around for a long time.

☰ Today, barter is not used as much; most goods and services are bought using money. However, barter or any other form of buying, selling, or exchanging goods and services is called **trade**.

- Give an example of bartering, such as trading food at lunch or trading a book for one they would like to read. If you brought a small trinket to class, trade it with a student for something you “need,” such as a ruler, book, marker, or binder. Ask the student if he or she thought the trade was fair. Encourage one or two students to give details about their exchanges.

☰ Trade is the act of buying, selling, or exchanging goods or services.

Imports and Exports

- Tell students that countries often trade their “extras” for resources they don’t have enough of. In this way, both countries are better off.



Presenting Tip:

Generally, countries export more to big economies than they do to smaller ones. Countries also tend to trade more with their neighbors than with countries farther away.

? If a country has extra grain but not enough fuel to heat people’s homes or power their cars and trucks, what might the country do?

Possible answer: The country with the extra grain should try to trade the grain with a country that has extra fuel.

import

export

- Explain that the country with the extra grain needs to find a country with extra fuel and trade with that country.
- Display or project the flash cards and define **import** and **export** for students.

... To import means to buy goods or services from other countries.

... To export means to sell goods or services to other countries.

- Explain that this example shows how a country with extra grain and a country with extra fuel can both benefit from trading. Both countries import something, and both export something.
- Emphasize that businesses both large and small import and export goods and services. Importing helps customers by giving them more choices. Exporting can help entrepreneurs and businesses sell more and make more profit.
- Tell students that to become a future competitor in a global market, business owners need to be creative, have strong skills and expertise, and be willing to take risks.
- Have students consider whether or not they would like to see their business “do business” with other countries around the world. If so, what challenges might they face?



The Global Marketplace

- Explain that deciding whether to sell outside of their country is a big decision for many businesses to make.
- Instruct students to find the Global Guy comic in their **Session Five flier** to learn about other considerations. Choose students to read the parts.
- Ask two or three students to answer the following question.


? What should business owners like you consider when selling goods or services in another country?

Accept all answers. Most students will have little experience with the customs and cultures of countries other than their own.

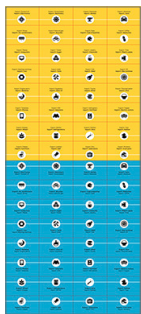
opportunity cost



Presenting Tip:
Here is another example of “opportunity cost.”
If a business owner chooses to get a \$1,000 business loan to buy new equipment, he will have to give up taking a vacation until he pays back the loan. The vacation is the business owner’s opportunity cost.

- *Language:* How will you communicate with the people who live there?
 - *Customers:* What are their likes and dislikes? What are the traditions and laws that you need to know?
 - *Payment:* How does money “work”? Is money worth the same amount everywhere?
 - *Shipping:* How will your goods get there? Train, plane, boat, or car?
- Explain that if an entrepreneur chooses to expand her business to another country, she gives up the opportunity to expand in her own country. On the other hand, not every entrepreneur will make the choice to go through the work and expense of selling globally. This choice may mean the entrepreneur won’t earn as much profit.
 - Explain what an **opportunity cost** is and display or project the flash card.
-  **Opportunity cost is the next best option a person gives up when making a choice.**

Activity: Import/Export Trading 



How Countries Connect Through Trade

- Display or project the **World Map Poster**. Instruct students to open their fliers to the world map. Tell them they will use their maps to locate specific countries with which they might like to trade.
- Separate the **Import/Export Trading Cards Sheet** if you haven't already done so. Keep the cards separate. You may, however, want to pair up the cards you will use beforehand to ensure that all matches can be made.
- Hand each student one export card and one import card. Hand out extra cards to students who want them. Have students read the information on the cards.
- Direct students to find the country’s name on their import card. Each import card has a different country printed on it.

Free Trade

Some countries band together and agree not to charge entrepreneurs fees and taxes to sell their goods to customers in partner countries. Some countries have stores specializing in free trade products. Many free trade products are available online too.



Presenting Tip:

Demonstrate the activity before the students move around the classroom. Have a student read aloud from her card the import she needs. Have the student with the matching export card join her. Do the same with the export card.

- Instruct students to find and then circle the country on the map in their fliers. Encourage students to help each other if anyone is having difficulty finding his or her country.
- Consider having students locate additional trading countries on the map in their fliers. Use the **World Map Poster** as a resource to select countries that are important to your country or region, and have students locate and circle those countries in their fliers.

Trading Activity

- Ask students to stand. With their import/export cards in hand, have them form a circle.
- Tell students they will now get the chance to trade their cards for resources their country needs and give away resources their country has a lot of. Have students read their cards.
 - 💬 **The yellow card is your import card. It shows what you need. The blue card is your export card. It shows what you have. A classmate has a resource you need, and you have a resource he or she needs. You must find each other and trade your cards.**
- Explain that when you give the signal, students will mix with their classmates to collect the yellow import card they need (highlighted in bold on the yellow card) while exporting a product that their country has a lot of (highlighted in bold on the blue card).
- Before starting the activity, have a student volunteer demonstrate the trading process. Have your volunteer tell the class her country's need found on her yellow card. For example, "My card says 'Import: Fruit Juice.' Who has fruit juice to import?" Have students check their blue cards to see if they have "Export: Fruit juice." Once the match is made, have the two students exchange cards.
 - 💬 **Once you have given away the card you have and received the card you need, return to your desk.**
- Give the signal. Students will mingle among their classmates to find their matches. At the end of trading, students will have given away their original cards for new ones.

Summary and Review

2 min.



- Ask two or three students the following questions.

? Based on what you've learned in this session, do you think your business could offer goods or services in a global market? Why or why not?

Answers will vary.

? What money concerns do entrepreneurs need to think about when offering their goods and services in other countries?

Possible answers: the added expenses they might have from selling globally; the cost to ship products to other countries; the additional fees or taxes; whether they'd have to raise their prices to offset possible higher costs

? If you choose not to export, but instead sell your product only in your own country, what is the opportunity cost?

Possible answer: more customers and more profit

Final Visit

5 min.

- Thank the students for their participation in the JA More than Money program.

? What did you learn about money and creating businesses that you didn't know before? Can you name three things?

Answers will vary.

? What topic would you like to know more about? What resources online or in the classroom or library can help you discover more about the topic?

Answers will vary.



- Encourage students to share what they have learned with their parents or caregivers at home.
- Share what you have learned during your visits, if time permits. Ask a few students to share something they will remember about their JA experience.
- Distribute the **Certificates of Achievement**. Congratulate students and shake their hands. Tell students that good money management is key to a successful business.

Reminder

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

Extended Learning Opportunity

Extended Learning Opportunities

Additional activities are included if you would like to spend more time in the classroom. The teacher also may present them.

Consider this activity if your session ends early and you have extra time.

Good Trade

- Explain that people around the world trade in many ways. Share with students that trade often includes exchanging money for goods or services, such as paying for a sweater or haircut with bills and coins. However, that is not the only way people trade for the things they need and want.
 - People may trade goods for other goods. For example, a farmer may trade his livestock, vegetables, or honey for cheese and eggs.
 - People may trade goods for services. For example, a baker may trade a week's worth of fresh bread for a much-needed car or truck repair.
 - Services also can be traded for other services, such as trading a week's worth of washing dishes for a week's worth of help with homework.
- Have students share other possible trading examples with the class.

Glossary

advertising

a way of persuading people to want your goods or services

business

a company that makes a product or performs a service

business loan

money borrowed to start or run a business

business plan

a list of goals a business owner wants to achieve and the steps needed to reach those goals

decision making

the process of choosing between different courses of action

deposit

to put money in a bank account for safekeeping

earn

to receive income for labor or services

entrepreneur

a person who starts a business

expense

money spent for something

export

to sell goods or services to other countries

financial institution

a business that provides money-related services

goods

items that are bought and sold

import

to buy goods or services from other countries

income

money received as payment for work, goods, services, rent, or interest

interest

money paid for the use of someone else's money

loss

when a business pays more in expenses than it earns in sales

money

anything accepted as payment

opportunity cost

the next best option a person gives up when making a choice

profit

income earned after all expenses are paid

savings account

an account used to hold money that is not needed right away

services

work done for others, such as haircuts or car repairs

skills

developed abilities a person does well

trade

the act of buying, selling, or exchanging goods or services

withdrawal

to take money out of a bank account

Common Core Standards by Session

The Common Core State Standards Initiative is a state-led effort coordinated by the National Governors Association Center for Best Practices and the Council of Chief State School Officers. © 2010. All rights reserved.

JA More than Money Common Core ELA Standards Grade 3	Session:	1	2	3	4	5	Robosellers Game
RI. Reading for Informational Text							
RI.3.1 Ask and answer questions to demonstrate understanding of a text, referring explicitly to the text as the basis for the answers.	*				*	*	*
RI.3.2 Determine the main idea of a text; recount the key details and explain how they support the main idea.		*	*	*			*
RI.3.3 Describe the relationship between a series of historical events, scientific ideas or concepts, or steps in technical procedures in a text, using language that pertains to time, sequence, and cause/effect.	*	*	*	*	*		
RI.3.4 Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a grade 3 topic or subject area.	*	*	*	*	*		*
RI.3.5 Use text features and search tools (e.g., key words, sidebars, hyperlinks) to locate information relevant to a given topic efficiently.			*	*	*		*
RI.3.6 Distinguish their own point of view from that of the author of a text.	*	*	*			*	
RI.3.7 Use information gained from illustrations (e.g., maps, photographs) and the words in a text to demonstrate understanding of the text.				*	*		*
RF. Reading Standards: Foundational Skills							
RF.3.3 Know and apply grade-level phonics and word analysis skills in decoding words.	*	*	*	*	*		*
RF.3.4 Read with sufficient accuracy and fluency to support comprehension.	*	*	*	*	*		*
W. Writing Standards							
W.3.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly.			*				
W.3.3 Write narratives to develop real or imagined experiences or events using effective technique, descriptive details, and clear event sequences.			ELO			*	
W.3.4 With guidance and support from adults, produce writing in which the development and organization are appropriate to task and purpose.			*				
SL. Speaking and Listening Standards							
SL.3.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 3 topics and texts, building on others' ideas and expressing their own clearly.	*	*	*	*	*		
SL.3.2 Determine the main ideas and supporting details of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.		*		*	*		

ELO—Specific standard met by Extended Learning Opportunity (ELO)

SL.3.3 Ask and answer questions about information from a speaker, offering appropriate elaboration and detail.		*		*			
SL.3.4 Report on a topic or text, tell a story, or recount an experience with appropriate facts and relevant, descriptive details, speaking clearly at an understandable pace.		*	*	*	*		
SL.3.5 Add visual displays when appropriate to emphasize or enhance certain facts or details.			ELO				
SL.3.6 Speak in complete sentences when appropriate to task and situation in order to provide requested detail or clarification	*	*	*	*	*		
L. Language Standards							
L.3.1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	*	*	*		*		
L.3.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.		*	*		*		
L.3.3. Use knowledge of language and its conventions when writing, speaking, reading, or listening.		*	*		*	*	
L.3.4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 4 reading and content, choosing flexibly from a range of strategies.	*	*	*	*	*	*	
L.3.6 Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.	*	*	*	*		*	
JA More than Money Common Core ELA Standards Grade 4	Session:	1	2	3	4	5	Robosellers Game
RI. Reading for Informational Text							
RI.4.1 Refer to details and examples in a text when explaining what the text says explicitly and when drawing inferences from the text.					*	*	
RI.4.2 Determine the main idea of a text and explain how it is supported by key details; summarize the text.		*	*			*	
RI.4.3 Explain events, procedures, ideas, or concepts in a historical, scientific, or technical text.	*	*	*		*	*	
RI.4.4 Determine the meaning of general academic and domain-specific words or phrases in a text relevant to a grade 4 topic or subject area.	*	*	*	*	*	*	
RI.4.5 Describe the overall structure of events, ideas, concepts, or information in a text or part of a text.			*	*	*		
RI.4.7 Interpret information presented visually, orally, or quantitatively and explain how the information contributes to understanding of the text in which it appears.	*	*	*	*	*	*	
RF. Reading: Foundational Skills							
RF.4.3 Know and apply grade-level phonics and word analysis skills in decoding words.	*	*	*	*	*	*	
RF.4.4 Read with sufficient accuracy and fluency to support comprehension.	*	*	*	*	*	*	
W. Writing							
W.4.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly.			*				

W.4.3 Write narratives to develop real or imagined experiences or events using effective technique, descriptive details, and clear event sequences.					*	
W.4.4 Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.			*		*	
W.4.8 Recall relevant information from experiences or gather relevant information from print and digital sources; take notes and categorize information, and provide a list of sources.			*			
SL. Speaking and Listening						
SL.4.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 4 topics and texts, building on others' ideas and expressing their own clearly.	*	*	*	*	*	
SL.4.2 Paraphrase portions of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.	*	*		*	*	
SL.4.3 Identify reasons and evidence a speaker provides to support particular points.				*		
SL.4.5 Add audio recordings or visual displays to presentations when appropriate to enhance the development of main ideas or themes.		*		*		
L. Language						
L.4.1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	*	*	*		*	
L.4.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.		*	*		*	
L.4.3 Use knowledge of language and its conventions when writing, speaking, reading, or listening.		*	*	*	*	*
L.4.4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 4 reading and content, choosing flexibly from a range of strategies.	*	*	*	*	*	*
L.4.6 Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.	*	*	*	*	*	*

JA More than Money Common Core ELA Standards Grade 5	Session:	1	2	3	4	5	Robosellers Game
RI. Reading for Informational Text							
RI.5.1 Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.						*	*
RI.5.3 Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical, scientific, or technical text based on specific information in the text.	*		*	*	*		*
RI.5.4 Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a grade 5 topic or subject area.			*	*	*		*
RI.5.5 Compare and contrast the overall structure (e.g., chronology, comparison, cause/effect, problem/solution) of events, ideas, concepts, or information in two or more texts.	*			*			
RI.5.6 Distinguish their own point of view from that of the author of a text.				*			

RI.5.7 Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.			*	*	*	*
RF. Reading Standards: Foundational Skills						
RF.5.3 Know and apply grade-level phonics and word analysis skills in decoding words.	*	*	*	*	*	*
RF.5.4 Read with sufficient accuracy and fluency to support comprehension.	*	*	*	*	*	*
W. Writing Standards						
W.5.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly.			*			
W.5.3 Write narratives to develop real or imagined experiences or events using effective technique, descriptive details, and clear event sequences.					*	
W.5.4 Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.			*		*	
SL. Speaking and Listening Standards						
SL.5.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 5 topics and texts, building on others' ideas and expressing their own clearly.	*	*	*	*	*	
SL.5.2 Summarize a written text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.		*		*	*	
SL.5.3 Summarize the points a speaker makes and explain how each claim is supported by reasons and evidence.				*	*	
SL.5.4 Report on a topic or text, or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.					*	
L. Language Standards						
L.5.1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.		*	*	*	*	
L.5.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.		*	*	*	*	*
L.5.3. Use knowledge of language and its conventions when writing, speaking, reading, or listening.		*	*	*	*	*
L.5.4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade level reading and content, choosing flexibly from a range of strategies.		*	*	*	*	*

JA More than Money Common Core Mathematics Standards Grade 3-5	Session:	1	2	3	4	5	Robosellers Game
Mathematical Practices							
1. Make sense of problems and persevere in solving them.	*	*	*	*			*
2. Reason abstractly and quantitatively.	*	*	*	*			*

3. Construct viable arguments and critique the reasoning of others.	*	*	*	*		
4. Model with mathematics.	*	*	*	*		*
5. Use appropriate tools strategically.	*	*	*	*		*
6. Attend to precision.	*	*	*	*		*
7. Look for and make use of structure.	*	*	*	*		*
8. Look for and express regularity in repeated reasoning.	*	*	*	*		
Operations in Algebra						
3.OA.1 Interpret products of whole numbers, e.g., interpret 5×7 as the total number of objects in 5 groups of 7 objects each.	ELO		*			
3.OA.3 Use multiplication and division within 100 to solve word problems in situations involving equal groups, arrays, and measurement quantities,			*	*		
3.OA.5 Apply properties of operations as strategies to multiply and divide.	ELO		*			
3.OA.7 Fluently multiply and divide within 100.				ELO		
3.OA.8 Solve two-step word problems using the four operations.	*	*	*	*		
3.OA.9 Identify arithmetic patterns and explain them using properties of operations.			*			
NBT Number and Operations in Base Ten						
3.NBT.1 Use place value understanding to round whole numbers to the nearest 10 or 100.						*
3.NBT.2 Fluently add and subtract within 1000 using strategies and algorithms based on place value, properties of operations, and/or the relationship between addition and subtraction.	*	*	*	*		
3.NBT.3 Multiply one-digit whole numbers by multiples of 10 in the range 10–90 (e.g., 9×80 , 5×60) using strategies based on place value and properties of operations.	ELO		*			*
4.NBT.4 Fluently add and subtract multi-digit whole numbers using the standard algorithm.	*	*	*	*		
4.NBT.5 Multiply a whole number of up to four digits by a one-digit whole number, and multiply two two-digit numbers.		*		*		
5.NBT.5 Fluently multiply multi-digit whole numbers using the standard algorithm.	*	*	*	*		
5.NBT.7 Add, subtract, multiply, and divide decimals to hundredths.	*	*		ELO		
NF. Numbers and Operations-Fractions						
NF.4.7 Compare two decimals to hundredths by reasoning about their size. Recognize that comparisons are valid only when the two decimals refer to the same whole.			*			



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