

Program FAQ

When will *JA Dollars and \$ense* be available?

- The program will be released in late July 2005.

How many sessions are included in *JA Dollars and \$ense*?

- The new, after-school, elementary grades program consists of six, 60-minute sessions.
- Each session includes a volunteer-led activity and a game experience to reinforce money-management skills learned during the session.

What are some major marketing points of *JA Dollars and \$ense*?

- Aligns with social studies, reading, writing, and mathematics standards.
- Designed specifically for after-school students in grades three, four, and five.
- Packaged in a unique file portfolio that allows the volunteer to easily organize session materials for up to 24 students.
- Adaptable for classroom use.
- Teaches personal financial and business skills through innovative activities that focus on earning, sharing, saving, and spending money.
- Reinforces individual money-management and team-business skills through interactive board games that encourage students to practice the steps necessary to own and operate a small business.
- Includes six, take-home flyers that list vocabulary terms and definitions, provide student support materials, and offer activities to share with parents/guardians.
- Features the Top Shop CD-ROM that provides students with age-appropriate and engaging interactive games in which they can apply the concepts learned.

How was *JA Dollars and \$ense* developed?

- The program underwent nationwide piloting in after-school settings at 58 sites in 12 cities.
- An independent evaluation firm assessed the effectiveness of pilot materials.
- JA employed an experienced and professional staff of educators to design, write, and develop this program.
- Additionally, consultants and writers shared their expertise in the after-school learning environment, early childhood development, personal finance, business, career counseling, social studies, literacy, mathematics, curriculum development, and pedagogy to significantly enhance the quality of this program.

Program Basics

JA Dollars and Sense™ will meet the after-school programming needs of a diverse group of students by providing engaging, academically enriching, and experiential learning sessions in economic education.

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

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

What key topics will be presented during *JA Dollars and Sense*?

- The role money plays in society.
- Earning, sharing, saving, and spending.
- Becoming a smart consumer.
- Earning money by starting a business.

Program Sessions

Session One: Money in the Bank

Students learn to manage a bank account. They play the Community Game to reinforce their money-management skills and to better understand the role and importance of money in their lives.

Session Two: A Sense of Worth

Students identify businesses they can start or jobs they can perform to earn money. Activities focus on developing a positive work ethic. Students continue playing the Community Game to further understand the role of money in their lives.

Session Three: Balancing Act

Students identify personal skills and interests and connect them to possible business opportunities. Working in groups, students learn about market research and play the final round of the Community Game.

Session Four: Building a Business

Students explore their job skills and the types of businesses in which they are interested. They identify the basic steps for starting and operating a small business. Using this information, students develop a business plan.

Session Five: Get SMART

Students continue to practice saving and spending as business teams. The concept of making SMART consumer decisions is introduced through role-playing. Students work as business teams to play Round One of the Business Game.

Session Six: What's the Catch?

During the final session, students learn to recognize deceptive advertising and the importance of ethical business practices. Continuing to work as business teams, students conclude the program by playing Round Two of the Business Game.