

# JA Dollars and \$ense™

*JA Dollars and \$ense™* 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.

The learning objectives listed beside each session state the skills and knowledge the students will gain.

<p><b>Session One: Money in the Bank</b> 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.</p>	<p><b>Key Learning Objectives</b> Students will be able to:</p> <ul style="list-style-type: none"> <li>• identify the role of money in everyday life.</li> <li>• explain the benefits of a personal banking account.</li> <li>• practice making sound financial choices.</li> <li>• manage a personal bank account by making deposits and withdrawals.</li> </ul>
<p><b>Session Two: A Sense of Worth</b> 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.</p>	<p><b>Key Learning Objectives</b> Students will be able to:</p> <ul style="list-style-type: none"> <li>• identify several characteristics of a positive work ethic.</li> <li>• distinguish between working for someone and self-employment.</li> <li>• identify ways to earn income through jobs or a small business.</li> <li>• practice personal money-management skills through business and ethical decision-making.</li> </ul>
<p><b>Session Three: Balancing Act</b> 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.</p>	<p><b>Key Learning Objectives</b> Students will be able to:</p> <ul style="list-style-type: none"> <li>• match personal skills with jobs and self-employment.</li> <li>• understand market research.</li> <li>• Identify three to five ways to earn, share, save, and spend personal income.</li> </ul>
<p><b>Session Four: Building a Business</b> Students explore their jobs 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.</p>	<p><b>Key Learning Objectives</b> Students will be able to:</p> <ul style="list-style-type: none"> <li>• define the basic steps in planning and starting a business.</li> <li>• calculate operating expenses and income for a small business.</li> <li>• develop a basic business plan based on their job skills and interests.</li> </ul>

<p><b>Session Five: Get SMART</b> Students continue to practice saving and spending as business teams. The concepts of making SMART consumer decisions is introduced through role-playing. Students work as teams to play Round One of the Business Game.</p>	<p><b>Key Learning Objectives</b> Students will be able to:</p> <ul style="list-style-type: none"> <li>• practice using the SMART system to make consumer decisions.</li> <li>• identify the difference between personal and business spending.</li> <li>• manage money by making SMART business and consumer decisions.</li> <li>• apply the problem solving steps needed to own and operate a small business.</li> </ul>
<p><b>Session Six: What's the Catch?</b> 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.</p>	<p><b>Key Learning Objectives</b> Students will be able to:</p> <ul style="list-style-type: none"> <li>• recognize deceptive advertising.</li> <li>• apply money-management skills in a simulated business.</li> <li>• record and track financial gains and losses in a simulated business.</li> <li>• promote business through advertising.</li> <li>• practice making sound financial choices and cooperative decision-making skills.</li> <li>• apply the steps necessary to own and operate a small business.</li> </ul>

***JA Dollars and Sense* enhances the students' learning of the following key concepts and terms and skills:**

**Concepts and Terms** – Bank account • Business • Business consumers • Business plan • Deceptive • Deposit • Earn • Employee • Entrepreneur • Estimate • Expense • Income • Interest • Job skill • Market research • Mentor • Money • Money management • Personal consumer • Profit • Role model • Self-employed • Start-up costs • Withdrawal • Work ethic •

**Skills** – Active listening • Basic math • Chart data • Comparing and contrasting • Completing forms • Computation • Critical thinking • Deductive reasoning • Drawing • Evaluating data • Following written and verbal directions • Group work • Matching and classifying • Problem solving • Reading directions • Role-playing • Self-assessment • Taking turns • Teamwork • Vocabulary building •

*JA Dollars and Sense* encompasses economics and business curriculum for students in grades three through five. The program emphasizes social studies content while providing a strong focus on mathematics, reading, and writing skills. The *JA Dollars and Sense* experience enhances students' classroom curriculum. Students are encouraged to use innovative thinking to learn money-management skills that support positive attitudes as they explore and enhance their career aspirations.

Through a variety of hands-on activities and technological supplements designed to support differentiated learning styles, students develop a better understanding of the relationship between what they learn at school and their successful participation in a worldwide economy.

*JA Dollars and Sense* is a series of six sessions. The program is packaged in a portfolio containing detailed session plans, informative Take-Home Flyers for students and families, and additional learning materials to ensure a successful experience for students, volunteers, after-school staff, and teachers.