

JA Dollars and Sense™

JA Dollars and Sense teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money. Six required, after-school, volunteer-led activities.

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

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.

Key Learning Objectives

Students will be able to:

- identify the role of money in everyday life.
- explain the benefits of a personal banking account.
- practice making sound financial choices.
- manage a personal bank account by making deposits and withdrawals.

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.

Key Learning Objectives

Students will be able to:

- identify several characteristics of a positive work ethic.
- distinguish between working for someone and self-employment.
- identify ways to earn income through jobs or a small business.
- practice personal money-management skills through business and ethical decision-making.

Session Three: Balancing Act

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

Key Learning Objectives

Students will be able to:

- match personal skills with jobs and self-employment.
- understand market research.
- identify three to five ways to share, save, and spend personal income.

Session Four: Building a Business

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.

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 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.

Key Learning Objectives

Students will be able to:

- define the basic steps in planning and starting a business.
- calculate operating expenses and income for a small business.
- develop a basic business plan based on their job skills and interests.

Key Learning Objectives

Students will be able to:

- practice using the SMART system to make consumer decisions.
- identify the difference between personal and business spending.
- manage money by making SMART business and consumer decisions.
- apply the problem-solving steps needed to own and operate a small business.

Key Learning Objectives

Students will be able to:

- recognize deceptive advertising.
- apply money-management skills in a simulated business.
- record and track financial gains and losses in a simulated business.
- promote business through advertising.
- practice making sound financial choices and using cooperative decision-making skills.
- apply the steps necessary to own and operate a small business.

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

Concepts—Advertising, Banking, Business, Business plan, Consumer, Deceptive, Deposit, Earn, Employee, Entrepreneur, Estimate, Expense, Good, Income, Interest, Job skill, Market research, Mentor, Money, Money management, Profit, Role model, Save, Self-employed, Service, Share, Spend, Start-up cost, Withdrawal, Work ethic

Skills—Active listening, Analysis, Applying information, Basic Math, Brainstorming, Chart data, Compare and contrast, Completing forms, Computation, Critical thinking, Deductive reasoning, Decision-making, Drawing, Evaluating data, Following written and verbal instructions, Group work, Matching and classifying, Mind-mapping, Problem-solving, Recording deposits and withdrawals, 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.

All JA programs are designed to support the skills and competencies identified by the Partnership for 21st Century Skills. These programs also augment school-based, work-based, and connecting activities for communities with school-to-work initiatives.