




KEY

 Minimal
  Moderate
  High
 *Pillars of Student Success signify a program's primary focus; however, each JA program is developed to include all three pillars.

Blended Model: Programs are delivered to students through an integration of face-to-face volunteer and teacher mentoring and instruction, student-led groups, and digital learning during the traditional school day.

Classroom-Based: Programs are delivered to students by a volunteer during the traditional school day.

JA AfterSchool®: Programs are delivered to students by a volunteer outside traditional school hours, including afternoon, evenings, weekends, and summer.

JA Capstone: Programs in which the classroom teacher prepares students for a day-long, out-of-school, volunteer-led experience.

Find out how you can make a difference.

Visit www.ja.org

Elementary School Programs (Grades K-5)

JA Ourselves® introduces students to personal economics and the choices consumers make to meet their needs and wants. Students learn about the role of money in society and gain practical information about earning, saving, and sharing money. Five volunteer-led sessions required. Recommended for kindergarten.

Concepts: Buying, choices, costs, earning, entrepreneur, giving, goals, goods and services, interests, money, needs and wants, saving, society, spending, values

Skills: Counting, decision making, drawing conclusions, following directions, graphing and graph interpretation, listening, matching and classifying, predicting, problem solving, reading and writing, self-assessment, sequencing, social skills, teamwork, verbal communication, vocabulary building

JA Our Families® introduces students to the concepts of families, neighborhoods, money, and needs and wants. Students explore the ways in which businesses provide goods, services, and jobs for families. Five volunteer-led sessions required. Recommended for first grade.

Concepts: Business, earning, employment, entrepreneurship, family, fill a need, goods and services, income, job, money, needs and wants, neighborhood, shelter, skills, spend, symbols, work

Skills: Analyzing information, creative thinking, decision making, differentiating, following directions, listening and responding, making observations, map reading, math calculations, reading, recognizing and interpreting symbols, verbal communication, working in pairs

JA Our Community® teaches students about work readiness and how citizens benefit from and contribute to a community's success. Five volunteer-led sessions required. Recommended for second grade.

















Concepts: Businesses, careers, citizenship, coins, community, goods and services, government, innovation, jobs, production, needs and wants, skills, taxes, voting

Skills: Creativity, critical thinking, collaboration, decision making, idea development, making choices, map reading




JA Our City® teaches students the characteristics of cities, the importance of economic exchange, and how people and businesses in cities manage their money. Students apply money-management strategies to personal and business accounts. Five volunteer-led sessions required. Recommended for third grade.

Concepts: Banking, business, business decisions, circular flow of money, city, city planner, consumer, currency, deposit, economic development, entrepreneur, goods, government, interdependence, interest, jobs, making payments, money choices, producer, savings, savings account, services, taxes, transaction, withdrawal, zones

Skills: Addition and subtraction, brainstorming, conceptualizing, critical thinking, decision making, developing ideas, drawing conclusions, evaluating payment types, following directions, listening, making choices, making observations, mapping information, planning a business, problem solving, reading, recalling zones, teamwork, verbal communication, working in groups, writing

Pillars of Student Success*			Primary Implementation			
Entrepreneurship	Financial Literacy	Work Readiness	Blended Model	Classroom-Based	JA AfterSchool	JA Capstone
						
						
						
						

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Elementary School Programs (Grades K-5)

JA More than Money® teaches students about money-management, goods and services, and global markets. Students learn a practical approach to starting a business and making smart decisions about managing money. Five volunteer-led sessions required. Recommended for third, fourth, and fifth grades, in-school or after-school.

Concepts: Advertising, bank account, business, business loan, business plan, consumer, deposit, earn, employee, entrepreneur, ethics, expenses, exports, financial institutions, goods and services, identify personal interests and goals, imports, income, market research, money, money management, opportunity cost, profit, skills, withdrawal, work environment

Skills: Ask relevant questions and listen for information, comparing and contrasting, computation, consider personal traits and interests, deductive reasoning, empathy, following directions, matching and classifying, presentation, problem solving, reading and following directions, self-employed, teamwork, think critically, use vocabulary in a meaningful way, work cooperatively

JA Our Region® introduces students to the concept of entrepreneurship. Students are provided with a practical approach to starting a business. Five volunteer-led sessions required. Recommended for fourth grade.

Concepts: Advertising, business fundamentals, capital resources, entrepreneur, expense, finance tracking, goods and services, human resources, innovation, interdependence, loss, manufacturing, natural resources, price, products, profit, region, resources, revenue, risk and reward, services, supply, supply chain, trade, traits, transportation

Skills: Analyzing a diagram, analyzing information, assembling parts, categorizing data, cooperative trading, decision making, evaluating alternatives, following directions, mathematics, oral and written communication, presenting information, problem solving, reading for understanding, working in groups and pairs

JA Our Nation® provides students with practical information about the U.S. free market system and how it serves as an economic engine for businesses and careers. Students examine the need for entrepreneurial and innovative thinking to meet the requirements of high-growth, high-demand careers in a global business economy. Five volunteer-led sessions required. Optional: Sixth session supplement. Recommended for fifth grade.

Concepts: Businesses, careers, career clusters, competition, competitor, consumer, critical thinking, engineering, employees, employers, entrepreneur, free market economy, global economy, goods and services, human capital, innovation, invention, interdependence, job specialization, opportunity cost, product, producer, profit, resume, skills, technology, work readiness

Skills: Analyzing occupations, analyzing information, brainstorming, collaboration, communication, creative thinking, decision making, estimating, following written instructions, interpersonal skills, interpreting economic issues, map reading, organizing information, prioritizing, problem solving, reasoning, speaking and listening, STEM skills, teamwork, working in pairs, writing

JA BizTown® combines in-class learning with a daylong visit to a simulated, fully interactive town where JA BizTown citizens make the connection between what they learn in school and the real world. A minimum of 13 teacher-led sessions required; volunteer-led daylong visit required. Recommended for fifth grade.

Concepts: Banking, business, careers, charitable giving, citizenship, competition, conservation, consumers, demand, division of labor, employment, exchange, goods, marketing, markets, money, needs, opportunity costs, producers, production, quality, resources, saving, scarcity, services, skills, specialization, supply, wants

Skills: Active listening, applying information, brainstorming, calculation, charting, collaboration, communication, comparing and contrasting, cooperation, creativity, critical thinking, data collection and interpretation, decision making, demonstration, describing consequences, determining cause and effect, filling out forms, following written and oral directions, graphing, interview skills, listening, observing, organizing, planning, price setting, problem solving, reading for information, research, resume preparation, role-playing, self-reflection, showing responsibility, soft skills, spending, teamwork, time management, writing

Pillars of Student Success*			Primary Implementation			
Entrepreneurship	Financial Literacy	Work Readiness	Blended Model	Classroom-Based	JA AfterSchool	JA Capstone
●	●	◐	✓	✓		
●	◐	◐	✓			
◐	○	●	✓			
●	●	●	✓	✓		✓

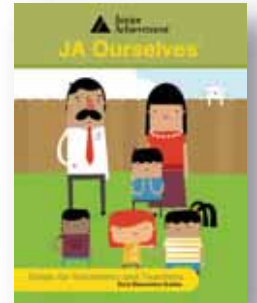


JA Ourselves®

JA Ourselves introduces students to the intersection of financial literacy and kindergarten social studies learning objectives, including personal economics and the choices people make to meet their needs and wants.

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

- Practice personal economics by considering choices.
- Explain the difference between needs and wants.
- Understand the concept of money, particularly earning and saving.
- Identify the importance of giving to a worthy cause.



Session Titles and Summaries:

1

Session One: This or That? Make a Choice

Students practice economics by making personal choices.

2

Session Two: Do I Need What I Want?

Students begin to understand that people have basic needs and wants and that money-smart people know the difference between them.

3

Session Three: A Penny Earned

Storybook characters help students learn about ways to earn money.

4

Session Four: A Penny Saved

Students learn the importance of saving and having a savings goal.

5

Session Five: A Penny Shared

Through storybook characters, students learn about earning money to help others in their community.



Join Junior Achievement's national network of more than 213,500 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

JA's Turnkey Volunteer Solution:

Personalized Placement

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

Comprehensive Training

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

Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. This elementary grade-level program includes five 30-minute sessions.

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

JA Staff Follow-Up and Support

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

JA Ourselfes®

The program introduces students to the role of money in society while providing them with practical information about earning, saving, and sharing money. Selected program pieces appear below.



- 1 Guide for Volunteers and Teachers**
Provides session plans, teaching tips, and talking points.
- 2 Certificate of Achievement**
Given to students in recognition of their participation.
- 3 Name Tag Sheets**
For students to wear during each session.
- 4 Junior Journal Minibook**
A student keepsake with session activities.

- 5 Illustrated Key Term Flash Cards**
Help students see, hear, and learn program vocabulary.
- 6 Needs and Wants Poster**
A colorful visual aide highlighting needs and wants items.
- 7 Welcome Home! Storybook**
Students hear how Cassie earns money to have a party for a friend.
- 8 Three Little Nickels Poster**
Finger-play rhymes teach the importance of saving.

- 9 Foam Dice**
Students roll dice to color the piggybanks in their minibooks.
- 10 Story Card Sheet**
Students organize Charlie Plants a Garden story cards sequentially.
- 11 Charlie Plants a Garden Storybook**
Students hear how Charlie and his classmates earn money to help others.

JA Our Families®

JA Our Families introduces students to entrepreneurship and learning objectives for first-grade social studies, including families, neighborhoods, money, and needs and wants. Through hands-on classroom activities, the students explore the ways in which businesses provide goods, services, and jobs for families.

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

- Describe the similarities and differences found in families.
- Begin to understand that families must earn money to pay for the things they need and want.
- Recognize the importance of entrepreneurial businesses to the neighborhood.
- Identify the goods and services provided by local businesses.
- Explain one of the entrepreneurial characteristics: Satisfy a Need or a Want.



Session Titles and Summaries:

1

Session One: All Kinds of Families

Students discover how families are alike and different and how they can work together to create a strong economy for the neighborhood.

2

Session Two: Money for Needs and Wants

Students become aware that all families need food, clothing, and shelter to live and must earn money to pay for these needs.

3

Session Three: Businesses All Around the Neighborhood

Students learn how the needs and wants of people in a neighborhood create an opportunity for entrepreneurs to start businesses.

4

Session Four: Jobs All Around the Neighborhood

Students learn that entrepreneurs create businesses, which provide jobs for families and make the neighborhood where they live better.

5

Session Five: A New Business

Students think like entrepreneurs and help advertise a new business needed in the neighborhood.



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

JA's Turn-Key Volunteer Solution:

Personalized Placement

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

Comprehensive Training

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

Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. This elementary grade-level program includes five 30-minute sessions.

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

JA Staff Follow-Up and Support

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

JA Our Families®

This program focuses on the roles people play in their local economy and shows children the importance of work and the skills that are required to get—or earn—what they need and want. Selected materials from the program are featured below.



1 Guide for Volunteers and Teachers

Provides session plans, teaching tips, and talking points.

2 Certificate of Achievement

Given to students in recognition of their participation.

3 Junior Journal

An activities flier used throughout the sessions.

4 Needs and Wants Picture Cards

Help students determine different needs and wants items; also available as a digital asset.

5 Floor Map and Toy Car

An engaging way to learn about map symbols and to highlight neighborhood businesses.

6 Business Map and Map Symbol Stickers

Students decide on where to place businesses.

7 Picture Book

A storybook that includes colorful stickers.

8 Illustrated Vocabulary Flash Cards

Help students learn the program's vocabulary; also available as a digital asset.

9 Job Cards

Students play a guessing game to learn more about different types of jobs; also available as a digital asset.

10 JA Our Families Neighborhood Poster

A lively visual aid to show how people live and work in a neighborhood; also available as a digital asset.



JA Our Community®

JA Our Community introduces students to the intersection of work readiness and early elementary grades social studies learning objectives, including how citizens benefit from and contribute to a community's success.

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

- Describe a community.
- Identify the variety of careers people have in a community and how each job requires specific skills.
- Identify how business and government jobs help a community.
- Explain how taxation supports government services.
- Recognize voting as a way responsible citizens act.
- Describe the flow of money in a community's economy.



Session Titles and Summaries:

1

Session One: People in a Community Work Together

Students learn what a community is and the variety of careers that people have in a community.

2

Session Two: Sweet “O” Donuts

Students learn that workers who produce goods and services earn money for their work.

3

Session Three: Business and Government Jobs

Students locate businesses, pay taxes, and explore government careers.

4

Session Four: Let's Vote

Students participate in decisions that benefit their school community. They vote to express their choice and to determine the will of the majority.

5

Session Five: Money Moves in a Community

Students learn about money and how it moves through a community.



Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

JA's Turnkey Volunteer Solution:

Personalized Placement

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

Comprehensive Training

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

Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. This elementary grade-level program includes five 40-minute sessions.

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

JA Staff Follow-Up and Support

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

JA Our Community®

Citizens benefit from and contribute to a community's success. This hands-on program identifies the variety of jobs in a community and how each needs specific skills. It further explores how the work people do has a positive effect on a city's economy.



1 Guide for Volunteers and Teachers

Provides session plans, teaching tips, and talking points.

2 Certificate of Achievement

Given to students in recognition of their participation.

3 Junior Journal

A take-home piece for students to share with their families.

4 Illustrated Key Term Flash Cards

Help students see, hear, and learn words.

5 JA Our Community Poster

Displayed to help students connect concepts presented in each session.

6 Job Cards

Students use the cards to identify careers found in a community.

7 Business Sticker Sheets

Reinforces the ways businesses contribute to a community's success.

8 Make-a-Decision Sheet

Students apply a decision-making tool.

9 Music CD

Demonstrates how money moves throughout a community.

10 Business Table Tents

Assist students with a class role-play activity.

JA Our City® | Program Brief

JA Our City featuring Cha-Ching™ introduces third-grade students to financial literacy and grade-level social studies learning objectives, including how people manage their money and the importance of economic exchange within a city. Dr. Alice Wilder, an award-winning expert on childhood learning (*Blue's Clues*, *Super Why*, Cha-Ching, Speakaboos, and Amazon Kids original programming), consulted on the program's redevelopment. The program is volunteer-taught and kit-based and includes five 45-minute sessions.

New features include:

- Cha-Ching financial literacy music video enhancements
- Optional augmented reality activities to do at home with parents or caregivers, enabling students to complete a word search or maze or watch a video through a phone app
- Digital posters and games for use in the classroom
- Extended Learning Opportunities and Optional Supplements

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

- Explain the choices people have with money.
- Recognize methods of payment and whether they are readily visible or invisible.
- Examine the importance of money to a city and its citizens.
- Describe how entrepreneurial businesses meet the needs and wants of citizens.



Session Titles and Summaries:

- Session One: Earn, Save, Spend, and Donate**
Students develop an awareness of the four choices they have with money: earn, save, spend, and donate. In the session, students watch and discuss Cha-Ching's "Money Choices" music video and play a board game to reinforce the importance of balancing the choices consumers have with money.
- Session Two: Invisible Money**
Students learn about the different forms of money and how people use them to pay for goods and services. In the session, students watch and discuss Cha-Ching's "Invisible Money" music video and examine the Many Ways to Pay! Poster.
- Session Three: How Do I Become an Entrepreneur?**
Students develop an understanding of entrepreneurship and are introduced to the idea that entrepreneurs promote a healthy economy within a city. In the session, students watch and discuss Cha-Ching's "Entrepreneur" music video, and become business owners, creating business plans for a restaurant of their choosing.
- Session Four: Money Choices Make the City Go Round**
Students examine the importance of money as it travels back and forth between consumers, businesses, and the city government. In the session, students watch and discuss Cha-Ching's "When You Get Money" music video and role-play how money moves in a city.
- Session Five: Let's Build a City!**
A city thrives when all three sectors of the economy earn, save, spend, and donate. In the session, students watch and discuss Cha-Ching's "Cha-Cha Choices" music video and design and construct a pop-up business to place on the City Map.



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

JA's Turn-Key Volunteer Solution:

Personalized Placement

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

Comprehensive Training

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

Minimal Time Commitment

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

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

JA Staff Follow-Up and Support

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

JA Our City® | Kit Description

The program provides a fundamental introduction to financial literacy, and how people in cities manage their money. Here are select items found in the kit.



1 Guide for Volunteers and Teachers

Provides session plans, teaching tips, and talking points

2 Cha-Ching Music Videos

Introduces financial literacy and inspires storytelling and story sharing

3 Vocabulary Flash Cards

Help students see and learn the program's key vocabulary; digital asset available

4 City Map

Shows the different business areas in a city; digital asset available

5 Junior Journal

An activities flier students use in class and at home

6 Pop-Up Buildings

Hand-size buildings that students color, construct, and place on the City Map

7 Many Ways to Pay! Poster

Shows different types of payment methods

8 Earn, Save, Spend, and Donate Game Board

Students learn about the four choices we have with money; digital asset available

9 Reci-Ps Business Plan Placemat Sheet

Helps students create a business plan to open a restaurant

10 Postcard with Magnet

A fun take-home magnetic picture frame

11 Certificates of Achievement

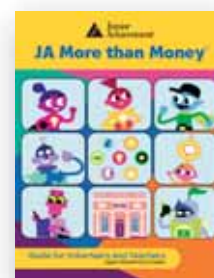
Given to students in recognition of their participation in the program

JA More than Money®

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

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

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



Session Titles and Summaries

1

Session One: The Money Garden

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

2

Session Two: Create a Business

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

3

Session Three: Build a Business

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

4

Session Four: Run a Business

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

5

Session Five: Global Success

Students explore the opportunities and challenges of global markets.



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

JA's Turnkey Volunteer Solution:

Personalized Placement

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

Comprehensive Training

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

Minimal Time Commitment

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

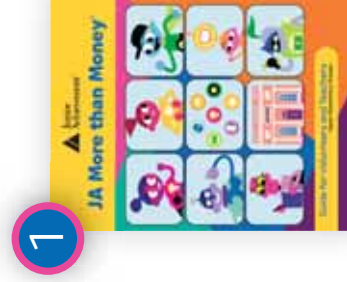
JA provides you with a kit containing all of the session plans and student materials you'll need to make every minute count.

JA Staff Follow-Up and Support

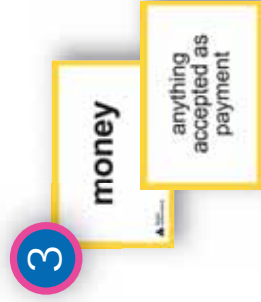
JA staff is available to answer your questions or make suggestions about your volunteer assignment.

JA More than Money®

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



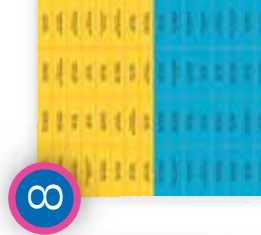
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3



6



8



2



4



5



7

1

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

4

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

7

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

2

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

5

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

8

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

3

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

6

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



JA Our Region®

JA Our Region introduces fourth-grade students to entrepreneurship and upper elementary grades social studies learning objectives, including regions, resources, and supply chains.

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

- Differentiate between entrepreneurial skills they have and those they would like to acquire.
- Recognize how entrepreneurs use resources (human, capital, natural) to produce goods and services in a region.
- Describe the skills and tasks, an entrepreneur must master to start a successful business.
- Explain how trade leads to economic interdependence among nations.



Session Titles and Summaries:

1

Session One: Be an Entrepreneur

Students explore well-known businesses, their origins, and the traits common to the entrepreneurs who started them.

2

Session Two: Resources: Tools for Entrepreneurs

Students are introduced to resources and how entrepreneurs use resources to offer products and services in a region.

3

Session Three: Hot Dog Stand Game

Students learn about the fundamental tasks performed by a business owner. They play a game and track the revenue and expenses of a business.

4

Session Four: Entrepreneurs Solve Problems

Students journey through the complex world of business problem solving by weighing potential risks and rewards and tracking the outcome of their decisions.

5

Session Five: Entrepreneurs Go Global

Students demonstrate the supply chain through a hands-on manufacturing and trade experience.



Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

JA's Turnkey Volunteer Solution:

Personalized Placement

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

Comprehensive Training

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

Minimal Time Commitment

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

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

JA Staff Follow-Up and Support

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

JA Our Region®

This program introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.



1 Guide for Volunteers and Teachers

Provides session plans, teaching tips, and talking points.

2 Certificate of Achievement

Given to students in recognition of their participation.

3 Vocabulary Flash Cards

Help students learn the program's vocabulary.

4 What Does an Entrepreneur Look Like? Poster

A colorful visual aide that describes traits common to entrepreneurs.

5 My Entrepreneur Traits Card

A tool used to identify personal business-success traits.

6 Entrepreneurial Eraselet

A fun take-away wristband.

7 United States Map Poster

Helps students to identify geographic regions.

8 JA Our Region Flier

An activity flier based on starting a business.

9 Business Task Card

Demonstrates the six tasks important to successful businesses.

10 Hot Dog Stand Game Board

An engaging way to learn the business basics.

11 Hot Dog Stand Money Tracker

A revenue and expenses tracking sheet.

12 Problem-Solver Bookmark

Helps students learn the five steps used to solve a problem.

13 Problem-Solver Catcher

A handout students open and close to determine price, advertising, and supply for a business.

14 Supply Chain Flier

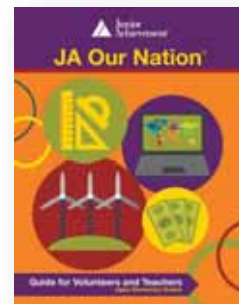
An activity flier demonstrating production and distribution.

JA Our Nation®

JA Our Nation introduces students to the intersection of work readiness and fifth grade social studies learning objectives, including how the free market system serves as an economic engine for business and careers.

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

- Identify the characteristics of a free market economy.
- Define entrepreneurship and explore the process of innovation.
- Understand that businesses need people with technical skills to support high-growth, high-demand jobs.
- Compare career clusters.
- Explore how the United States is tied to the global economy.



Session Titles and Summaries:

1

Session One: Free to Choose Your Work or Business

Students are introduced to the nation's free market system and how it supports businesses and careers.

2

Session Two: Innovation Nation

Students experience how entrepreneurial thinking can spur new businesses and the opportunity for future income.

3

Session Three: Career Clusters

Students examine career groups and the skills needed for a variety of careers.

4

Session Four: Get and Keep the Job!

Students identify important work-readiness soft skills necessary for career success.

5

Session Five: Global Connections

Students explore how the United States is connected to the global economy.

6

Supplemental Session: Business Organization

Students dig deeper and experience the three ways businesses are organized.



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

Used in the supplemental session to emphasize business organization.

JA BizTown® | Program Brief

The JA BizTown program provides educators with lessons and resources to effectively integrate financial literacy and work and career readiness into the elementary school classroom. The program supports critical thinking skills and student engagement, and helps students connect the dots between what they learn in school and the real world.

JA BizTown consists of 12 in-class teacher-led sessions prior to the simulation and one in-class session following the simulation, with a culminating 4–5 hour visit to a hands-on simulated community.

Curriculum updates include:

- Content revisions for improved readability
- STEM additions to the Work and Career Readiness unit
- More electronic payment options in the Financial Literacy unit, with a wider variety of transactions and greater emphasis on e-payments and debit cards
- New digital assets such as a transaction register instructional video and a digitized Circular Flow Poster
- Opportunity for students to earn bonus income



Simulation updates include:

- E-billing, e-payments, and payroll direct deposit
- Configurable student and volunteer task instructions
- Volunteer dashboard
- New Web portal for teachers and students to complete simulation pre-work
- Opportunity for students to spend bonus income earned prior to the simulation
- Additional development and training phases in the simulation
- Tablet-based functionality (instead of paper-based) for select job tasks
- New design-thinking STEM activities in which students solve simulated business problems
- New reporting and evaluation functionality

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

- Discuss the roles they play as citizens, workers, and consumers in their community and relate those roles to the free enterprise system.
- Discuss the importance of citizen rights and responsibilities in a community.
- Demonstrate a basic understanding of the free enterprise system.
- Build money management skills through a practical knowledge of economic concepts and banking practices.
- Develop an understanding of basic business practices and responsibilities.
- Display the soft skills necessary for successful participation in the world of work.

Unit Titles and Summaries:

UNIT

1

Financial Literacy

This unit introduces students to bank services and practices that will help them be successful at *JA BizTown* and in life. Students begin to understand the basics of banking, including deposits and withdrawals, electronic transactions, bank cards, and checking.

Lesson One: Financial Services

Students are introduced to services provided by financial institutions and discover the connection between spending and having money in a bank. They apply for a bank account in preparation for their *JA BizTown* visit.

Lesson Two: Checking Accounts

Students learn how to endorse and deposit a check and how to manage a checking account register. They also learn the consequence of writing checks without sufficient funds. This lesson stresses making and recording deposits.

Lesson Three: Savings Accounts

Students practice check-writing skills and discover the benefits of using interest-earning savings accounts to save money. They play a saving and spending game to reinforce the concepts introduced.

Lesson Four: Debit Cards

Students discover ways to complete purchase transactions electronically. They explore the difference between a debit card and a credit card.

UNIT

2

Community and Economy

Students are introduced to the concept of the circular flow of money and goods in an economy. They will define basic economic concepts and discuss the impact of taxes and philanthropy.

Lesson One: Circular Flow of Economics

Students discover the rights and responsibilities of citizenship in a community and examine the flow of goods, services, money, and resources between people and businesses. Students take a pledge to become citizens of *JA BizTown*.

Lesson Two: Free Enterprise

Students experience an activity that illustrates the basics of free enterprise and allows them the opportunity to produce goods and services. Students begin to see how applying these concepts will help them participate in the *JA BizTown* simulation.

Lesson Three: Public Goods and Services

Students recognize that both businesses and individuals pay taxes. They discover the characteristics of public goods and services and identify familiar items that are supported by taxes, including libraries, schools, roads, fire and police services, and more.

UNIT

3

Work and Career Readiness

In this unit, students learn how their interests and skills can lead to exciting jobs—including higher paying STEM jobs—and careers. They will assess their interests and skills, and have an opportunity to fill out a job application and experience the job interview process.

Lesson One: Interests and Skills

Students learn how their interests and skills can be linked to various career alternatives. This lesson emphasizes STEM and high-demand careers. Students explore four interest-based career types and demonstrate appropriate workplace behaviors.

Lesson Two: Applying for a Job

Students learn about the various steps required to apply for and obtain a job. In addition, they engage in hands-on activities, including the completion of a job application and participation in practice job interviews. These activities help prepare students for their *JA BizTown* jobs. Teacher guidance on how to effectively manage student job interviews and elections prior to the simulation is provided.

UNIT

4

Business Management

This unit gives students time to work in their business teams and prepare for their *JA BizTown* visit. They will learn about operating a successful business, setting prices to achieve a profit, and using advertising to bring in revenue.

Lesson One: Business Costs

Students learn about various factors associated with operating a business. In preparation for their visit to *JA BizTown*, students work in business teams to determine the components of a successful business operation.

Lesson Two: Setting Prices

Students recognize the importance of accurately setting the prices for goods and services to earn a profit. Through hands-on learning activities, they explore pricing and its connection to revenue and profit in *JA BizTown*.

Lesson Three: Visit Preparation

Students learn about the importance of advertising as a method of marketing the goods and/or services offered by various businesses. Working in business teams, students develop advertisements to market their *JA BizTown* businesses and complete their final preparations for their on-site visit.

UNIT

5

Visit and Debriefing

At a *JA BizTown* simulation, citizens will participate in a vibrant economy, run their businesses, receive their paychecks, make bank transactions, and go shopping.

Lesson One: The Visit

Students participate in the *JA BizTown* simulation.

Lesson Two: Debriefing

Students reflect on their *JA BizTown* experience and further identify the relevance of classroom learning to their future plans and goals.

Elementary school students are not old enough to drive, work, vote, or be the boss. But that does not stop them from operating banks, managing restaurants, writing checks, using debit cards, and voting for a mayor at JA BizTown, where students connect the dots between what they learn in school and the real world.



- 1 JA BizTown Teacher Guide**
Provides lesson plans and teaching tips for the teachers and volunteer
- 2 JA BizTown Citizen Guide**
An in-class and take-home reference tool for students to complete during each lesson
- 3 JA BizTown Checkbooks**
Designed for the on-site simulation activities
- 4 Circular Flow Poster**
Represents the community's circular flow of economic activity; also available as a digital asset
- 5 Check It Out! Poster**
Demonstrates how to manage a checking account
- 6 Assorted Activity Cards**
Feature workplace skills, rights, responsibilities, and resources
- 7 Family Newsletter**
Includes activities for the students and their families to enjoy
- 8 Bingo Card Pads**
Enable students to play bingo to learn about services offered by banks and credit unions

JA's Turnkey Volunteer Solution:

One-on-One Assistance

During the simulation, volunteers guide and assist students as they operate one of the businesses at JA BizTown. JA works with you to ensure you teach at the location and grade level of your choice.

Comprehensive Training

Before you begin the JA BizTown program, JA staff will provide training so you are comfortable with the simulation experience. You will become familiar with the daily schedule, the work expected of the students, and your roles and responsibilities. You also will be instructed on how to use the Volunteer Guide and Volunteer Checklist to help facilitate the experience.

Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life"—work readiness, entrepreneurship, and financial literacy.

Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. The approximately six-hour day includes volunteer training and the five-hour simulation. Additional training, either in person or online, is scheduled with the local JA staff. You will be astonished by how much the students accomplish in such a short period of time.

JA Staff Follow-Up and Support

Volunteers are key to the success of this program. JA staff will be available to answer your questions or make suggestions and will provide full support throughout the day of the simulation.