

# More than Money

**Introduces young learners to the concepts of earning, spending, sharing and saving money in order to increase their chances of lifelong financial success.**



More than Money is for students in grades 3 to 4. Throughout the program, students will have the opportunity to think like an entrepreneur and develop financial literacy skills that they can apply to a simulated business.

## **Volunteer-Led Programs**

- JA volunteer(s) facilitate the program activities adding their industry knowledge and perspective to the lessons
- Programs are offered in-class virtually or live as permitted
- Teacher manages access and supervises students during the program
- Timing and duration of program is flexible

## **Teacher-Led Programs**

- Teachers can facilitate the program activities and lessons directly with their students or monitor their students while they work independently
- JA will provide support and access to the program resources through the JA Campus
- Teachers can lead the program at their own pace
- Programs usually take 2-4 hours to complete

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## Key Learning Outcomes

After completing the program, students will be prepared to:

- Identify the role of money in everyday life
- Explain the benefits of using a savings account
- Define business, goods, and services
- Appreciate the potential for entrepreneurs to positively impact their community and the world
- Identify the basic steps for building a small business
- Develop a basic business plan
- Explain why financial institutions lend money
- Understand decision making and the traits of trustworthy borrowers
- Describe the economic considerations related to selling in a global market



**This JA program can assist educators and students in achieving curriculum objectives.**



“After participating in the program, one of my students started his own business. He used a 3D printer to create nose clips and is selling them by networking! I highly endorse this program and will definitely use it again.”

-Grade 4 Teacher



## More Information?

- [Visit JA Canada](#) to learn more about our other programs
- Contact your local JA Charter to register or for more details