



JA
Canada

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**SUCCESS
STARTS
HERE**

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 2-6 hours to complete



**National Champion of
JA More than Money**

Key Learning Objectives

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



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



Local Supporters:



More Information

- [Visit JA Canada](#) to learn more about our other programs.
- Contact your local JA office to register or for more details.
- Learn about our free online programs on the [JA Campus](#).