

More than Money

Preparing Grade 4 Students for Their Financial Futures



The earlier students learn how to manage money, the greater their chances of lifelong financial success.

According to a study by the JumpStart Coalition for Financial Literacy, only 26% of 13-21-year-olds said their parents taught them how to manage money. This gap is not being addressed by schools, as many don't have the resources to offer classes in financial literacy.

JA has designed the *More than Money* program to address this challenge. With the assistance of volunteers from the local business community, the program teaches elementary students about earning, spending, sharing and saving money.

Key Outcomes

In this interactive classroom program, students use games and multimedia to:

- Identify the role of money in everyday life
- Explain the benefits of using a savings account
- Define business, goods, and services and
- Identify businesses they would like to start that align with their personal interests and skills
- Appreciate their own roles as entrepreneurs in affecting 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
- Explain decision making and the traits of trustworthy borrowers
- Record and track financial gains and losses in a simulated environment
- Explore reasons why businesses import and export goods
- Describe the economic considerations related to selling in a global market
- Define opportunity cost

“Managing money is easy with help from JA”

– Grade 4, *More than Money* Student

For details regarding program availability please contact your local JA Charter office.



Inspiring and Preparing Young People to Succeed In the Global Economy

JA Canada is the country's largest youth business education organization. Since 1955, we have inspired and educated more than four million students. Each year, more than 240,000 students across Canada participate in our financial literacy, work readiness and entrepreneurship programs. Through these programs, students gain the knowledge and confidence they need to succeed in school, business and life.

Dedicated volunteers deliver all JA programs. They bring their professional experiences into the classroom to help students connect program concepts with real-life situations. Volunteers use a mix of hands-on activities, discussions and digital learning to engage students and ensure they retain and apply what they learn.

Empower Students to Succeed

Become a JA Volunteer

Help Students In Your Community Achieve Their Potential

Dedicated volunteers are at the core of JA Canada's programs. Last year, more than 11,000 individuals volunteered with JA and helped transform the lives of Canadian youth.

As a JA volunteer, you'll deliver programs in a local classroom – giving students critical financial and business knowledge. JA provides you with program materials, in-depth training, and support to ensure that everyone has a fun and meaningful experience.

Bring JA to Your School

All JA programs, are taught by volunteers from your local community. This gives your students a unique opportunity to learn from actual business leaders. These volunteers share their real-life stories and experiences, which makes the learning engaging and memorable. By imparting their knowledge, volunteers give students the confidence, skills and inspiration they need to launch a successful business.

We offer flexible program delivery options, enabling you to fit our programs within your curriculum goals and available class time.

To volunteer to deliver this program or learn about other JA volunteer opportunities, visit:

jacanada.org/volunteers

For more information about More than Money, visit:

jacanada.org/educators

Related JA Learning Opportunities:

Program availability may vary by location.

Our Community - Needs, Jobs, Tools

www.jacanada.org

