

JA More than Money

Session Descriptions	Academic Standards	Essential Skills	Common Core ELA	Common Core Math
<p>Session One: The Money Garden</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the role of money in everyday life ▪ Explain the benefits of using a savings account 	<p>SS.3.3.1. Producers and consumers exchange good and services in different ways.</p> <p>SS.5.3.2. Examine how individuals use financial institutions to manage personal finances.</p> <p>PFL 5.5.1 a. Differentiate between saving and investing.</p> <p>PFL 5.5.1 b. Establish the function of banking.</p> <p>PFL 5.5.1 c. Distinguish between different types of financial institutions such as banks and credit unions, and the services provided.</p> <p>PFL 5.5.1 d. Create a way to keep track of money spent and money saved.</p>	<p>Recognize how members of a community rely on each other, considering personal contributions as applicable (Civic/Interpersonal Skills/Collaboration/Teamwork).</p> <p>Identify and explain multiple perspectives (cultural, global) when exploring events, ideas, and issues (Civic/Interpersonal Skill/ Global/Cultural Awareness).</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions (Entrepreneurial Skills/Critical Thinking/Problem Solving).</p> <p>Appropriately express one’s own emotions, thoughts, and values and identify how they influence behavior (Personal Skills/Self-Awareness).</p> <p>Ask questions to develop further personal understanding (Professional Skills/Self-Advocacy).</p>	<p>Reading for Information RI.3.1 RI.3.3-4 RI.3.6</p> <p>Reading Foundations RF.3.3-4</p> <p>Speaking and Listening SL.3.1 SL.3.6</p> <p>Language L.3.1 L.3.4 L.3.4</p>	<p>Numbers Base Ten 3.NBT.2.2 3.NBT.3.3</p> <p>4.NBT.4</p> <p>5.NBT.5 5.NBT.7</p> <p>Mathematical Practices 1-8</p>
<p>Session Two: Create a Business</p> <p>Students learn about the ways in which people’s interests and skills can help them identify small businesses they can start.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define business, goods, and services ▪ 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 their world 	<p>SS.3.3.1. Producers and consumers exchange good and services in different ways.</p> <p>SS.4.3.1. People respond to positive and negative incentives.</p> <p>PFL 5.5.1 d. Create a way to keep track of money spent and money saved.</p>	<p>Recognize how members of a community rely on each other, considering personal contributions as applicable (Civic/Interpersonal Skills/Collaboration/Teamwork).</p> <p>Identify and explain multiple perspectives (cultural, global) when exploring events, ideas, and issues (Civic/Interpersonal Skill/ Global/Cultural Awareness).</p> <p>Set goals and develop strategies to remain focused on learning goals (Professionalism/Perseverance/Resilience).</p>	<p>Reading for Information RI.3.2-4 RI.3.6</p> <p>Reading Foundations RF.3.3-4</p> <p>Speaking and Listening SL.3.1-3 SL.3.6</p> <p>Language L.3.1-4 L.3.6</p>	<p>Numbers Base Ten 3.NBT.3.3</p> <p>4.NBT.4 4.NBT.5</p> <p>5.NBT.5 5.NBT.7</p> <p>Mathematical Practices 1-8</p>

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<p>Session Three: Build a Business</p> <p>Students identify the fundamental steps for starting a small business and develop a basic business plan.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the basic steps for building a small business ▪ Develop a basic business plan 	<p>SS.3.3.1. Producers and consumers exchange good and services in different ways.</p> <p>PFL 5.5.1 b. Establish the function of banking.</p> <p>PFL 3.5.1 a. Give examples of short-term spending and savings goals.</p> <p>PFL 3.5.1 b. Identify activities that individuals can do to earn money to reach personal financial goals.</p> <p>PFL 3.5.1 d. Create a plan with specific steps to reach a short-term financial goal.</p>	<p>Recognize how members of a community rely on each other, considering personal contributions as applicable (Civic/Interpersonal Skills/Collaboration/Teamwork).</p> <p>Identify and explain multiple perspectives (cultural, global) when exploring events, ideas, and issues (Civic/Interpersonal Skill/ Global/Cultural Awareness).</p> <p>Define the problem using a variety of strategies (Entrepreneurial Skills/Critical Thinking/Problem Solving).</p> <p>Demonstrate flexibility, imagination, and inventiveness in taking on tasks and activities (Entrepreneurial Skills/Risk Taking).</p> <p>Set goals and develop strategies to remain focused on learning goals (Professionalism/Perseverance/Resilience).</p> <p>Recognize how members of a community rely on each other, considering personal contributions as applicable (Civic/Interpersonal Skills/Collaboration/Teamwork).</p> <p>Develop and utilize basic task and time management strategies effectively (Professional Skills/Task/Time Management).</p>	<p>Reading for Information RI.3.2-6</p> <p>Reading Foundations RF.3.3-4</p> <p>Speaking and Listening SL.3.1 SL.3.6</p> <p>Language L.3.1-4 L.3.6</p>	<p>Numbers Base Ten 3.NBT.2.2 3.NBT.3.3</p> <p>4.NBT.4 4.NF.4.7</p> <p>5.NBT.5 5.NBT.7</p> <p>Mathematical Practices 1-2 4-8</p>

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Session Descriptions	Academic Standards	Essential Skills	Common Core ELA	Common Core Math
<p>Session Four: Run a Business</p> <p>Students explain why financial institutions lend money and why people borrow money for their businesses. They learn about advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated activity.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain why financial institutions lend money ▪ Explain decision making and the traits of trustworthy borrowers ▪ Record and track financial gains and losses 	<p>SS.4.3.1. People respond to positive and negative incentives.</p> <p>PFL 5.5.1. c. Distinguish between different types of financial institutions such as banks and credit unions, and the services provided.</p> <p>PFL 5.5.1 d. Create a way to keep track of money spent and money saved.</p> <p>PFL 3.5.1 e. Model strategies to achieve a personal financial goal using arithmetic operations.</p>	<p>Set goals and develop strategies to remain focused on learning goals (Professionalism/Perseverance/Resilience).</p>	<p>Reading for Information RI.3.1-5 RI.3.7</p> <p>Reading Foundations RF.3.3-4</p> <p>Writing W.3.2-4</p> <p>Speaking and Listening SL.3.1-3 SL.3.6</p> <p>Language L.3.4 L.3.6</p>	<p>Numbers Base Ten 3.NBT.2.2 3.NBT.3.3</p> <p>4.NBT.4 4.NBT.5</p> <p>5.NBT.5 5.NBT.7</p> <p>Mathematical Practices</p> <p>1-8</p>
<p>Session Five: Global Success</p> <p>The students explore the opportunities and challenges of global markets.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explore reasons why businesses import and export goods ▪ Describe the economic considerations related to selling in a global market ▪ Define opportunity cost 	<p>SS.3.3.1. Producers and consumers exchange good and services in different ways.</p> <p>SS.4.3.1. People respond to positive and negative incentives.</p>	<p>Recognize how members of a community rely on each other, considering personal contributions as applicable (Civic/Interpersonal Skills/Collaboration/Teamwork).</p> <p>Identify and explain multiple perspectives (cultural, global) when exploring events, ideas, and issues (Civic/Interpersonal Skill/ Global/Cultural Awareness).</p> <p>Set goals and develop strategies to remain focused on learning goals (Professionalism/Perseverance/Resilience).</p>	<p>Reading for Information RI.3.1 RI.3.3-7</p> <p>Reading Foundations RF.3.3-4</p> <p>Writing W.3.3</p> <p>Speaking and Listening SL.3.1-2 SL.3.6</p> <p>Language L.3.1-4 L.3.6</p>	<p>NA</p>

*ELO- Indicates a skill best supported by an Extended Learning Opportunity