

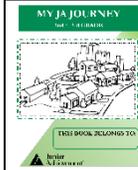
ELEMENTARY SCHOOL PROGRAMS



MY JA Journey (PreK-1st) is a JA of Greater St. Louis supplement student activity booklet containing grade and age-appropriate learning worksheets that focus on:

- Want vs Needs
- Community and Jobs
- Coin Values

Available as a workbook or a PDF file.



My JA Journey (2nd-3rd) is a JA of Greater St. Louis supplement student activity booklet containing grade and age-appropriate learning worksheets that focus on:

- Money and Spending
- Community
- Business

Available as a workbook or a PDF file.



My JA Journey (4th-5th) is a JA of Greater St. Louis supplement student activity booklet containing grade and age-appropriate learning worksheets that focus on:

- Entrepreneurial skills
- Self-Knowledge
- Budgeting

Available as a workbook or a PDF file.



JA Bank Teller Computations

- Help the bank teller count out money by solving these problems. **(3-5 Grades)**

Available as a PDF file.



JA Choosing a Financial Institution

- Help customers find the financial institution that meets their needs. **(3rd Grade)**

Available as a PDF file.



JA Compare and Contrast Payment Methods

- Compare different ways people pay for things they want and need. **(3-4 Grades)**

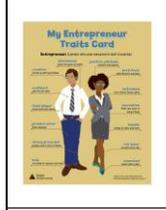
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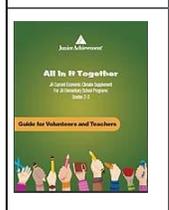
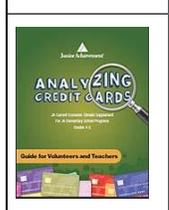


JA Be an Engineer

- Do you want to be an engineer? You can practice your skills by building and testing paper airplanes to find the best design. **(5th Grade)**

Available as a PDF file.

	<h3>JA Goods and Services</h3> <ul style="list-style-type: none"> Identify goods sold in stores and describe services performed by workers. (K-1 Grades) <p style="text-align: right;">Available as a PDF file.</p>
	<h3>JA Interest in Your Favor</h3> <ul style="list-style-type: none"> Discover how investing money in an interest-bearing savings account can help people buy big-ticket items. (3–5 Grades) <p style="text-align: right;">Available as a PDF file.</p>
	<h3>JA John's Shopping Day</h3> <ul style="list-style-type: none"> Do you like to shop? Help John choose what to buy on this shopping trip. (3-5 Grades) <p style="text-align: right;">Available as a PDF file.</p>
	<h3>JA Money Tracker and Bingo</h3> <ul style="list-style-type: none"> How do you keep track of the money you have in a bank? You use a money tracker of course! Learn how to use a money tracker with this video. Play Bingo and keep track of the money in your Money Tracker worksheet. (3-5 Grades) <p style="text-align: right;">Available as a PDF file.</p>
	<h3>JA My Entrepreneurial Traits</h3> <ul style="list-style-type: none"> Learn about the traits of an entrepreneur and decide if you have them. (4-5 Grades) <p style="text-align: right;">Available as a PDF file.</p>
	<h3>JA My Family Flag</h3> <ul style="list-style-type: none"> Make a family flag to show what is special about your family. (K-1 Grades) <p style="text-align: right;">Available as a PDF file.</p>
	<h3>JA STEMBOT - JA Website</h3> <ul style="list-style-type: none"> Learn about STEM careers and practice STEM skills while solving puzzles and playing games. (4-5 Grade) <p style="text-align: right;">Available as an App.</p>
	<h3>JA A New Business: The Pet Watcher!</h3> <ul style="list-style-type: none"> Here's a fun coloring activity that also helps you practice your math skills. (K-1 Grade) <p style="text-align: right;">Available as a PDF file.</p>

	<h2>JA What Is Free Enterprise?</h2> <ul style="list-style-type: none"> What is free enterprise and why does it matter? Learn how the free enterprise system affects all of us. (4-5 Grades) <p style="text-align: right;">Available as a workbook or a PDF file.</p>
	<h2>JA Word Search</h2> <ul style="list-style-type: none"> I spy, through my little eye, words about the economy! Do a fun word search to practice new vocabulary. (2-3 Grades) <p style="text-align: right;">Available as a workbook or a PDF file.</p>
	<h2>JASTL Career Exploration Workbook</h2> <p>students learn about a range of career options across multiple career clusters (3-5 Grades)</p> <p>Following participation students will be able to:</p> <ul style="list-style-type: none"> Identify the 16 career pathways. Careers within the 16 career pathways <p style="text-align: right;">Available as a workbook or a PDF file.</p>
	<h2>All in It Together</h2> <p>is designed for elementary school students (2-3 Grades)</p> <p>Following participation in the supplement, students will be able to:</p> <ul style="list-style-type: none"> Describe the importance of the whole family working together to save money by being thrifty. Recall and apply specific strategies for spending less and saving more. Spanish Version Available <p style="text-align: right;">Available as a workbook or a PDF file.</p>
	<h2>Analyzing Credit Cards</h2> <p>is designed for elementary school students (4-5 Grades)</p> <p>Following participation in the resource, students will be able to:</p> <ul style="list-style-type: none"> Recognize the fact that credit cards are not good or bad, but how they are used can have positive or negative consequences for a family and for the economy. Analyze data related to U.S. credit cards and consumers. Spanish Version Available <p style="text-align: right;">Available as a workbook or a PDF file.</p>
	<h2>Junior Achievement \$AVE, USA</h2> <p>JA Searching for Savings - We know it can be difficult to speak to or teach your kids about money-management issues. We hope that you find these lessons helpful with those conversations! (3-5 Grade)</p> <ul style="list-style-type: none"> It Is Never Too Early - Deciding on a College Vacation Time - Let's Get Away! Savvy Shopping and Saving - What's it Worth to You? The Legendary Lemonade Stand - Cost of Doing Business Greater Than or Less Than - Want and Need Counting Coins - Recognizing Currency Interactive Lessons (online Supplement) – "Planet Yenom" Elementary <p style="text-align: right;">Available as a workbook or a PDF file.</p>
	<h2>JA Be Money \$mart Supplement</h2> <p>JA Be Money \$mart provides students the resources and knowledge to take control of their financial destiny. (3-9 Grade)</p> <ul style="list-style-type: none"> Its interactive activities allow students to explore the basics of becoming Money \$mart. Young students will discover what money is and how banks help us keep it safe. <p style="text-align: right;">Available as a workbook or a PDF file.</p>

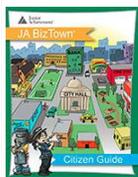


JA Excellence through Ethics

This program resource contains lessons focusing specifically on decision-making, business ethics vs. personal ethics, and facing difficult decisions with honor, among others. Choose one or as many modules as you want. **(4-5 Grade)**

- Session 1 - **Having Money When You Need It** - Students will examine the ethical responsibility of spending money on need-based goods and services before want-based goods and services. (Financial Literacy)
- Session 2 - **To Borrow or Not To Borrow** - They will view borrowing money from the perspective of the borrower, the lender, and address the impact borrowing may have on others who were not directly involved. (Financial Literacy)
- Session 3 - **Get the Word Out—Ethically** - Students learn that the successful creation of a product or service ultimately depends on the consumer and although making a profit is important for a business, the desire for profit should not override the goal of customer satisfaction. (Entrepreneurship)
- Session 4 - **Developing Your Work Ethic** - Students will develop an understanding of a good and strong work ethic. Students will learn to recognize their own work ethic, and realize that it may change or be tested from situation to situation. (Work Readiness)
- Session 5 - **The Ethics of Saving for a Rainy Day** - Students explore wants, needs, and savings as they practice three goals of ethical spending and saving through a scenario exercise. (Financial Literacy)
- Session 6 - **Balancing Business and the Environment** - Students learn that most businesses strive to be good corporate citizens and make every effort to protect the environment. However, sometimes businesses deplete natural resources and the environment is damaged. Harming the environment or using up natural resources is not only an environmental issue, it is bad for business. Students will consider the role businesses play in environmental stewardship and in preventing and resolving environmental problems. (Entrepreneurship; Financial Literacy)
- Session 7 - **Reasonable and Fair Pricing** - What is a fair price and how is it determined? How do companies price their products? Students examine the dual role of competition and consumers in pricing products. Through a pricing game, students discover that competition helps keep prices low. (Entrepreneurship; Financial Literacy)
- Session 8 - **Ethical Decisions during Unexpected Events** - Students look at how various unexpected events can affect their business. Their response to those events can have positive or negative consequences. They learn to distinguish between ethical and unethical business decisions by asking themselves questions that guide the decision-making process. (Work Readiness; Entrepreneurship)
- Session 9 - **Ethical Customer Service and Being Ethical Customers** - Much of the success of free enterprise relies on advertising and marketing. Observing the power of creative promotions to make products appealing, students will examine the ethics obligations of merchants to follow through and deliver on the expectations their advertising creates. Students also will look at ways that consumers can take unfair advantage of merchants. (Entrepreneurship; Financial Literacy)

Available as a workbook or a PDF file.

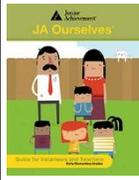
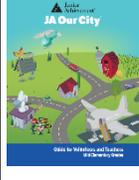
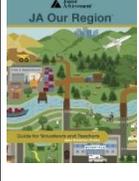


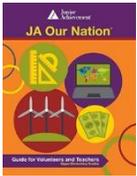
JA BizTown™

The JA BizTown program provides educators with 10 online lessons and resources to effectively teach financial literacy and work and career readiness. **(4-6 Grade)**

- 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.

Available as a workbook or a PDF file.

	<p>JA Ourselfes® 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. (Kindergarten)</p> <ul style="list-style-type: none"> • 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 <p style="text-align: right;">Available as a Kit, enough materials for 30 students or downloadable student materials.</p>
	<p>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. (Grade 1)</p> <ul style="list-style-type: none"> • 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 <p style="text-align: right;">Available as a Kit, enough materials for 30 students or downloadable student materials.</p>
	<p>JA Our Community® introduces students to work readiness and early elementary grades social studies learning objectives, including how citizens benefit from and contribute to a community's success. (Grade 2)</p> <ul style="list-style-type: none"> • 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 <p style="text-align: right;">Available as a Kit, enough materials for 30 students or downloadable student materials.</p>
	<p>JA Our City® introduces students to the choices people have with money. Students learn about the importance of economic exchange in a city and how entrepreneurs promote a healthy economy. (Grade 3)</p> <ul style="list-style-type: none"> • Concepts: Banking, business, business decisions, circular flow of money, city, consumer, currency, deposit, donate, economic development, earn, entrepreneur, goods, government, income, interdependence, jobs, money choices, producer, save, savings, savings account, services, spend, taxes, withdrawal • Skills: 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, teamwork, verbal communication, working in groups, writing <p style="text-align: right;">Available as a Kit, enough materials for 30 students or downloadable student materials.</p>
	<p>JA Our Region® introduces students to the intersection of entrepreneurship and upper elementary grades social studies learning objectives. Students are provided with a practical approach to starting a business. Five volunteer-led sessions required. (Grade 4)</p> <ul style="list-style-type: none"> • 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 <p style="text-align: right;">Available as a Kit, enough materials for 30 students or downloadable student materials.</p>

	<p>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. (Grade 5)</p> <ul style="list-style-type: none"> • Concepts: Businesses, careers, career clusters, collaboration, communication, 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 <p style="text-align: right;">Available as a Kit, enough materials for 30 students or downloadable student materials.</p>
	<p>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. (Grades 3–5)</p> <ul style="list-style-type: none"> • 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: Asking relevant questions and listening for information, comparing and contrasting, computation, considering personal traits and interests, deductive reasoning, empathy, following directions, matching and classifying, presentation, problem solving, reading and following directions, self-employed, teamwork, thinking and working cooperatively, critical thinking, using vocabulary in a meaningful way <p style="text-align: right;">Available as a Kit, enough materials for 30 students or downloadable student materials.</p>



Inspiring Tomorrows™

Junior Achievement of Greater St. Louis

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