

LEARNING EXPERIENCE OVERVIEW

JA Our City[®] 1.0

■ Financial Literacy

JA Our City introduces third-grade students to financial literacy, entrepreneurship, and social studies learning objectives. These objectives include personal economics, the importance of economic exchange in a city, and an understanding that entrepreneurs promote a healthy economy within a city. Through engaging activities, students learn about money choices and how the flow of money promotes a city's vitality and health.

JA Our City 1.0 introduces the newest JA character, Jade. A fun sing-along video gets students up and moving in the classroom while reinforcing financial literacy concepts. Educators and volunteers will enjoy the simplicity of the Facilitator Guide, helping them deliver each session with ease and confidence.

This learning experience is designed for third-grade students. It includes five 45-minute sessions, with optional digital assets offered throughout.

Concepts

banking, business, business decisions, buy, circular flow of money, city, consumer, currency, economic development, entrepreneur, goods, government, income, interdependence, jobs, making payments, money choices, producer, save, savings, savings account, services, spend, taxes, transaction

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, role-play, teamwork, verbal communication, working in groups, writing



LEARNING EXPERIENCE HIGHLIGHTS

- A flexible model designed to support multiple learning environments
- Five 45-minute sessions
- Experiential, engaging in-class activities that support learning objectives, including digital and physical board games, mapping activities, and role-plays
- School-to-home activities that extend the lessons from the classroom to students' families and their own communities
- Elementary-appropriate content in financial literacy with entrepreneurship woven throughout

CURRICULUM OUTLINE

Session	Overview	Objectives	Activities
SESSION ONE My Money Choices	Students learn about money management and the purpose of banks and credit unions. They practice personal money choices (earn, buy, save, give) while playing a board game.	Students will: <ul style="list-style-type: none"> • Demonstrate making choices about managing money. • Recognize banks and credit unions as safe places to save money. 	Students: <ul style="list-style-type: none"> • Explore how to make money choices in a city. • Learn and apply money management skills by playing a board game.
SESSION TWO Many Ways to Pay	Students learn that people in a city use money to buy and sell goods and services. During role-play, they choose some things they would like to buy and discuss ways to pay for them.	Students will: <ul style="list-style-type: none"> • Recognize different methods of payment for goods and services. • Explain the reason behind making a particular payment choice. 	Students: <ul style="list-style-type: none"> • Apply their knowledge of goods versus services by moving to one side of the room or the other. • Practice using different payment methods during role-play.
SESSION THREE Entrepreneurs in the City	Students learn that entrepreneurs start businesses to provide goods and services for people in the city. Entrepreneurs and workers earn money from the businesses. Students work together to create a business plan.	Students will: <ul style="list-style-type: none"> • Identify the ways in which entrepreneurs help a city. • Explain the need for a business plan. • Differentiate between producers and consumers. 	Students: <ul style="list-style-type: none"> • Explore the meaning of businesses through discussion. • During call and response, practice identifying the differences between consumer and producer. • Create a business plan for a restaurant.
SESSION FOUR Money Flows in the City	Students discover that, in a thriving city, people, businesses, and the city government exchange money and make money choices, including taxes. Taxes paid to the city buy things that benefit everyone, like fire stations and schools.	Students will: <ul style="list-style-type: none"> • Demonstrate how money flows through a city. • Demonstrate how the choices people make benefit themselves and other people in the city. • Explain how the city government uses tax money to pay for the goods and services it provides. 	Students: <ul style="list-style-type: none"> • Brainstorm which goods and services cities offer and why. • Play either a digital game or participate in a group scenario to explore how money moves through a city as people make money choices.
SESSION FIVE Let's Build a City!	Students learn about different city zones. They build a city and explore how a city helps everyone do more together than apart and how everyone has a part in making the city thrive.	Students will: <ul style="list-style-type: none"> • Identify the different city zones and what each zone is used for. • Conclude that money choices help a city to thrive. • Explain how a city provides more opportunities for people than they would have on their own. 	Students: <ul style="list-style-type: none"> • Explore city zones by relating them to school areas. • Build paper buildings and locate them in different zones on the city map. • Participate in an imaginary tour of the city.