

**A Correlation Between  
New Jersey Core Curriculum Content Standards  
and  
Junior Achievement Programs**

***After-school Grades 3, 4, 5 – JA More Than Money***

*JA More Than Money* teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.

Description	Key Learning Objectives	Social Studies	Language Arts Literacy	Mathematics	Career Ed. & Consumer, Family, and Life Skills
<p><b>Session One: Money in the Bank</b> Students learn to manage a bank account. They play the Community Game to reinforce their money-management skills and to better understand the role and importance of money in their lives.</p>	<p><b>Objectives:</b> The students will: -identify the role of money in everyday life -explain the benefits of a personal bank account <b>Concepts:</b> bank account, deposit, earn, interest, money, withdrawal</p>	6.5.A	<p>3.1.A, 3.1.B, 3.1.C, 3.1.D, 3.1.E, 3.1.F, 3.1.G, 3.1.H  3.2.C, 3.2.D  3.3.A, 3.3.B, 3.3.C  3.4.A, 3.4.B</p>	<p>4.1.A, 4.1.B, 4.1.C  4.4.A  4.5.A, 4.5.B, 4.5.C, 4.5.E</p>	<p>9.1.A  9.2.A, 9.2.C, 9.2.D, 9.2.E</p>
<p><b>Session Two: A Sense of Worth</b> Students identify businesses they can start or jobs they can perform to earn money. Activities focus on developing a positive work ethic. Students continue playing the Community Game to further understand the role of money in their lives.</p>	<p><b>Objectives:</b> The students will: -identify several characteristics of a positive work ethic -distinguish between working for someone and self-employment -identify ways to earn income through jobs or a small business <b>Concepts:</b> business, employee, entrepreneur, income, job skills, mentor, role model, self-employed, work ethic</p>	6.2.B 6.2.D 6.5.A	<p>3.1.A, 3.1.B, 3.1.C, 3.1.D, 3.1.E, 3.1.F, 3.1.G, 3.1.H  3.2.C, 3.2.D  3.3.A, 3.3.B, 3.3.C  3.4.A, 3.4.B</p>	<p>4.1.A, 4.1.B, 4.1.C  4.4.A  4.5.A, 4.5.B, 4.5.C, 4.5.E</p>	<p>9.1.A, 9.1.B  9.2.A, 9.2.C, 9.2.D, 9.2.E</p>
<p><b>Session Three: Balancing Act</b> Students identify personal skills and interests and connect them to possible business opportunities. Working in groups, students learn about market research and play the final round of the Community Game.</p>	<p><b>Objectives:</b> The students will: -match personal skills with jobs and self-employment -understand market research -identify ways to share, save, and spend personal income <b>Concepts:</b> market research</p>	6.5.A	<p>3.1.A, 3.1.B, 3.1.C, 3.1.D, 3.1.E, 3.1.F, 3.1.G, 3.1.H  3.2.C, 3.2.D  3.3.A, 3.3.B, 3.3.C  3.4.A, 3.4.B</p>	<p>4.1.A, 4.1.B, 4.1.C  4.4.A  4.5.A, 4.5.B, 4.5.C, 4.5.E</p>	<p>9.1.A, 9.1.B  9.2.A, 9.2.C, 9.2.D, 9.2.E</p>

Description	Key Learning Objectives	Social Studies	Language Arts Literacy	Mathematics	Career Ed. & Consumer, Family, and Life Skills
<p><b>Session Four: Building a Business</b> Students explore their job skills and the types of businesses in which they are interested. They identify the basic steps for starting and operating a small business. Using this information, students develop a business plan.</p>	<p><b>Objectives:</b> The students will: -define the basic steps in planning and starting a business -calculate operating expenses and income for a small business -develop a basic business plan based on their job skills and interests <b>Concepts:</b> business plan, estimate, expense, profit, start-up cost</p>	6.5.A	<p>3.1.A, 3.1.B, 3.1.C, 3.1.D, 3.1.E, 3.1.F, 3.1.G, 3.1.H</p> <p>3.2.C, 3.2.D</p> <p>3.3.A, 3.3.B, 3.3.C</p> <p>3.4.A, 3.4.B</p>	<p>4.1.A, 4.1.B, 4.1.C</p> <p>4.4.A</p> <p>4.5.A, 4.5.B, 4.5.C, 4.5.E</p>	<p>9.1.A, 9.1.B</p> <p>9.2.A, 9.2.C, 9.2.D, 9.2.E</p>
<p><b>Session Five: Get SMART</b> Students continue to practice saving and spending as business teams. The concept of making SMART consumer decisions is introduced through role-playing. Students work as teams to play Round One of the Business Game.</p>	<p><b>Objectives:</b> The students will: -practice using the SMART system to make consumer decisions -identify the difference between personal and business spending <b>Concepts:</b> business consumer, money management, personal consumer</p>	6.5.A	<p>3.1.A, 3.1.B, 3.1.C, 3.1.D, 3.1.E, 3.1.F, 3.1.G, 3.1.H</p> <p>3.2.C</p> <p>3.3.A, 3.3.B, 3.3.C</p> <p>3.4.A, 3.4.B</p>	<p>4.1.A, 4.1.B, 4.1.C</p> <p>4.4.A</p> <p>4.5.A, 4.5.B, 4.5.C, 4.5.E</p>	<p>9.1.A, 9.1.B</p> <p>9.2.A, 9.2.C, 9.2.D, 9.2.E</p>
<p><b>Session Six: What's the Catch?</b> During the final session, students learn to recognize deceptive advertising and the importance of ethical business practices. Continuing to work as business teams, students conclude the program by playing Round Two of the Business Game.</p>	<p><b>Objectives:</b> The students will: -recognize deceptive advertising -apply money management skills in a simulated business -record and track financial gains and losses in a simulated business <b>Concepts:</b> deceptive <b>Skills:</b> basic math, comparing and contrasting, critical thinking, evaluating data, mind-mapping, problem-solving, reading and following directions, teamwork</p>	6.2.B 6.5.A	<p>3.1.A, 3.1.B, 3.1.C, 3.1.D, 3.1.E, 3.1.F, 3.1.G, 3.1.H</p> <p>3.2.C</p> <p>3.3.A, 3.3.B, 3.3.C</p> <p>3.4.A, 3.4.B</p> <p>3.5.A, 3.5.B, 3.5.C</p>	<p>4.1.A, 4.1.B, 4.1.C</p> <p>4.4.A</p> <p>4.5.A, 4.5.B, 4.5.C, 4.5.E</p>	<p>9.1.A, 9.1.B</p> <p>9.2.A, 9.2.C, 9.2.D, 9.2.E</p>