



JA Our City®



Facilitator Guide
Mid-Elementary Grades



JA Our City

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Mid-Elementary Grades

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Junior Achievement USA®

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Colorado Springs, Colorado

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WELCOME TO JUNIOR ACHIEVEMENT

Thank you for devoting your time and effort to youth in your region!

Junior Achievement USA (JA; JA USA) is a nonprofit organization founded in 1919. It has contributed to the business and economic education of more than 100 million young people around the world.

JA is the nation's largest organization dedicated to educating students in grades K-12 and young adult learners, ages 16-25, about entrepreneurship, work readiness, and financial literacy. In partnership with businesses and educators, JA brings the real world to students, opening their minds to their potential.

For more information, visit JA online at <https://jausa.ja.org> or send mail to: Product Development, Junior Achievement USA National Office, 12320 Oracle Blvd. Ste 310, Colorado Springs, CO 80921

ACKNOWLEDGMENTS

Junior Achievement gratefully acknowledges the Z Zurich Foundation for its dedication to the redevelopment of the *JA Our City* program. Junior Achievement USA appreciates its collaboration with the Z Zurich Foundation to inspire and prepare young people to success in a global economy.

Junior Achievement USA extends its gratitude to the following JA Area Offices for their work in piloting *JA Our City*.

JA of Alabama	JA of New York
JA of Arizona	JA of Northern Indiana
JA of Arkansas	JA of South Central Pennsylvania
JA of Chicago	JA of Southwest New England
JA of Dallas	JA of the Palm Beaches and Treasure Coast
JA of Greater Kansas City	JA of the Space Coast
JA of Greater St. Louis, Inc.	JA of Utah
JA of Lincoln	JA of Washington
JA of Memphis and the Mid-South	JA of Western PA
JA of New Jersey	JA of Wisconsin

LEARNING EXPERIENCE OVERVIEW

JA Our City introduces students to financial literacy and learning objectives for third-grade social studies, including how people manage their money and the importance of economic exchange within in a city.

Program Goals:

- Explain the choices people have with money.
- Differentiate between producers and consumers.
- Recognize methods of payment and the source of the funds.
- Describe how entrepreneurial businesses meet the needs and wants of citizens.
- Examine the importance of money to a city and its citizens.

Planning and Preparation

You may use the following questions to help you plan and prepare for each session:

1. **How** will students access the materials (e.g., direct access, JA Learning Platform™, student login, whole class projection/screen share)?
2. **Where** will the learning take place? Will instruction be in-person, face-to-face or virtual through remote technologies? Will students complete the activities independently or work collaboratively with their peers?

Tips and Tools



Training

Call your JA Area to find out if in-person volunteer training sessions are offered nearby.

See examples of volunteers just like you in action, and get guidance on everything from meeting with the teacher and presenting sessions to working with students and managing the class.

- Go to <https://www.youtube.com/@JuniorAchievementUSA/playlists>.
- Review the section called Volunteer Orientation and Extra Resources.
- For even more, go to the JA Resource Center for Volunteers and Educators and select Resources for Volunteers: <https://sites.google.com/ja.org/volunteer-educator-ja/ja-resource-center-for-volunteers-and-educators>.

Familiarize yourself with each session in advance.

- Sessions begin with the session's title, goal, and objectives.
- These icons identify what is going on at any moment of an activity to help you keep your place and prepare for next steps:
 -  *Say this.* This language represents specific language for you to use when speaking to the class.
 -  *Ask this.* These are direct questions for you to ask students to further discussion.



Watch the "Connecting with Students" video prior to beginning the program for ideas on how to connect with students.

<https://data.ja.org/s/ZwcAAA>

Arrange to meet with the teacher before your presentation begins.

- Try to get together briefly with the teacher a few days before your session or 15 minutes immediately before your presentation.
- Review ways you as a volunteer can build rapport and connect with the students.
- Discuss ways to promote school-to-home connections with the program.
- Consider asking for help writing students' names on the table tents (or you can have students fill in their tents themselves).
- Briefly go over the day's session and activities.
- Get advice on arranging the room for activities and using classroom technology, if applicable.
- Consider asking the teacher to help you keep track of the time during sessions and assist with classroom management.

The Volunteer Conduct Standards

Junior Achievement Volunteers are required to sign a Volunteer Conduct Standards Form. If you have not done so, please contact your local JA Area office before presenting this learning experience.

Why the Standards Are Important

JA serves youth. JA volunteers teach valuable lessons in their program delivery and especially in their conduct with students.


Adult misconduct with or in the presence of youth carries serious consequences. Because Junior Achievement cares that its volunteers have healthy, appropriate relationships with the youth they serve, it has established its Volunteer Conduct Standards.

Junior Achievement staff convey these standards IN WRITING to all volunteers prior to their first visit to the classroom. JA staff also review these standards verbally with volunteers teaching for the first time.

Additional Resources

This site has additional resources for each program, such as pre- and post-program surveys. Visit <https://www.juniorachievement.org/web/programs/resources>.

Contact your local JA Area representative with questions or for additional resources and support.



To help improve the JA experience, we welcome your feedback via this short survey.

https://juniorachievementusa.formstack.com/forms/feedback_form_location_ck

Organize Session Materials

Consider placing each session’s materials into their own large envelope or bag labeled on the outside with the appropriate session number.

The following is a comprehensive inventory of items included in the JA Our City kit and digital resources.

Master List of Materials

Quantity	Item	1	2	3	4	5
1 per class	Junior Achievement Banner	•	•	•	•	•
1 per student	Table Tents	•	•	•	•	•
2 per class	Facilitator Guide	•	•	•	•	•
1 set per student	Junior Journal Pages	•	•	•	•	•
1 set per class	Vocabulary Flash Card Set (1-5) (digital asset available)	•				
	Vocabulary Flash Card Set (6, 7) (digital asset available)		•			
	Vocabulary Flash Card Set (8-11) (digital asset available)			•		
	Vocabulary Flash Card Set (12, 13, 14) (digital asset available)				•	
	Vocabulary Flash Card Set (15) (digital asset available)					•
<i>(continued)</i>						

Master List of Materials

Quantity	Item	1	2	3	4	5
1 per class	"Money Flows" Music Video (digital asset only)	•	•	•	•	•
1 set per 4 students	That's Life! Game Board	•				
1 set per 4 students	That's Life! Game Cards Sets (2 sheets of 20 cards; digital asset found on the That's Life! Game Board, digital asset available)	•				
1 set per class	Game Pieces Pack (4 colors/8 per color)	•				
1 set per class	Game Dice Pack (8 dice)	•				
1 per student	Postcards	•				
1 per class	Many Ways to Pay! Poster		•			
1 per class	Payment Cards Sheet (5 cards)		•			
1 per class	Sticky Note Pad		•			
1 set per class	JA Play Money (8 sheets/\$20)			•		
1 per student	Reci-Ps Business Plan Placemats			•		
1 per class	Save the City! Game (digital asset only)				•	
1 set per class	Money Moves Scenario Cards (6 cards)				•	
1 per class	City Map (digital asset available)					•
1 per student	Rulers					•
1 per student	Pop-Up Buildings					•
1 per student	Certificates of Achievement					•



SESSION ONE MY MONEY CHOICES

Students learn about personal money choices (earn, buy, save, give) and the purpose of banks and credit unions. They practice money management choices while playing a board game.



45 minutes



Scan and share your feedback.

Essential Question

What choices can we make with our money in the city?

Objectives

Students will:

- Demonstrate making choices about managing money.
- Recognize banks and credit unions as safe places to save money.

Materials

Kit Pieces



Junior Achievement Banner

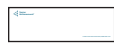


Table Tents (1 per student)



Junior Journals (1 per student)



Vocabulary Cards (5; earn, save, buy, give, bank or credit union)



City Map



That's Life! Game Boards (8; 1 per group)



That's Life! Game Cards (8 sets; 1 set per group = 2 sheets of 20 cards)



Game Pieces Pack (4 colors/8 per 1 of each color per group)



Game Dice Pack (8; 1 per group)



Postcards (1 per student)

Digital Assets

"Money Flows" video

Vocabulary Cards

That's Life! Game Board

City Map

Optional or not included

pencils

Preparation

Advanced Preparation

- Review the session, vocabulary, preview presentation tips, and list of materials.
- Choose whether to display the **Vocabulary Cards** digitally or use the physical cards in the kit.
- Decide whether to play the That's Life! Game digitally or with kit materials.

If using kit, organize game materials for easy distribution into 8 sets:

- **That's Life Game Board** (1)
- **That's Life Game Cards** (1 set; 20 cards separated into individual cards)
- **Game Die** (1)
- **Game Pieces** (4; each in a different color)


At School

- Display the **Junior Achievement Banner** and the **City Map**.
- Set up and practice using equipment (if available) to show the **"Money Flows" video** or if you will be using the **Vocabulary Cards** digitally.
- For digital assets, go to JA Connect Learning Platform at <https://learn.ja.org>.
- Decide with the teacher how best to separate the class into eight groups for the That's Life! Game. Check with the teacher if dancing and singing are permitted in their classroom.

Session at a Glance

Introduction: Getting to Know Each Other	8 minutes
Warm-Up: Money in My City	12 minutes
Activity: That's Life! Game	20 minutes
Wrap-Up: What We Learned	5 minutes
School-to-Home Connection: That's Life! Game	at home

INTRODUCTION	8 MIN.
<p>Getting to Know Each Other</p> <p>Introduce yourself and this session's topics. Lead a brief discussion about what cities are like to prepare students for the Warm-Up.</p> <p>Vocabulary: none</p> <p>Materials Needed:</p> <div style="border: 1px solid black; width: 60px; height: 15px; margin-bottom: 5px;"></div> <p>Table Tents</p>	
<p>Digital Assets:</p> <p>"Money Flows" video</p>	

- Greet students and introduce yourself to make a connection.
 -  Hi. My name is _____. I am a volunteer with Junior Achievement, and I'm here to teach a program called *JA Our City*. You'll learn about money choices and banks in a city.
- Tell students what you will be sharing with them.

Today we'll talk about money—some things that you already know and some things that will surprise you.

- Tell students about a fun surprise for you. Then ask someone to share a fun surprise.

One time, I was surprised by _____.

Can someone tell me about a fun surprise they had?

Student response will vary.

- Distribute the **Table Tents**. Ask students to write their names on them.

Today we have an Essential Question for you to think about and be able to answer by the end of the session: What choices can we make with our money in the city?

There are so many places we can live: small towns, farmland, neighborhoods, subdivisions, villages, big cities and more.

- Introduce the two key parts of the essential question, city and money.

How would you describe a city? What does a city look like?

Student response: A city has businesses, buildings, people, jobs, museums, parks, a sports stadium, offices, restaurants, hospitals etc. It's a place where a lot of people live.

What happens in a city? What can you do there?

Student response: People in a city live, work, go to school, and play there. They go to movies, see sports, visit parks and museums, etc. There are some things we can do better together in a city than everyone trying to do for themselves.

Money is part of life in a city. Money helps people work, go to school, play, and take part in other activities in the city. The choices you make about money affect the people and businesses in the city. Today we'll see how!

- Play the **"Money Flows" video**: <https://data.ja.org/s/RSMAAA>. Prompt students to respond to the video by asking questions such as:

Which words were new to you? Which ideas did you recognize? Which were your favorite parts?



Get Up and Dance

Dance to the music while the video plays. For a lower energy option, have students wave their hands in the air while sitting in their seats.

WARM-UP

12 MIN.

Money in My City

Lead students through a brief, imaginative warm-up using the **City Map** and the **Vocabulary Cards**.

Vocabulary: earn, save, buy, give, bank or credit union

Materials Needed:



City Map



Vocabulary Cards (earn, save, buy, give, bank or credit union)

Digital Assets:

City Map

Vocabulary Cards

- Gather the **Vocabulary Cards** and prepare to lead students through a brief activity.

☰ Money is an important part of our lives. We use it every day.

- Point to the **City Map**.

☰ Here is a map of a make-believe city. Imagine that you live in this city. Imagine that you can find all the things in this **City Map** that we just talked about. Now we can do them!

- Display the **Vocabulary Cards** for **earn**, **buy**, **save**, and **give**.

☰ Let's explore how we might make money choices while living in this city.

First, when we earn, we receive money for work that we do. When we earn, we have money coming in.

❓ What are some ways you might like to earn money while living in this city?

Student responses will vary.

- Invite a student to look at the map and then share an answer with the class while holding the **Vocabulary Card: earn**.

- Have the student pass the card to another student with a response to share. Repeat this 2-3 times.

☰ Once we earn money, we have money to buy (or pay for) something we need or want. When we buy, we have money going out.

❓ What things would you like to buy in this city?

Student responses will vary.

- Invite a student to look at the map and then share an answer while holding the **Vocabulary Card: buy**.

- Have the student pass the card to another student with an answer to share. Repeat this 2-3 times.

Gauging Classroom Energy

To generate more energy in the classroom, consider having each student volunteer stand or "pop up" and display the card when sharing about a vocabulary word. To encourage more calm in the classroom, consider having student volunteers remain seated.

earn: to get money for a job you did

buy: to pay money for something you need or want



It is important to make sure that you know how much money you have, so you know if you have enough to buy something.

Saving money helps us buy things later. For example, you may want to buy a birthday gift for a friend or save up to buy something that costs more, like a computer or dance lessons. We also save in case something unexpected happens.



What is something you might save money for so that you can buy it later in this city?

Student responses will vary.

- Invite a student to look at the map and then share an answer while holding **Vocabulary Card: save**.
- Have the student pass the card to another student with an idea to share. Repeat this 2-3 times.



In addition to saving money, sometimes people also choose to give their money to other people, projects, or organizations.

- Remind students that you are giving your time as a volunteer, or share a different example of the vocabulary word *give*.



Who or what would you like to give money to?

Student responses will vary.

- Invite a student to share a response while holding the **Vocabulary Card: give**.
- Have the student pass the card to another student with a response to share. Repeat this 2-3 times.



You can also make choices about where to keep your money. One of the places in this city is a bank.

- Point to the bank building on the **City Map**.
- Display the **Vocabulary Card** for **bank or credit union**.
- Invite students to answer the questions.



Have any of you ever been in a bank or credit union? Do you know what they do?

Student responses will vary.



A bank is a business that keeps money safe and lends money to people and businesses. A credit union provides many of the same services as a bank but is owned by its members.

At a bank, you can put your money into your own account. Banks help keep your money safe.

So, you have choices about where to keep your money. And you have choices in how you earn, buy, save, and give money.

Now that you know more about money choices, let's play a game where you will practice making those choices.

save: to put money away to use later

give: to offer money, time, or things to help others

bank or credit union: a business that keeps money safe and lends money to people and businesses.

ACTIVITY

20 MIN.

That's Life! Game

Direct students to play a board game in small groups. During the game, have students record their money choices on the My Money Choices page of their **Junior Journals**.

Vocabulary: earn, buy, save, give, bank or credit union

Materials Needed:**Junior Journals****That's Life! Game Boards****That's Life! Game Cards****Game Pieces Pack****Game Dice****Digital Assets:**

**That's Life!
Game Board**

- Gather 8 sets of game materials and prepare to instruct students on how to play.



Now we are going to play a game called *That's Life!* The goal of the game is to practice making money choices and see how money is important in many parts of the city. Making thoughtful choices with money can help us get what we need and want both now and in the future.

First, we're going to practice using the My Money Choices page in your **Junior Journals**. You'll use this page during the *That's Life!* Game.

- Distribute the **Junior Journals** and ask students to write their names on them.
- Have students open their **Junior Journals** to the page titled My Money Choices.
- Tell the following story. Ask students to point to the matching rectangle each time a money choice is mentioned in the story.



I earned \$40 selling cookies at the farmers market. Students, please find and point to the rectangle for the word *earn*.

I put the \$40 in my bank account so that I could save it to buy more baking supplies at the store. Point to the rectangle for the word *save*.




I also got \$10 for my birthday that I wanted to save. Point to the rectangle for the word *save* again.

A month later, I had saved enough money to buy new mixing bowls. Point to the rectangle for the word *buy*.


I also decided to use some of the money I saved to give a thank-you gift to a friend who helped me set up my cookie booth at the farmers market. Point to the rectangle for the word *give*.




Now let's see how to use this My Money Choices page while playing the *That's Life!* Game.

- Display a **That's Life! Game Board**.
- Point to the START space. Read it aloud or ask for a student volunteer to read it.
 -  The Start space says: Open a bank account. Save \$40. Now, using the My Money Choices page of your **Junior Journal**, write \$40 in the rectangle under the word SAVE.
- Point to a That's Life! space
 -  When you land on a That's Life! space, pick a card and read what it says. Each card is an example of a money choice to earn, buy, save, or give.
Now we'll see how the game works.
- Organize students into groups of up to four players each.
- Distribute a set of game materials to each group.
 -  Let's make sure every group has: 1 **That's Life! Game Board**; 20 **That's Life! Game Cards**; 1 **die**; and 4 **game pieces**.

Groups, arrange your game materials, and raise your hands when your group is set up and ready to play.

Now let's do a sample round. May I please borrow someone's game piece?
- Demonstrate to the whole class how the first turn works by moving the borrowed game piece as you explain each step.
 -  First, I place my game piece on START and write \$40 in the *save* rectangle on the My Money Choices page.

Then I roll the die and move my game piece that number of spaces clockwise.

I read aloud the game space instructions. I then write that dollar amount in the *earn, save, buy, or give* rectangle.
- Demonstrate reading and following the game space instructions for one or two additional turns. Return the borrowed game piece.
 -  To decide who goes first, each player rolls the die. The player with the highest number goes first. You'll take turns by going to each player's left. Let's play!
- Allow 15 minutes for game play.
- Wrap up by asking students to add up the money they each have in each money choice rectangle.
- Collect all game materials.

WRAP-UP

5 MIN.



What We Learned

Ask students questions to help them recall what they learned about money choices during the Warm-Up and when playing the That's Life! Game.

Vocabulary: none

Materials Needed:

**Junior Journals**

- Review today's session and the board game:
 -  Raise your hand if you got to make a lot of choices with money during the game.
 Raise your hand if your group helped keep the city working.
 We started today asking an Essential Question. Let's see if we can answer it!
 -  What are the choices we can make with our money in the city?
Student response: The money choices are earn, buy, save, and give.
 What happens if you use all your money to buy things?
Student response: You don't have any money left.
 Why is it important to earn and to save money?
Student response: It is important to earn so that you have money to live on. It is important to save so that you have money for the future, including for things you don't yet know you'll need.
- If time allows, ask students to complete the vocabulary on the first page of their **Junior Journals** to help them remember what they have learned. Walk around the room and help as needed.
- Thank students for their ideas and participation.
- Collect the **Junior Achievement Banner** and **Table Tents** and leave these with the teacher for use during the next session.

SCHOOL-TO-HOME CONNECTION

That's Life! Game

You will encourage students to take home their Junior Journal pages to share what they learned with an adult and to practice making banking and money management choices.

Vocabulary: none

Materials Needed:



Junior Journals



Postcards

- Encourage students to take home their **Junior Journal** pages to show what they learned today with an adult.
- Remind students that they can play the home version of the That's Life! Game found in the **Junior Journal**.
- Distribute the **Postcards**. This item is for students to share with their parents or caregivers.



Scan and share your feedback.

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.



45 minutes



Scan and share your feedback.

Essential Question

When we buy something, what choices do we have to pay for it?

Objectives

Students will:

- Recognize different methods of payment for goods and services.
- Explain the reason behind making a particular payment choice.

Materials

Kit Pieces



Junior Achievement Banner



Table Tents (1 per student)



Junior Journals
(1 per student)



Vocabulary Cards
(2; goods, services)



Many Ways to Pay! Poster
(1)



Payment Cards Sheet
(1; 5 cards)



Sticky Note Pads (5 sticky
notes per student)

Digital Assets

"Money Flows" video

Vocabulary Cards

Optional or Not Included

pencils

tape

\$1.00 bills or some coins

Preparation

Advanced Preparation

- Review the session, vocabulary, preview presentation tips, and list of materials.
- Choose whether to display the **Vocabulary Cards** digitally or to use the physical cards in the kit.
- Separate the **Payment Cards Sheet** into 5 individual cards.





At School


- Display the **Junior Achievement Banner** and **Many Ways to Pay! Poster**.
- Set up and practice using equipment (if available) to show the **"Money Flows" video** or if you will be using the **Vocabulary Cards** digitally.
- For digital assets, go to JA Connect Learning Platform at <https://learn.ja.org>.
- Decide with the teacher how best to arrange the room for this session's activities. Check if dancing and singing are permitted in their classroom.

Session at a Glance

- Introduction: Superpowers 8 minutes
- Warm-Up: Goods vs. Services 12 minutes
- Activity: Ways to Pay! Role-Play 20 minutes
- Wrap-Up: What We Learned 5 minutes
- School-to-Home Connection: How to Write a Check at home

INTRODUCTION	8 MIN.
<p>Superpowers</p> <p>Introduce yourself and this session’s topic. Lead a brief, playful discussion about superpowers to connect with students and spark their interest.</p> <p>Vocabulary: none</p> <p>Materials Needed:</p> <div style="border: 1px solid #ccc; width: 60px; height: 15px; margin: 5px 0;"></div> <p>Table Tents</p>	<p>Digital Assets:</p> <p>“Money Flows” video</p>

- Greet students and remind them of your name, if you have visited before.
 -  Hi! If I haven’t already met you, my name is _____. I am a volunteer with Junior Achievement, and I’m here to teach about the different ways we can pay for things we want and need.
- Distribute the **Table Tents**. Have students write their names on the tents if not done previously.
- Use an imaginative question, such as the following, to connect with them.
 -  It’s a superpower to choose wisely about how to pay for things! You know what other superpower I would have if I could? _____! What would your superpower be?
Student response: flying, invisibility, super strong, mind reading, moving things with your mind, time travel
 -  Today we have an Essential Question for you: When we buy something, what choices do we have to pay for it? Think about it and look for answers during our time together.
- Play the “**Money Flows**” video: <https://data.ja.org/s/RSMAAA>. Invite students to move with the music. Prompt students to respond to the video by asking questions such as:
 -  Which words were new to you? Which ideas did you recognize? Which parts were your favorite?

 **Get Up and Dance**

Dance to the music while the video plays. For a lower energy option, have students wave their hands in the air while sitting in their seats.

WARM-UP

12 MIN.

Goods vs. Services

Pair up students to brainstorm some things they can buy. Then test their knowledge of goods versus services by moving to the side of the room that corresponds with their guess.

Vocabulary: goods, services

Materials Needed:



Vocabulary Cards
(goods, services)



Junior Journals

Digital Assets:

Vocabulary Cards

- Distribute the **Junior Journals** and ask students to write their names on them. State the following and give students time to write or draw their ideas.
 - There are lots of different things we want and need to buy. Let's think of as many as we can.
- Have students work in pairs. Students are to look at the Goods and Services page in their **Junior Journals** and use it to jot down ideas.
 - Let's see how many ideas you can come up with for things you can buy. Write or draw them in the Goods box.
- Give students a time limit to brainstorm and write and/or draw responses in their **Junior Journals**.
 - I'll give you 60 seconds to think of as many ideas as you can. Ready, set, go!
- Assure them that you'll ask to hear some of their answers in a few minutes.
 - Now let's see how many ideas you can come up with for jobs that someone can pay you to do. For example, clean a yard or carry groceries. Write or draw them in the Services box.
- Give students time to brainstorm and write and/or draw responses in their **Junior Journals**.
 - The things you've listed that you can buy, or spend money on, are called *goods and services*. Let's talk about what these words mean.
- Display the **Vocabulary Card: goods**. You may want to hold something in your hand to demonstrate the word's meaning while speaking.
 - *Goods* are items that are bought and sold. Another way to say this is that *goods* are things to spend money on that you can touch or handle.

goods: items that are bought and sold

- Display the **Vocabulary Card: services**. You may want to pantomime a haircut as you speak to demonstrate the word's meaning.
 - ☰ *Services* are jobs done for others, such as haircuts or pizza delivery.
- Pause briefly to answer any questions about the difference between a good and a service.
- Tell students they now have a chance to practice using the terms *good* and *service* by moving to one side of the room or the other. List one good or service that you buy. Ask students to walk to the right side of the room if they think that item is a good or to the left side of the room if they think that item is a service.
 - ❓ Do you think this item is a good or a service? Why?
- Invite students to discuss their answers as a group.
 - ☰ Now let's see what ideas you came up with for things you can buy. We'll decide which are goods and which are services.
- Ask a student volunteer to share an idea from the Goods box or Services box in their **Junior Journal**. Have the rest of the students walk to the right side of the room if they think that item is a good or to the left side of the room if they think that item is a service.
- Ask a few student volunteers from each side of the room to explain why they chose good or service. Repeat these Steps a few more times until you reach the 12 minutes allocated for the Warm-Up.
 - ☰ Now that you know more about *goods* and *services*, let's explore different ways people can choose to pay for them.

services: jobs done for others, such as haircuts or pizza delivery

A Seated Alternative
 If asking students to walk to opposite sides of the room is impractical, consider a seated alternative. For example, you might ask students to lean right if an item is a *good* and to lean left if the item is a *service*.

ACTIVITY **20 MIN.**

Ways to Pay! Role-Play

Through role-play, introduce the methods of payment and when to use each method.

Vocabulary: none

Materials Needed:



Many Ways to Pay! Poster



Payment Cards Sheet




Sticky Note Pads


tape

\$1.00 bills or some coins

- Display the **Many Ways to Pay! Poster**, if you haven't already done so.
- Explain that once it was common for people to trade for goods and services rather than to pay with money.


 A long time ago, people traded for goods or services. For example, if someone grew vegetables, she might trade with someone else who produced spices. Today that's not usually how we do it.

- Discuss how we use money to pay for goods and services today.


 Let's talk about how we pay for goods and services now.

Now we use money. Money makes paying for things easier because it is worth the same amount to everyone. Money is easy to keep and carry.

- Display the bills or coins so students can see.


 One way we pay is using coins and bills. We call coins and bills *cash*. Cash is money we can hold.

- Display the **Payment Card: cash**.

 What is another way we can pay for something?

- Have students turn and talk about their responses in pairs. Then invite student volunteers to share their ideas with the whole class.


Student response: Other ways to pay are using credit or debit cards, electronic payment, checks, food stamps, gift cards, and printed or online coupons.

 We'll be talking about different ways to pay for things. They fall into three categories:

- money from your bank account
- cash
- money borrowed from someone else

Let's talk about these different ways to pay for goods and services.

- Gather the **Payment Cards** and separate them if you haven't already done so.
- Choose 5 students to role-play as Payment Experts. Ask them to stand by the **Many Ways to Pay! Poster**. Hand them each a **Payment Card** and encourage them to review it to be ready to read aloud.
- Point to the Cash category on the poster.

 As I just said, one way to pay is with cash. Let's hear a bit more about cash from our Cash Payment Expert.

- Have the Cash Payment Expert display the front of the **Payment Card: cash** while reading the back.

cash: money in the form of bills or coins



When is cash a useful way to pay for goods and services?

Student Payment Expert response: Cash is money in the form of bills or coins. Cash is useful because you can count cash to know how much you have. You cannot spend more than you have. Some stores only accept cash.

- Have the Cash Payment Expert tape their payment card to the correct space on the **Many Ways to Pay! Poster** and return to their seat.
- Point to the Money from Your Bank Account category on the poster.



Next, let's talk about where people keep their money.



Can someone tell me where people keep their money?

Student response: People keep money in a bank, in their wallet, on their phone, in a jar, under their bed.



A safe and convenient place to keep money is in a bank. When you keep money in a bank, you get your own account.

You have choices on how to take the money back out of your account to pay for things. One way is with a debit card. Let's hear from our Debit Card Payment Expert.

- Have the Debit Card Payment Expert display the front of the **Payment Card: debit card** while reading the back.



When is a debit card a useful way to pay for goods and services?

Student Payment Expert response: A debit card is a card you use to take money right out of your bank account. You can use it to buy goods and services. You need to be sure there is enough money in your account to pay for the item since the money comes out right away.

debit card: a card you use to take money right out of your bank account. You can also use it to buy goods and services.

- Point to the Money from Your Bank Account category and the debit card on the poster as you review.



Debit cards are one way to pay with money from your bank account. Another way is with a check. Let's hear from our Check Payment Expert.

- Have the Check Payment Expert display the front of the **Payment Card: check** while reading the back.



When is a check a useful way to pay for goods and services?

Student Payment Expert response: A check is a written order to a bank to pay money to a person or business. A check can be a useful way to pay because the money comes out of your bank account when the check is cashed. A check can only be cashed by the person it was written to.

check: a written order to a bank to pay money to a person or business

- Point to the Money from Your Bank Account category and the check on the poster as you review.



Checks are a way to pay with money from your bank account. It is useful when you need to mail money or bring it safely somewhere.

For example, some people bring a check to school to pay for lunches or fundraisers.

Another way is with an electronic payment. Let's hear from our Electronic Payment Expert.

- Have the Electronic Payment Expert display the front of the **Payment Card: electronic payment** while reading the back.



When is an electronic payment a useful way to pay for goods and services?

Student Payment Expert response: Electronic payment is a way to pay for things using your phone or computer and the Internet. Electronic payment can be a useful way to pay because electronic payments are accepted by people who don't take credit or debit card payments. Electronic payments can also be used to pay a friend.

- Point to the Money from Your Bank Account category and the electronic payment on the poster as you review.



Electronic payments are a way to pay with money from your bank account.

- Have the Bank Account Payment Experts tape their payment cards to the correct spaces on the **Many Ways to Pay! Poster** and return to their seats.
- Point to the Money Borrowed from Someone Else category on the poster as you speak.



Another way to pay is with money borrowed from someone else. Let's hear from our Credit Card Payment Expert.

- Have the Credit Card Payment Expert display the front of the **Payment Card: credit card** while reading the back.



When is a credit card a useful way to pay for goods and services?

Student Payment Expert response: A credit card allows a person to pay later by borrowing the money (which is called "taking a loan"). A credit card is not tied to your bank account, so it is safer to use for paying online. Since it is borrowed money, you must pay the money back, plus a little more.

- Have the Money from Someone Else Payment Expert tape their payment card to the correct space on the **Many Ways to Pay! Poster** and return to their seat.
- Introduce the shopping scenarios.



Now we'll act out three different shopping situations to learn more about when to use each of these different ways to pay.

- Distribute three sticky notes to each student and explain how students will use them.



For each shopping situation, you'll write or draw your payment choice on a sticky note and add it to the poster next to that payment method.

electronic payment: a way to pay for things using a phone or computer and the Internet

credit card: a card that allows a person to pay later by borrowing the money (which is called "taking a loan")



Presentation Tip

Ask a student volunteer to distribute 3 sticky notes per student as a time saver.









Shopping Scenario 1: Money from Your Bank Account

- Present the shopping situation.
 - ? You need to go to the supermarket after school to buy groceries for dinner. You want to use money from your bank account. Which one of the three payment methods will you use?
- Give students time to write or draw on their sticky notes.
 - ... Take a moment to think of which way you'd like to pay for groceries. Write or draw your payment choice on a sticky note.
- Invite students to come up to the poster in small groups and stick each of their sticky notes to the **Many Ways to Pay! Poster** next to the payment method they chose.
- Ask for one or more students to explain their payment choice.
 - ... Why did you choose that way to pay?
Student responses vary.
- Discuss the chosen payment method and why you might or might not use the other two options.

Shopping Scenario 2: Cash

- Present the shopping situation.
 - ? You want to buy a snack from a food truck. The food truck vendors only accept cash. What kind of snack would you choose? A cookie? A bag of chips? A piece of fruit, or something else?
 - ? Everyone, which payment method are we using?
Prompt the class to respond together: Cash!
- Give students time to write or draw on their sticky notes.
 - ... Everyone take a moment to think of what snack you would like to buy with your cash. Write or draw your snack choice on one of your sticky notes.
- Invite students to come up to the poster in small groups and stick each of their sticky notes to the **Many Ways to Pay! Poster** next to the payment method.
- Ask for one or more students to explain why cash is useful.
 - ... Why is cash a useful way to pay?
Student response: Cash is useful because some places only accept cash. With cash you can see how much money you have and not overspend.

Scenario 3: Money Borrowed from Someone Else

- Present the shopping situation.
 -  The last category we have is money borrowed from someone else. Money can be borrowed from someone else if you need it and don't have enough. This is called a loan. A *credit card* is a kind of loan. It must be paid back. The bank charges you extra to use your credit card.
 -  You want to buy a gift for a party this weekend. You don't quite have enough cash saved, so you will need to borrow.
 -  Everyone, which payment method are we using?
Prompt class to respond together: Credit card!
- Give students time to write or draw on their sticky notes.
 -  Everyone take a moment to think of which gift you want to buy and write or draw it on your sticky notes.
- Invite students to come up to the poster in small groups and stick their sticky notes to the **Many Ways to Pay! Poster** next to the correct payment method.
- Ask for one or more students to explain when a credit card is a responsible choice.
 -  Is a credit card a responsible way to pay in this situation?
Student response: A credit card is a responsible way to pay if you have a plan to pay the credit card back right away. A credit is not a responsible way to pay if you don't have a plan for how and when to pay it back.
- Point to the poster again as you summarize the ways to pay.
 -  There are many ways people can pay for goods and services. People can use cash they hold in their hands, money from their bank accounts, or money borrowed from someone else. It is up to each of us to make wise choices about how to pay for the things we buy.
- Review the Essential Question.
 -  At the beginning I mentioned an Essential Question that we should all be able to answer now. I'll ask it and raise your hand when you think you have a good answer in your mind.
 -  When we buy something, what choices do we have to pay for it?
Student response: cash; money from your bank account; money borrowed from someone else; check, debit card, electronic payment, credit card

WRAP-UP







5 MIN.

What We Learned

Help students recall what they learned in the session.

Vocabulary: none

Materials Needed: none

- Wrap up the session with some encouragement and some review questions. If time allows, you can follow up the Yes or No questions with the Why or Why Not questions.
 -  Let's do a quick review of all the things we learned. Nod your head if the answer to the question is yes. Shake your head if the answer is no.
 -  Do all the ways to pay come out of your bank account?
Student response: No. Cash and credit cards do not come out of your bank account. Debit cards, checks, and electronic payments do come out of your bank account.
 -  Is a debit card the same as a credit card?
Student response: No. A debit card takes money immediately from your bank account. While a credit card is a type of loan from the bank that you pay back later, plus a little more.
 -  What are the three ways to pay?
Student response: cash you can hold, money from your bank account, money borrowed from someone else
 -  How do you decide when to use which way to pay?
Student responses vary.
 -  Thank you for participating in our class today! I enjoyed learning about the many ways to pay for goods and services with you.
- Collect the **Junior Achievement Banner** and **Table Tents** and leave them with the teacher for future use.

SCHOOL-TO-HOME CONNECTION**How to Write a Check**

Encourage students to take home their **Junior Journal** pages to share what they learned with an adult and to practice writing a check.

Vocabulary: cash, debit card, credit card, electronic payment, check

Materials Needed:

**Junior Journals**

- Point out the Vocabulary section in their **Junior Journals**. Explain that it can be a fun activity to do at home either alone or with a friend or an adult.
- Encourage students to share their **Junior Journals** with an adult and complete the How to Write a Check activity, using the directions on the page.



Scan and share
your feedback.

SESSION THREE ENTREPRENEURS IN THE CITY



45 minutes

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.

Essential Question

How do businesses decide what to make or sell?

Objectives

Students will:

- Identify the ways in which entrepreneurs help a city.
- Explain the need for a business plan.
- Differentiate between producers and consumers.



Scan and share your feedback.

Materials

Kit Pieces



Junior Achievement Banner



Table Tents (1 per student)



Junior Journals
(1 per student)



Vocabulary Cards
(4; business, entrepreneur,
producer, consumer)



Reci-Ps Business Plan
Placemats (9; 1 per group
and 1 for volunteer)



JA Play Money
(8 sheets of \$20)

Digital Assets

“Money Flows” video

Vocabulary Cards

Optional or Not Included

pencils

Preparation

Advanced Preparation



- Review the session, vocabulary, preview presentation tips, and list of materials.
- Choose whether to display the **Vocabulary Cards** digitally or to use the physical cards in the kit.
- Separate the **JA Play Money** into individual bills.
- Prepare 8 sets of supplies for the activity—1 packet for each group:
 - **Reci-Ps Business Plan Placemat** (1)
 - **\$200 in JA Play Money** (10 \$20 bills)
- Consider a story to share in the activity about your personal experience or starting a business.

At School

- Display the **Junior Achievement Banner**.
- Set up and practice using equipment (if available) to show the **“Money Flows” video** or use the **Vocabulary Cards** digitally.
- Decide with the teacher how best to arrange the room for this session’s activities, including recording student ideas as a visual cue (whiteboard, chart paper, etc.) and sharing the **Reci-Ps Business Plan Placemat** (digital projection). Check if dancing and singing are permitted in their classroom.
- For digital assets, go to JA Connect Learning Platform at <https://learn.ja.org>.

Session at a Glance

- Introduction:** Where to Buy What We Want and Need 5 minutes
- Warm-Up:** Producers and Consumers 10 minutes
- Activity:** I Am an Entrepreneur 25 minutes
- Wrap-Up:** What We Learned 5 minutes
- School-to-Home Connection:** Money Matters to a City at home

INTRODUCTION	5 MIN.
<p>Where to Buy What We Want and Need</p> <p>Introduce yourself and this session’s topic. Lead a brief, playful discussion to spark student curiosity.</p> <p>Vocabulary: business</p> <p>Materials Needed:</p> <div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;">  <p>Table Tents</p> </div> <div style="text-align: center;">  <p>Vocabulary Card (business)</p> </div> </div>	
<p>Digital Assets:</p> <p>Vocabulary Card</p>	

- Greet the students and reintroduce yourself if you have visited before.
 - ☞ Hi! If I haven't already met you, my name is _____. I am a volunteer with Junior Achievement, and I'm here to teach a program called *JA Our City*. You'll learn about why people create businesses and how those businesses help a city.
- Distribute the **Table Tents**. Have students write their names on the tents if not done previously.
 - ☞ Today we have an Essential Question: How do businesses decide what to make or sell? Think about it and look for answers during our time together.
- Discuss what a business is. Display or project the **Vocabulary Card: business**.
 - ❓ What do you think the word *business* means?
Student responses will vary.
 - ☞ A *business* is a place that sells the goods or services we need or want.
 - ☞ Let's all think about where we and our families shop when we want or need to buy something. I like to shop at _____.

business: a place that sells the goods or services we need or want

? I also like to eat different foods from the grocery store or at restaurants. What's your favorite food?

Student responses will vary.

... Shops, stores, and restaurants are all businesses. As you can see, there are many kinds of businesses in our city.

WARM-UP

10 MIN.

Producers and Consumers

Play the **"Money Flows" video** and then lead a call and response "choir" to practice identifying the differences between being a consumer and producer.

Vocabulary: consumer, producer

Materials Needed:



Vocabulary Cards
(consumer, producer)

Digital Assets:
"Money Flows" video
Vocabulary Cards

- Play the **"Money Flows" video:** <https://data.ja.org/s/RSMAAA>.
- Prompt students to respond to the video by asking questions such as: Which words were new to you? Which ideas did you recognize? Which parts were your favorite?
- Gather the vocabulary cards and prepare to lead students through a brief activity.
 - ... When you go to one of the businesses we just listed, you buy goods and use services. You are a shopper. You are a customer.
- Display the **Vocabulary Card: consumer.**
 - ... Another word for a customer is a *consumer*.
- Display the **Vocabulary Card: producer.**
 - ... The businesses that make the goods you buy are *producers*.
 - ? If you play trumpet in a band, are you a *producer* or a *consumer*?
Student response: You are a producer because you are making the music that people pay to listen to.
- Explain the vocabulary exercise to students and model the first example.
 - ... Let's pretend to be a choir. I will ask you about some people and businesses, and you will decide whether they are *consumers* or *producers*. I will be the conductor, and you will follow my lead in how to answer.

Get Up and Dance

Dance to the music while the video plays. For a lower energy option, have students wave their hands in the air while sitting in their seats.


consumer: a person who uses or buy goods or services

producer: a person who makes goods or provides services

Engaging Students


You can make this activity even more engaging by using a ruler or stick as a conductor's wand and exaggerating conductor's movements.

- Model the exercise by asking the question in a whisper. Direct students to mimic your voice by answering in a whisper.


 (Speak quietly) You are a musician in a band. Are you a *producer* or a *consumer*?

Student response (spoken quietly): A musician is a producer.


- Use the local list of businesses generated by the class, or use the list provided.

 (Speak slowly) Your neighbor makes milkshakes at the Burger Barn. Is he a *producer* or a *consumer*?


Student response (spoken slowly): The neighbor is a producer.

 (Speak loudly) You buy cabbages at the Farmers Market. Are you a *producer* or a *consumer*?


Student response (spoken loudly): I am a consumer when I buy cabbages at the market.

 (Speak quietly) You use the cabbages to make cabbage juice to sell at a school fair. Are you a *producer* or a *consumer*?


Student response (spoken quietly): I am a producer when I sell something I make.

 (Speak quickly) You shop for a birthday card at a gift store. Are you a *producer* or a *consumer*?

Student response (spoken quickly): I am a consumer when I shop for a birthday card.


 (Speak loudly) Your aunt builds electric cars at the factory. Is she a *producer* or a *consumer*?

Student response (spoken loudly): She is a producer because she builds electric cars.

 (Speak very slowly) You have some birthday money and can spend it any way you want. Are you a *producer* or *consumer*?

Student response (spoken very slowly): I am a consumer when I spend my birthday money.

- Summarize and wrap up the discussion.

 Not all businesses produce the things they sell. Some resell products (or goods) made by other businesses. For example, grocery stores don't produce the food they sell. But, they are still producers because they provide food for sale to consumers.

People who buy goods or services are *consumers*. People who provide goods and services are *producers*.

ACTIVITY

25 MIN.

I Am an Entrepreneur

Organize students into teams to create a business plan to open a restaurant. You will model the steps and they will follow your example.

Vocabulary: entrepreneur

Materials Needed:



Reci-Ps Business Plan Placemats



JA Play Money Set



Vocabulary Card (entrepreneur)

Digital Assets:
Vocabulary Card

- Display or project the **Vocabulary Card: entrepreneur** and introduce what an entrepreneur does.
 - What do you think the word *entrepreneur* means?
Student responses will vary.
 - An *entrepreneur* is a person who starts a business.
 - Do you know any entrepreneurs?
Student responses will vary.
- Share a story about your personal experience with entrepreneurship or starting a business. You may also wish to share how your business helps the community by providing jobs so people can earn and save money or by donating, such as sponsoring student sports teams.
- Introduce restaurants as a type of business an entrepreneur can start.
 - One kind of business that produces what it sells is a restaurant. An entrepreneur opens a restaurant to meet a need in the community, to provide a nice place for people to eat. Businesses also provide jobs for the owner and those that work for them.
 - Who in a restaurant produces or makes the foods you eat? Are they producers or consumers?
Student response: The restaurant workers or the cooks make the foods we eat. They are producers.
 - Who in a restaurant eats the food? Are they producers or consumers?
Student response: The customers eat the food. They are consumers.
 - Now we will see what it is like to be an entrepreneur and open a restaurant.
- Lead the class in the small group activity to create a business plan for a make-believe restaurant.

entrepreneur: a person who starts a business

Step 1: Organize the class.

- Organize students into 8 groups and distribute a **Reci-Ps Business Plan Placemat** and \$200 in **JA Play Money** (10 \$20 bills) to each group.
- Keep 1 copy of the **Reci-Ps Business Plan Placemat** to use for demonstration.

Step 2: Demonstrate how to use the Reci-Ps Business Plan Placemat.

- Introduce the **Reci-Ps Business Plan Placemat** by holding it up.
 - Follow along as I model how to fill out the business plan.
 - A good way to start a business is using a business plan. One way to organize a business plan is using the Five P's: product, place, price, people, and promotion. As we think about each one, it helps us plan our business.
 - Each group will get to decide the kind of restaurant it wants to open. Think about different food businesses like a donut shop, bakery, or food truck. Also think about food from different countries and cultures, and how they add variety to the city.
 - What kind of foods from different countries or cultures can you think of?
Student response: Popular restaurants serve Indian, Mexican, Thai, Chinese, and French foods.

Step 3: Fill in the Reci-Ps Business Plan Placemat.

- Demonstrate how to fill out the **Reci-Ps Business Plan Placemat** one section at a time. Give students a few minutes to fill in their own section each time you model it.
 - Remember that after your group chooses the type of restaurant business, you can check the sample menu items and prices on the other side of your placemat. Don't forget to fill in your own menu.
- Continue to work through each of the Five P's, modeling ideas for the students and then allowing them 2-3 minutes to fill in their own answers.
- Encourage students either to work as a team on all tasks or to divide the jobs into separate tasks. For example, one person fills out the Five P's for the group, one completes the menu, one handles money and pays bills, and one presents to the class.

Step 4: Pay the bills.

- Announce that once their business plans are ready, they can pay their workers and open their restaurants.
 - Real restaurants have bills to pay which help others in the city. Restaurants might need to pay rent, buy food and supplies, or pay for water and electricity.
 - Workers in the business receive pay for their jobs.
- Pay each worker \$40 in **JA Play Money**.

- If time allows, explain that each student will choose the top two restaurants they would most like to eat at by paying \$20 to each of those two restaurants.
- Give each group 1 minute to present its restaurant's name and menu items to the class.
- Once all presentations are finished, call out the name of each restaurant and ask students to each pick their two favorites.
- Collect the money after each vote and distribute the cash to the restaurants.

Early Finishers

For groups who complete the questions and are waiting, ask them to come up with a name for their restaurant.

Step 5. Wrap up the activity.

- Instruct students to turn in the **Reci-Ps Business Plan Placemat**.
- Ask the teacher to consider displaying the **Reci-Ps Business Plan Placemats** in the classroom.
- Thank students for their hard work.

WRAP-UP

5 MIN.

What We Learned

Ask students questions to recall what they learned about entrepreneurs and business plans in the session.

Vocabulary: none

Materials Needed:



Junior Journals

- Review today's session.
 - Often *entrepreneurs* start *businesses* because they see a need and have creative ideas to solve the problem.
 - What do people do if they like the product or service the *business* is selling?
Student response: When people like products and services, they spend their money on them.



How does a *business*, like a restaurant, help the city?

Student response: The business provides goods and services that people want and need. The business pays the owner and people who work there. The business also pays rent and buys food and supplies and other things so that other businesses also earn money. Businesses give money back to the community, too.



How does a *business plan* help *entrepreneurs* with their business?

Student response: A business plan can help entrepreneurs make choices about products and prices. It can help the business owner know who to hire and how to promote the business.



Is a restaurant or other *business* a *producer* or a *consumer*?

Student response: A restaurant is a producer; it provides goods and services to people.

- If time allows, ask students to complete the vocabulary on the first page of their **Junior Journals** to help them remember what they have learned. Walk around the room and help as needed.
 - Thank you all for your great ideas and for your participation!
- Collect the **Junior Achievement Banner** and **Table Tents** and leave them with the teacher for use during the next session.

SCHOOL-TO-HOME CONNECTION

Money Matters to a City

Encourage students to take home what they have learned to share with a caring adult.

Vocabulary: none

Materials Needed:



Junior Journals

- Encourage students to take home their **Junior Journal** pages to show what they learned with an adult.
- Encourage students to complete the Money Matters to a City activity on pages 2 and 3 of the **Junior Journal** with an adult at home to practice using money.



Scan and share your feedback.

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. This includes taxes. Taxes paid to the city buy things that benefit everyone, like fire stations and schools.

Essential Question

Who makes money choices that affect a city?

Objectives

Students will:

- 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.

Materials

Kit Pieces



Junior Achievement Banner



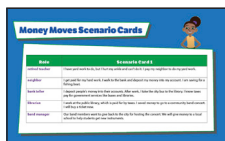
Table Tents (1 per student)



Junior Journals
(1 per student)



Vocabulary Cards (3; taxes, city government, economy)



Money Moves Scenario Cards (1 set of 3 sheets; 6 cards total)



Certificates of Achievement
(1 per student)



45 minutes



Scan and share your feedback.

Digital Assets

“Money Flows” video

Vocabulary Cards

Save the City!

Optional or Not Included

chart paper, chalkboard, whiteboard, or SMART Board (1), teacher digital device (1 computer, tablet, or smartphone) student digital devices (1 per student or 1 per group), pencils

Preparation

Advanced Preparation

- Review the session, vocabulary, preview presentation tips, and list of materials.
- Choose whether to display the **Vocabulary Cards** digitally or use the physical cards in the kit.
- Review the two activity options and choose either: Money Moves in a City (no technology required) or Save the City! (Internet access, 1 teacher digital device, and student devices required).

If using Money Moves in a City, separate the **Money Moves Scenario Cards**.

If using **Save the City!** preview the game setup and instructions and consult with the teacher to assess the classroom’s technology capabilities.

At School

- Display the **Junior Achievement Banner**.
- Set up and practice using equipment (if available) to show the **Money Flows Video**, use the **Vocabulary Cards**, or play **Save the City!** if you will be presenting them digitally.
- Decide with the teacher how best to arrange the classroom for this session’s activities. If using **Save the City!**, decide whether students will play on devices individually or in groups.
- For digital assets, go to JA Connect Learning Platform at <https://learn.ja.org>.
- Check with the teacher if dancing and singing is permitted in their classroom.
- If the next session will be the final session in the learning experience, ask the teacher to help you prepare the **Certificates of Achievement** in advance.

Session at a Glance

Introduction: Money Riddles 8 minutes

Warm-Up: Why Cities Need Money 12 minutes

Activity 20 minutes

Option 1: In-Person: Money Moves in a City

OR


Option 2: Online: Save the City!

Wrap-Up: What We Learned 5 minutes


School-to-Home Connection: Say Thank You! at home

INTRODUCTION	8 MIN.
<p>Money Riddles</p> <p>Introduce yourself and this session’s topic. Engage students with some riddles to spark students’ interest.</p> <p>Vocabulary: none</p> <p>Materials Needed:</p> <div style="border: 1px solid black; width: 60px; height: 15px; margin: 5px 0;"></div> <p>Table Tents</p>	<p>Digital Assets:</p> <p>“Money Flows” video</p>


- Greet students and reintroduce yourself if you have visited before.
 - Hi! If I haven’t met you, my name is _____. I am a volunteer with Junior Achievement, and I’m here to teach about how money flows through a city as people and businesses make choices with their money.

 Let's warm up our brains with some riddles. What is the richest nut in the world?

Answer: A cash-ew is the richest nut in the world.


 What has two banks but no money?

Answer: A river has two banks but no money.


 Do you know any jokes about money?

Student responses will vary.

- Distribute the **Table Tents**, ask students to write their names on them.

 Today we have an Essential Question: Who makes money choices that affect a city? Think about it and look for answers during our time together.

- Play the **"Money Flows" Video**: <https://data.ja.org/s/RSMAAA>. Invite students to move with the music. Prompt students to respond to the video by asking questions such as:

 Which words were new to you? Which ideas did you recognize? Which were your favorite parts?

Get Up and Dance

Dance to the music while the video plays. For a lower energy option, have students wave their hands in the air while sitting in their seats.

WARM-UP

12 MIN.

Why Cities Need Money

Lead the class in a brief brainstorm to identify the goods and services that cities offer and why.

Vocabulary: taxes, city government, economy

Materials Needed:





chart paper, chalkboard,
whiteboard, or
SMART Board


Vocabulary Cards (taxes,
city government,
economy)

Digital Assets:

Vocabulary Cards


- Prepare to lead a brainstorming session while recording student responses on chart paper or a board.
 -  People in a city spend money on goods and services for the things they need and want. Each of us sometimes needs something that we can't get on our own. A city helps us do things better together than we could do alone.
 -  We're going to create a list, and I'll record all the ideas for everyone to see.

- Lead students in a 2- to 3-minute brainstorm about goods and services that people use but don't have to buy.


 What things do towns and cities provide that we all can use but don't have to pay for by ourselves?

Student response: Towns and cities have schools, libraries, community centers, museums, and airports. Cities and towns often pay first responders, such as police and firefighters. Cities and towns have many free roads and bridges that use trucks and materials to build and keep them working.


- Record ideas on chart paper or on a board, or ask the teacher or a student volunteer to record for everyone.
- Prepare to read aloud each item on the list after students finish sharing ideas.

 I'm going to read aloud each item on our list. We'll decide which items are provided by cities and which items are offered by businesses instead. Snap or clap each time I read an item that you think is a good or service offered by a city. I will cross out items that people buy that are not city goods or services.

- Summarize and wrap up the discussion.
- Talk through each item on the list, crossing out ones that are not city goods or services, such as banks, restaurants, and movie theaters, to help build student understanding.

 Why are these goods and services important to the people who live, work, learn, and play in a city?

Student response: People need roads, bridges, and transportation like buses to get around in a city. They need places to learn and do research. People need parks, museums, and open spaces to play. Many need emergency services.

 Why does the city, rather than a business, provide these goods and services?

Student responses: Everyone needs goods and services like fire stations, bridges, parks, and libraries. These things are too big and cost too much for one person. A city helps us do these things better together than we could do alone.

- Introduce the session vocabulary.


 How does the city pay for these things?

Student response: The city pays for these things with the taxes that we pay.

- Display or project the **Vocabulary Card: taxes**.

 What do you think the word taxes means?

Student responses will vary.

 Taxes are fees charged by a government to provide the goods and services that we just talked about. Each city has its own local government, and each city government charges taxes.

Prompting Ideas

If students need help with thinking of ideas, ask them how they got to school today. If they rode a school or city bus, they used public transportation. If they walked, cycled, or rode in a car or bus, they used sidewalks, bridges, and roads.

taxes: fees charged by a government to pay for goods and services

- Display or project the **Vocabulary Card: city government**.
 - ? So what would you guess that the term city government means?
Student responses will vary.
 - ... A *city government* is a group of people chosen to manage a city. For example, city governments are made up of people who decide how to spend the tax money. They also make laws to help serve the needs of the people in the city.
- Display or project the **Vocabulary Card: economy**.
 - ... When money flows in a city through buying, selling, earning money and paying taxes, we call it the economy of a city.
 - ? Who has heard the word *economy* before? Where did you hear it, and what did it mean to you?

Student responses will vary, but may include that it is in the "Money Flows" song.

city government: a group of people chosen to manage a city

economy: a system that guides how money is earned and used in a society

Choose one of the two implementation options for this activity, either the in-person activity or the digital game.

OPTION 1

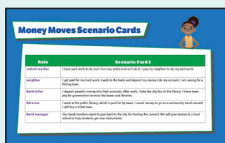
20 MIN.

In-Person: Money Moves in a City

Organize students into small groups to perform a brief scenario that demonstrates how money moves through a city as people earn, save, buy, and give.

Vocabulary: none

Materials Needed:



Money Moves Scenario Cards

- Explain that students will be organized into groups. Each group will receive a **Money Moves Scenario Card** and will have 3 minutes to decide how to perform the scenarios for the class.
- Options may include:
 - One student narrates while other students act out their roles.
 - Each student takes turns reading a part aloud.
 - Students act out the scenario like a play using props.
 - Another method created by students.

- Activity Directions:
 - Organize the class into six groups.
 - Hand each group a **Money Moves Scenario Card**.
 - Provide each group time to prepare.
 - Give each group 2–3 minutes to perform its scenario in front of the class.
 - Encourage the other groups to listen politely as each group presents.
 - Thank students for their performances.

OPTION 2**20 MIN.****Online: Save the City!**

Launch a digital game that students play on devices either individually or in groups to explore how money moves through a city. Students make money choices to earn, save, spend, and donate.

Vocabulary: none

Materials Needed:

teacher digital device
(1 computer, tablet,
or smartphone)

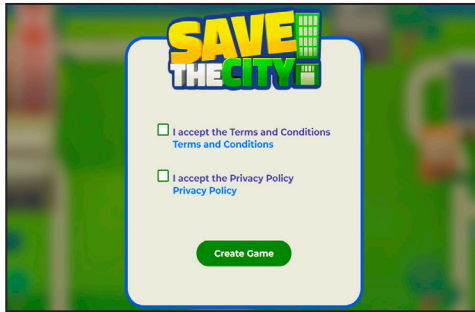
student digital devices
(1 per student or 1
per group)

chart paper, chalkboard,
whiteboard, or
SMART Board

Digital Assets:**Save the City!**

- Prepare to lead students through the online digital game **Save the City!**
 - ❓ What's one thing you could **SAVE** for?
Student response: I could save for a computer, musical instrument, or a bike or scooter.
 - ❓ What's one thing you could **SPEND** on?
Student response: I would like to spend on a music download, video game, or sneakers.
 - ❓ What's one thing you could **DONATE**, or give, to?
Student response: I could donate to a charity, food bank, or animal rescue.
 - 💬 Remember that when you earn money, you can choose to spend it, save it, or even donate it to those in need. We are going to play a game that shows us how our money choices have an effect on the community and city around us.
- Provide examples of some of your personal money choices and how those choices affect your city.
- Explain how to play the game.
 - 💬 In each spin of the game, you will see a business in the city, a task to complete there, and the amount of money you will earn. You will choose what to do with that money.
- Complete the setup steps using an Internet-connected computer, tablet, or smartphone:

- Access the Teacher page: <https://stteacher.ja.org>.

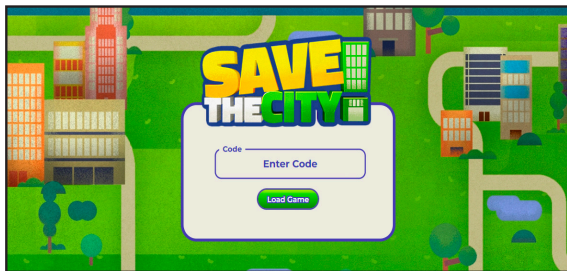


- Set the **Game Duration**. Enter the number of minutes, such as 15, that students will play. (You can select **Reset Time** if you need to begin again.)

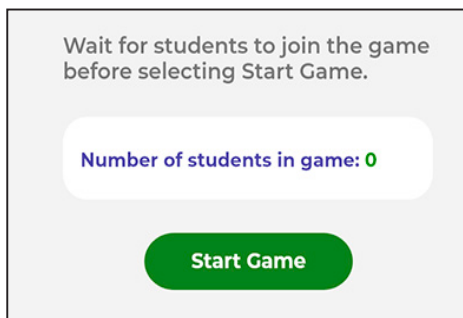
- Select the **Generate Code** button. The code will appear in a box below the button. Write the code on chart paper or a board large enough for students to see.



- Introduce the purpose of the activity to students.
 - We are going to play a game. You'll earn money for tasks and then choose whether to save, spend, or donate that money. The choices you make will affect the whole city.
- If working in groups, organize students into groups with a shared device.
- Explain the game setup instructions.
 - Open the student game page at <https://savethecity.ja.org>.



- Give students the game code by pointing to where you've written it on chart paper or a board.
 - Type the game code into the **Enter Code** box.
 - Select the **Load Game** button.
 - Wait in the virtual waiting room. Once everyone is ready, I will start the game.
- Observe the number of students that increasingly appear on your screen as they enter the code on their student pages.
- Explain how to play the game once all students are in the virtual waiting room.
 - Once the game begins, you will see a scenario and decide what to do with your earnings. Select the button to save, spend, or donate.
 - Each button keeps track of the total amount of money you choose to save, spend, or donate during the entire game.
 - You can see how everyone's choices are affecting the city in The City's Money on the Move box on the right side of your screen.
 - Select the **Earn More** button each time you're ready for a new scenario.
- Select the **Start Game** button to begin the game.



- When game has ended, thank students and have them take their seats.

WRAP-UP

5 MIN.

What We Learned

Lead a brief question-and-answer discussion to review what students learned about taxes, city government, and how money flows in a city.

Vocabulary: none

Materials Needed: none

- Wrap up the activity by reviewing the session.
 - Can anyone explain what we just did?
Student response: We acted as a city. We acted out money choices.



You created a successful city by making money choices. You made money flow through the city's economy.

- Remind students that you asked them an Essential Question at the beginning. Ask them if they now know the answer.



Who makes money choices that affect a city?

Student responses: Everyone who uses money in the city—people, businesses, and the city government.

- Thank students for their participation. Collect the Junior Achievement Banner and Table Tents, and leave them with the teacher for use during the next session.

SCHOOL-TO-HOME CONNECTION

Say Thank You!

Encourage students to take home their **Junior Journal** pages to share what they learned with an adult and to write a thank-you note to a city worker.

Vocabulary: none

Materials Needed:



Junior Journals

- Distribute the **Junior Journals** and have students write their name on them.
- Point out the Vocabulary and Money Moves sections in their **Junior Journals** and explain that this can be done at home either alone or with a friend or an adult.
- Encourage students to complete the Say Thank You! activity in their **Junior Journals** with an adult.



Scan and share your feedback.

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.

Essential Question

What makes up a city?

Objectives

Students will:

- 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.

Materials

Kit Pieces



Junior Achievement Banner

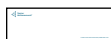


Table Tents (1 per student)



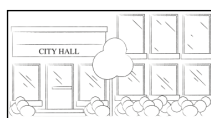
Junior Journals
(1 per student)



Vocabulary Card (1; zone)



City Map (1)



Pop-Up Buildings (32)



Certificate of Achievement
(1 per student)



45 minutes



Scan and share
your feedback.

Digital Assets

"Money Flows" video

City Map

Vocabulary Card

Optional or Not Included

pencils, paper, crayons,
or markers

figurine, toy, or
similar object

Preparation

Advanced Preparation

- Review the session, vocabulary, preview presentation tips, and list of materials.
- Choose whether to display the **City Map** and the **Vocabulary Cards** digitally or use the physical items in the kit.
- Sort the **Pop-Up Buildings** to ensure you distribute at least one for each of the five zones. See page 42 for the City Zone Key.
- Complete the **Certificates of Achievement**. Ask for the teacher's assistance, as needed.

At School

- Display the **Junior Achievement Banner** and the **City Map**.
- Set up and practice using equipment (if available) to show the "**Money Flows**" video or if you will be using the **City Map** and **Vocabulary Card** digitally.
- For digital assets, go to JA Connect Learning Platform at <https://learn.ja.org>.
- Check with the teacher if dancing and singing are permitted in their classroom.

Session at a Glance

- Introduction:** Businesses We Visit 8 minutes
- Warm-Up:** Our School Zones 12 minutes
- Activity:** Build a City 20 minutes
- Wrap-Up:** City Tour 5 minutes
- School-to-Home Connection:** Mapping My City at home

INTRODUCTION	8 MIN.
<p>Places We Visit</p> <p>Introduce yourself and this session’s topic. Discuss your favorite place to visit in the city to spark interest.</p> <p>Vocabulary: none</p> <p>Materials Needed:</p> <div style="border: 1px solid black; width: 60px; height: 15px; margin: 5px 0;"></div> <p>Table Tents</p>	<p>Digital Assets:</p> <p>“Money Flows” video</p>

- Greet the students and reintroduce yourself if you have visited before.
 - ☰ Hi! If I haven’t met you yet, my name is _____. I am a volunteer with Junior Achievement. When I am not volunteering or working, I like to go on adventures in the city.
 - ☰ My favorite place to visit is _____ [park, lake, museum, or other place].
 - ❓ What is your favorite place to visit and why?
Student responses will vary.
- Distribute the **Table Tents**. Have students write their names on the tents if not done previously.
 - ☰ We have an Essential Question: What makes up a city? Think about it and look for answers during our time together.
- Play the “**Money Flows**” Video: <https://data.ja.org/s/RSMAAA>.
- Prompt students to respond to the video by asking questions such as:
 - ❓ Which words were new to you? Which ideas did you recognize? Which parts were your favorite?

Sing Along

Encourage students to sing along, karaoke style, to the “Money Flows” video.

WARM-UP

12 MIN.

Our School Zones

Lead an activity that prepares students to create a city using zones.

Vocabulary:

Materials Needed: none

pencils, crayons, or
pens, paper

- Prepare to have students move about the room by making sure aisles are clear and all students have easy access to all four corners.
 - Cities often are organized into areas, or activity zones. Your school is too! We're going to pretend that each corner of this classroom is a different area of the school.
- Point to each corner of the classroom when speaking to show students which corner belongs to which of these four zones: cafeteria, playground, library, art studio.
- To help students remember which corner is which, have 4 student volunteers write the name of each location on a piece of paper, go to their corner and hold up the paper.
 - This corner is the cafeteria zone. This is the playground zone. This is the library zone. This is the art studio zone. I'm going to ask you to move to the corner, or zone, where you would do a certain activity.
- Prompt students to move to whichever corner, or zone, best matches four different activities. Pause each time for students to move to the zone of their choice.
 - Go to the zone where you would eat lunch.
Student response: Many will choose the cafeteria zone, but some may eat in other zones.
 - Go to the zone where you would play outside.
Student response: playground zone
 - Go to the zone where you would check out a book.
Student response: library zone
 - Go to the zone where you would paint a picture.
Student response: art studio zone
 - Why is it important to have different spaces, or zones, for doing different activities?
Student response: We need different spaces because different activities need different tools and materials. Having different spaces allows us to be messy.
For example, keeping the art studio zone separate from the library protects books from paint spills. Having different spaces allows us to be quiet or loud. For example, we use our outside voices on the playground.

**Seated Option**

If you prefer students to remain seated, prompt them to raise their hands and point, rather than move, to the appropriate corner of the classroom.

ACTIVITY

20 MIN.

Build a City

Help students create a city by personalizing and placing buildings in different zones on a map.

Vocabulary: zone

Materials Needed:



Vocabulary Cards
(zone)



City Map (1)



Pop-Up Buildings (32)

Digital Assets:

Digital Asset
City Map

Vocabulary Card

pencils, crayons,
or markers

- Display the **Vocabulary Card: zone**.



Just like our school has different areas, or zones, for different activities, a city has zones too.



There are zones for houses and apartments. There are zones for different types of businesses and other activities.

- Introduce that cities are made up of the buildings found in them.



What are some examples of buildings and other places that can be found in a town or city?

Student responses: Towns and cities have schools, libraries, community centers, museums, and airports. Towns and cities have houses and apartment buildings, businesses, government buildings, parks, playgrounds, and places to eat and shop.



Cities have all these things and more. Now we'll build a city together. You will each decorate a building and choose which zone to put it in.

- Hold up a **Pop-Up Building** for students to see.



You'll each receive a building to name, color, and place on the **City Map**. Some of the buildings are places where people live, work, play, or go to school, and some are places where people go to use services like health care or transportation.

- Distribute the **Pop-Up Buildings**, one per student.
- Distribute pencils, crayons, or markers to personalize their buildings, if needed.
- Have students write their names on their building, then color or decorate it.
- Lead a discussion while students work on their buildings.



Look at your building. How does your building make the city a great place to live, work, play, or go to school?

Student responses will vary.

zone: an area with a specific use

? How does your building meet the needs of other people in the city?

Student responses will vary.

? Would one person be able to meet this need alone?

Student responses: Some needs can only be met by people working together.

... Buildings can be places where people make more than one money choice. For example, a construction company is a place where workers earn money *and also* a place that buys supplies from other businesses.

? What money choices do people make in your building?

Student responses: A bank is a place where some people work to earn money and some people save money in bank accounts. A restaurant is a place where some people work to earn money and others buy food. An animal shelter is a place where people give money and time.

- Demonstrate how to assemble the buildings once most students are done coloring or decorating. Pause as they complete each step.
 1. Hold the building with two hands. Make sure the longer flap is pointed up and away from you.
 2. Gently push in on the sides of the building until they form a box and the base of the box closes.
 3. Stand the building on your desk and fold in the small flaps and then the long flaps.
 4. Close the box, pushing in the folded tip.
- Point to the **City Map**. Ask students to gather around the map with their buildings.
 - ... Some cities are organized by areas or zones. City leaders make rules about how land can be used in these zones so that similar activities are together.
- Point out the map key and compass.
 - ... There are five different zones in this city. We're going to learn about them all and decide where to place our buildings.
- Discuss and place buildings in the **housing zone**.
 - ? If you have a house, apartment building, or townhome, your building belongs in which area or zone?
Student response: These buildings belong in the housing zone.
 - ... If you have this building type, place it on any **yellow** space.
- Pause as students place their buildings on the **yellow** areas. Offer help as needed.
 - ? Would you build an airport in this zone?
Student response: No, it is not a good idea to build an airport in a housing zone. People live there, and an airport would be too noisy.
- Discuss and place buildings in the **agricultural zone**.

City Zones Key


Housing zone is used for houses, apartment buildings, and townhomes.

Agricultural zone is used for farmhouses, barns, and grain elevators.

Business zone is used for office buildings, stores, banks, and government buildings.

Industrial zone is used for airports, factories, warehouses, and construction companies.


Mixed-use zone is used for schools, libraries, auto repair shops, stores, and other small businesses.

 If you have a farmhouse, barn, or grain elevator, your building belongs in which area or zone?

Student response: These buildings belong in the agricultural zone.


 If you have this building type, place it on any **green** space.

- Pause as students place their buildings on the **green** areas. Offer help as needed.


 How do farms help a city thrive?

Student response: Farms and ranches help provide nutritious food to people in the city.


- Discuss and place buildings in the **business zone**.

 If you have a bank, hotel, movie theater, gas station, or store, your building belongs in which area or zone?

Student response: These buildings belong in the business zone.


 If you have this building type, place it on any **red** space.

- Pause as students place their buildings on the **red** areas. Offer help as needed.


 How do these businesses help people in a city do things better together?

Student responses: Gas stations help people get around in the city. A bowling alley gives people a place to play together. People can buy things in a store that they might not make themselves.

- Discuss and place buildings in the **industrial zone**.

 If you have a factory, construction company, or warehouse, your building belongs in which area or zone?

Student response: These buildings belong in the industrial zone.


 If you have this building type, place it on any **blue** space.

- Pause as students place their buildings on the **blue** areas. Offer help as needed.

 What money choices can people make because of factories?

Student response: Factories are places where people can earn money. Factories might make goods such as toys, cars, furniture, and other things people can buy to use or give to others.


- Discuss and place buildings in the **mixed-use zone**.

 If you have a school, library, post office, or medical building, your building belongs in which zone?

Student response: Answers may vary since these are different uses. Guide students to learn that these buildings belong in the mixed-use zone.


 If you have this building type, place it on any **purple** space.

- Pause as students place their buildings on the **purple** areas.

-  How do government buildings provide services that people need but can't do by themselves?

Student response: Not all people have the resources they need. These and other buildings, like post offices, serve everyone in the city.

- If there are buildings left over, have students decide where they go on the map.

-  Are there other businesses that are important to a city that are missing from the map? What are they?

Student responses will vary.

WRAP-UP

5 MIN.

What We Learned

Lead a virtual tour of the city to review the concepts in the lesson.

Vocabulary: none

Materials Needed:



City Map (1)




Certificate of Achievement
(1 per student)

figurine, toy, or other similar object


Digital Assets:


Digital Asset
City Map


- Wrap up the activity by leading students in an imaginary tour of the city.

-  Let's go on a "walk" through the streets of our city!


- Move a figurine, toy, or other similar object along several streets on the map as you discuss money choices. Ask one or more questions at various stops.

-  How does this place help people in the city do things better together?
Student responses will vary.

-  What money choices can people make at this place?
Student responses will vary.

-  How do those money choices help the city thrive?
Student responses will vary.

- Remind students that you asked them an Essential Question at the beginning of class.

-  What makes up a city?
Student Response: Buildings with various uses make up a city. People create businesses that meet the needs and wants of others in the city.

People earn money by working. They make choices to spend, save, and give their money. People working together to set up rules for the city, including zoning rules. The government provides services.

- Distribute the Certificates of Achievement. Congratulate each student by name and wish them success on their "money journey."

SCHOOL-TO-HOME CONNECTION

Mapping My City

Encourage students to take home their **Junior Journal** pages to share what they learned with an adult and to draw their ideal city.

Vocabulary: none

Materials Needed:



Junior Journals

- Distribute the **Junior Journals** and have students write their name on them.
- Point out the Word Search and the Pictures Within a Picture sections in their **Junior Journals**. Explain that they can be fun activities to do at home either alone or with a friend or an adult.
- Encourage students to share their **Junior Journals** with an adult and complete the Mapping My City activity, using the directions on the page.



Scan and share
your feedback.

GLOSSARY

bank and credit union a business that keeps money safe and lends money to people and businesses

business a place that sells the goods or services we need or want

buy to pay money for something you need or want

cash money in the form of bills or coins

check a written order to a bank to pay money to a person or business

checking account a bank account used to pay bills and access funds using checks, debit cards, and electronic payments

city government a group of people chosen to manage a city

consumer a person who uses or buys goods or services

credit card a card that allows a person to pay later by borrowing the money (which is called “taking a loan”)

debit card a card that subtracts the cost of what you buy from the money you have in your bank account

earn to get money for a job you did

electronic payment a way to pay for things using a phone or computer and the Internet

entrepreneur a person who starts a business

give to offer money, time, or things to help others

goods items that are bought and sold

producer a person who makes goods or provides services

save to put money away to use later

services jobs done for others, such as haircuts or pizza delivery

taxes fees charged by a government to pay for goods and services

zone an area with a specific use



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