



Money Talks –

Grade 4

Financial Literacy

Junior Achievement of Southern Alberta



About JA

- As a member of the world's largest and most-impactful youth-serving NGOs **Junior Achievement**, JA Southern Alberta delivers hands-on, immersive learning in entrepreneurship, financial health, work readiness, sustainability, STEM, economics, citizenship, ethics, and more.
- Reaching more than 12 million young people globally each year through nearly half a million teachers and business volunteers, JA Worldwide is one of few organizations with the **scale, experience, and passion to build a brighter future for the next generation of innovators, entrepreneurs, and leaders.**



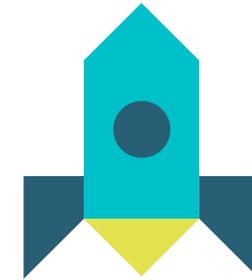
Skills we focus on



Financial literacy



Career readiness



**Entrepreneurship
training**

JA Southern Alberta - Our reach



**Schools
Participated**

258



**Classes
Enrolled**

1,172



**Students
Benefited**

29,535



**Volunteers
Engaged**

1,800+



**Volunteer
Hours**

17,743



Funds Donated

2,180,000

Recognizing our supporters



RBC Foundation



Clive Beddoe
David Werklund
Riddell Family Foundation

Sam Ousher Switzer Charitable
Foundation

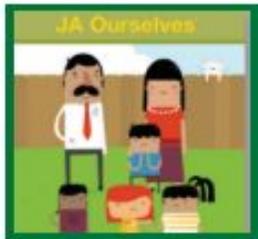
Shaw Family Foundation
Viewpoint Foundation

Our Program Summary [Link](#)



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PROGRAM SUMMARY



Ourselves Kindergarten
JA Ourselves uses storybook characters in read-aloud and hands-on activities to introduce the role people play in an economy. Through engaging, volunteer-led activities, young students learn about individual choices, money, the importance of saving and giving, and the value of work.



Our Families Grade 1
Our Families explains how family members' jobs and businesses contribute to the well-being of the family and of the community. The learning experience introduces the concept of needs and wants and explores the ways families plan for and acquire goods and services.



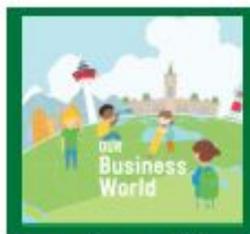
Our Community Grade 2-3
Students will learn about their own potential and how they can contribute to Canada's prosperity. They'll be prepared for careers in business and be inspired to make a positive impact in their communities, by learning how businesses shape our lives and strengthen society.



Our Country Grade 3
In Our Country - Technology and innovation, students develop innovative, new ideas for business and society. They learn about Canada's technological past and present, as well as share ideas that could become our next great innovation.



More than Money Grade 4
Allows students to understand how money management improves their lives and how their financial choices impact others. They'll gain the confidence to apply this knowledge to their lives, enabling them to grow up making smart financial choices.



Our Business World Grade 5
Gets students exploring how businesses are created and what factors help them thrive. They learn about business needs and functions, and innovation with a focus on the power of the entrepreneurial spirit in Canada.



A Business of Our Own Grade 6
Teaches students basic business concepts such as management, finance, production and marketing. Games and multimedia enable students to immerse themselves in the joys and challenges of owning their own business.



RoboGarden Grades 1-9
Will teach students different coding concepts through a game-based environment. Students will get the tools they need to develop computational, critical and problem-solving skills to help them become the next big thing.



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PROGRAM SUMMARY



Dollars with Sense Grade 7
Encourages students to develop the financial literacy necessary to make informed decisions about their financial future. Students learn about budgeting, money management and investments.



Stronger Together Grade 8
Teaches students the value of diversity and how it improves morale, creativity, teamwork and productivity. Students understand how inclusivity can solve real-world challenges while welcoming perspectives different from their own.



Economics for Success Grade 9
Encourages students to reflect on the advantages of remaining in school by understanding the financial constraints of independence, the importance of career planning, and goal setting.



Investment Strategies Grades 7-12
Investment Strategies is a series of lessons that prepare students for an online stock simulation. Activities help students research stocks, build a portfolio, learn about investment terms, ethics and more.



Be Entrepreneurial Grades 10-12
Inspires students to imagine a business venture while still in school. By the end of the program, students will have created their own business plans and be inspired to see new opportunities, innovate and start businesses.



Personal Finance Grades 10-12
Personal Finance teaches students personal money management skills including the key elements of personal finance such as spending wisely, budgeting, saving, investing and using credit.

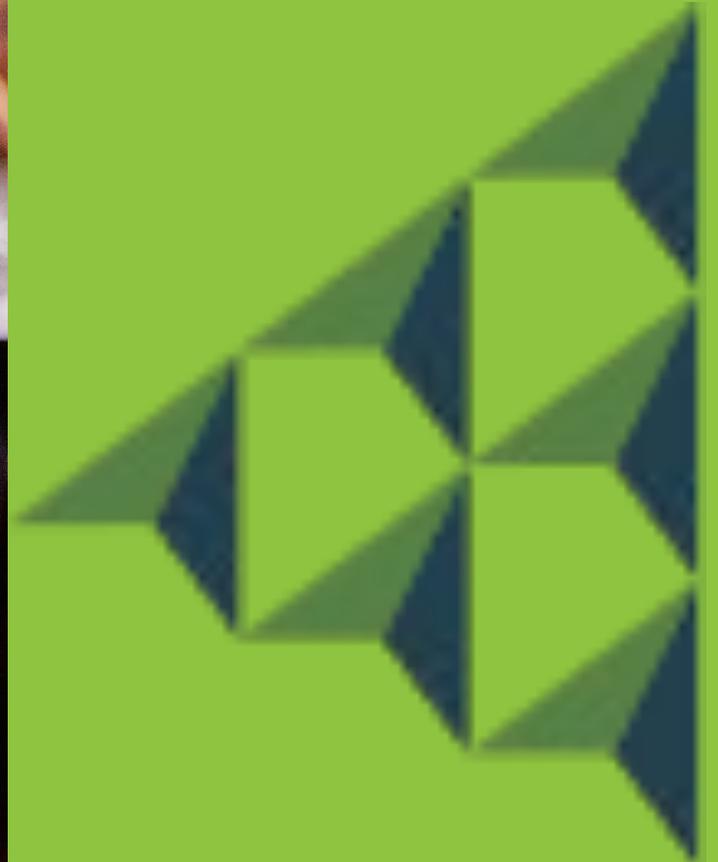


Company Program Grades 10-12
Is a hands on opportunity for youth to start and own their own business. Students will create their own product or service, while learning to run their business from start-up through liquidation.



World of Choices Grades 10-12
Students will be exposed to a variety of career possibilities and will have the opportunity to learn about the education and qualifications necessary to fulfil their chosen career path. Students leave the forum excited about their future and better equipped to meet the challenges of the workforce.

Sharing the Work – JA can help!



Visual Journal Link



Consider using your own journaling technique (or BoJo)/graphic organizer as you reflect today - your curiosities, applications, questions, wonders... Here are some questions to guide you

- What can be used/applied in relation to the financial literacy outcomes?
- What might be integrated in other subjects?
- What am I curious about?
- What do I question?
- What other information/extensions would be helpful?





Alberta's K – 6 Curriculum and Financial Literacy

Physical Education and Wellness

Scope and sequence of Financial Literacy K to 6

Curriculum Integration - math

Practical Skills

Financial Literacy is identified as one of the practical skills.



Organizing Idea for Financial Literacy K to 6 (PE/Wellness)

- Informed financial decision making contributes to the well being of individuals, groups and communities.





Grade 4 Learning Outcome

- Students examine factors that influence spending.



Grade 4 KUSPS

Knowledge

- Money is exchanged through
 - Currency – including coins and paper money
 - Credit cards
 - Borrowed through a bank...
 - Have a spending limit
 - Must be repaid on time or with penalty
 - Debit cards
 - E-transfers,
 - Prepaid cards



Grade 4 KUSPS continued

Knowledge continued

- Banking practices – bank accounts, deposits, withdrawals, service fees, interest, e-transfers, online banking

Understanding

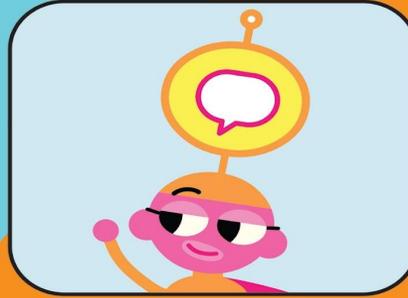
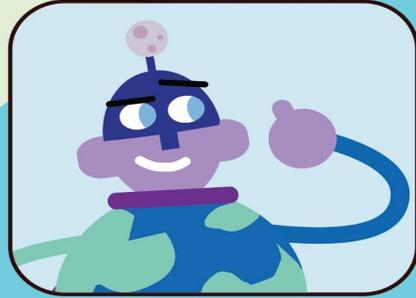
- Banking practices play a significant role in managing personal finances.

Skills and Procedures

- Describe the purpose of various banking practices.
- Apply banking practices in a variety of contexts.

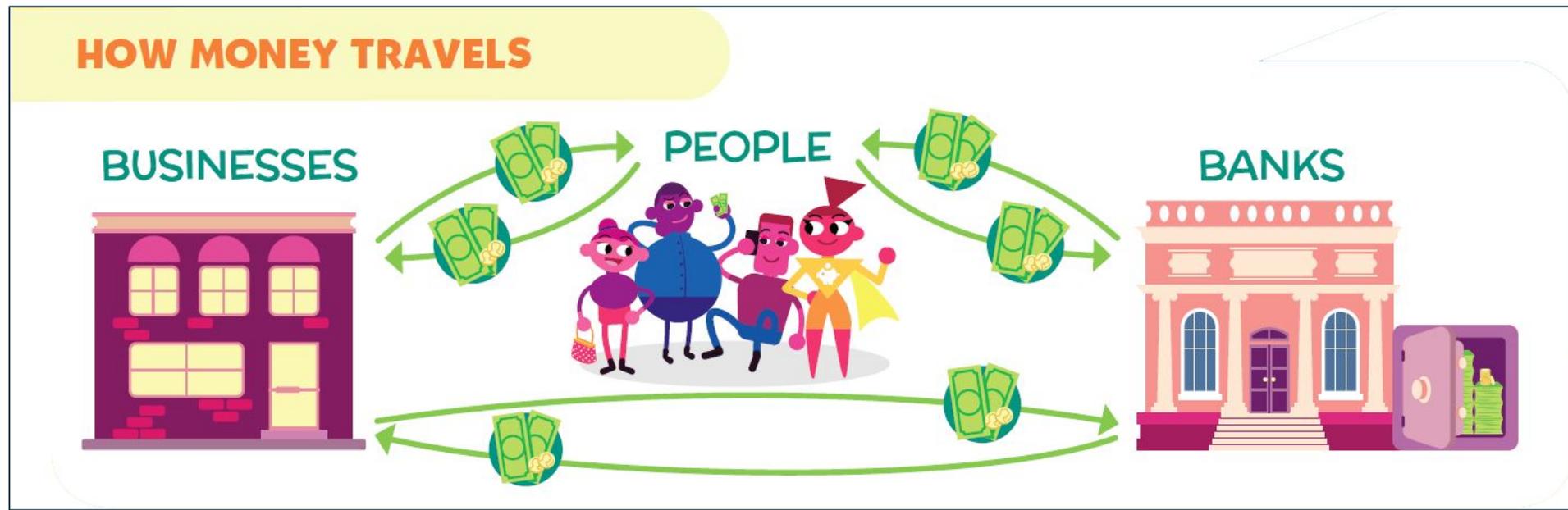


More than Money®





Money on the Move



Businesses \longleftrightarrow People

People \longleftrightarrow Banks

Businesses \longleftrightarrow Banks

Debit vs Credit

- Debit cards
- Credit cards
- Prepaid cards
- Apple/Google Pay



What is the role of **money** in everyday life? How do we track the money we **earn**, **spend** and **save**?



More Than Money Characters



Assign 1 of the 7 characters to a student

I wish money grew in a garden so that I could spend as much as I want.

If I had a money garden, I would save all the money I planted.

A money garden is not how people get money. Money has to be earned.



Sir Spend-a-Lot

Super Saver

Ernie the Earner

EARN, SAVE, SPEND

WHAT DO THESE PICTURES HAVE IN COMMON?



How do you earn, save and spend?



Sir Spend-a-Lot

EARN

How?



Ernie the Earner

SAVE

How?
Why?
Where?



Super Saver

SPEND

On what?
When?



Sir Spend-a-Lot



Ernie the Earner



Super Saver

How to use your Money Tracker



Extensions and Supports for Learning

BINGO



Time to Shop at the Store!

Using the JA Dollars **earned** during the class, see what you like at the store and decide what to buy. If you don't want to spend all your **money**, you can **save** it in your wallet. Remember to record all your **purchases** in your Money Tracker!

Bank of Junior Achievement

\$1

WELCOME
WE ARE
OPEN
PLEASE COME IN

RoboGarden

- Gamified
- Self Directed
- Flexible levels
- Computational Thinking



My Code

Movement-Translation
Movement-Rotation

- rotate right
- step forward
- step forward
- step forward
- step forward
- rotate left
- step forward
- step forward
- step forward
- rotate left
- step forward
- step forward
- step forward
- rotate left
- step forward
- step forward



Objectives

What's next for JA????



Because of you...

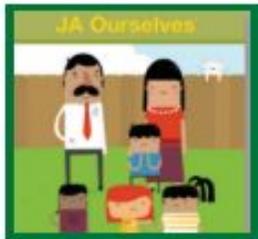


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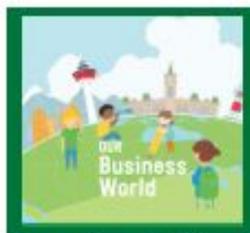
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