

JA More than Money®

What good is earning money if young people aren't taught how to save, spend, and share it? This program instills these essential skills in students and shows them how entrepreneurial thinking and financial savvy can transform an idea into a business that can generate jobs and wealth for themselves and their community.



1 Guide for Volunteers and Teachers

Provides lesson plans and teaching tips.

Scenario Cards

Students participate in a series of role-playing scenarios to practice and demonstrate how to make SMART consumer choices.

3 Business Challenge Cards

Each card provides a scenario with several choices. Students make a decision based on the card's information.

4 Certificate of Achievement

Given to students in recognition of their participation.

5 Business Bank Account Registers

Working in teams, students track how much money their business earns and spends.

6 Take-Home Fliers

Provide activities for the student's family to enjoy.

7 Personal Bank Account Registers

Students manage money by tracking deposits and withdrawals.

8 Community/Business Game Boards

Students play a game in which they earn income and decide how to spend it.