

JA Dollars With Sense

Lesson 1: Money Makes the World Go Round



50 Min

GOALS

1. Develop a money management self-profile
2. Advantages and disadvantages of payment methods
3. Determine what method of payment to use
4. Identify the cost of credit

CORE ACTIVITIES

1. Ready, set, go! (10 minutes)

2. How will you pay? (20 minutes)

3. The cost of credit (20 minutes)

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Lesson 2: SMART Shopping in an Online World



50 Min

GOALS

1. Analyze purchasing influences
2. Assess the security of a website
3. Know how to protect yourself when shopping online
4. Spot a scam
5. Explain how data from online shopping is collected and used

CORE ACTIVITIES

1. Why do we buy the things we buy? (10 minutes)

2. Is this website safe? (20 minutes)

3. Are You a SMART consumer? (20 minutes)

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Lesson 3: Spending, Saving, Sharing



50 Min

GOALS

1. Distinguish between needs and wants
2. Make and balance a project budget
3. Understand the advantages of budgeting
4. Change a budget to respond to shifting priorities

CORE ACTIVITIES

1. Needs, wants, and goals (15 minutes)

2. Making a project budget (25 minutes)

3. Credit scores (10 minutes)

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Lesson 4: Make Your Money Work For You



25 Min

GOALS

1. Learn about different investment and saving vehicles
2. Discover the concept of interest and the impact of saving
3. Explain how wealth can be built through investing
4. What does it mean to invest money?

CORE ACTIVITIES

1. Becoming investment wise (15 minutes)

2. Credit reports (10 minutes)



GOALS

1. Use information to determine a credit score
2. Assess the reason for a credit score
3. Discuss how a variety of factors might impact debt management
4. Understand that credit can be managed effectively

CORE ACTIVITIES

1. Credit with Sense game (45 minutes)

Extra: Bingo (wrap-up) (20 minutes)

Extra Notes