

## Dollars with Sense

**Teach young learners to make smart financial decisions, live debt-free and become savvy investors!**

JA Dollars with Sense is for students in grades 7-9. This is an interactive program that helps young learners develop personal money management skills and apply them to their daily lives. Students will find out how they can make informed consumer decisions and understand different money management practices.

### Volunteer-Led Programs

- ▶ JA volunteer(s) facilitate the program activities adding their industry knowledge and perspective to the lessons
- ▶ Programs are offered in-class, virtually or live as permitted
- ▶ Teacher manages access and supervises students during the program
- ▶ Timing and duration of program is flexible

### Teacher-Led Programs

- ▶ Teachers can facilitate the program activities and lessons directly with their students or monitor their students while they work independently
- ▶ JA will provide support and access to the program resources through the JA Campus
- ▶ Teachers can lead the program at their own pace
- ▶ Programs usually take 2-6 hours to complete



## Key Learning Objectives

### After completing the program, students will be prepared to:

- Identify their financial needs, wants, and goals
- Develop a money management self-profile
- Understand what influences their spending
- Make informed consumer decisions
- Calculate the cost of credit and prepare a budget
- Assess the benefits and risks of online shopping, as well as learn how to avoid scams



**This JA program can assist educators and students in achieving curriculum objectives.**



My students really enjoyed learning about the different currencies, understanding the difference between the different forms of payment, and learning about the importance of a good credit score.

-Grade 7 Teacher



## More Information

- [Visit JA South Western Ontario](#) to register or learn more.
- Contact us at [info@jaswo.org](mailto:info@jaswo.org) or 519.439.4201 with any questions.
- Learn about our free online programs on the [JA Campus](#).