

JA More than Money

Financial Literacy



Program Length	2-4 hours (depends on joining 1 or 2 lessons and 2 hours for each lesson)	Language	English or Cantonese
Target Participants	Primary 4 to Primary 6 students	School Commitment	School to provide venue At least one teaching staff or facilitator to support student coordination
Class Size	25 – 30	Cost	Free of charge

Introduction

- JA More Than Money introduces learning objectives that include money-management skills, goods and services, and global markets. Through hands-on activities and a JA cast of characters serving as symbols for financial literacy and entrepreneurship concepts, students will learn a practical approach to starting a business and making smart decisions about managing money.

Program Highlights

- This is a five-session educational program. Business volunteers lead a class of primary students in sessions to understand how they can earn and manage money. Students will also be able to explore their interests and learn to be entrepreneurs.

1



Session 1 : The Money Garden

Students explore money-management skills and become familiar with the key differences between earning, saving, and spending. They learn that money can be saved in a financial institution, such as a bank or a credit union, and how that money can earn interest.

2



Session 2 : Create a Business

Students learn about the ways in which people's interests and skills can help them identify small businesses they can start.

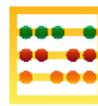
3



Session 3 : Build a Business

Students identify the fundamental steps for starting a small business and develop a basic business plan.

4



Session 4 : Run a Business

Students explain why financial institutions lend money and why people borrow money for their businesses. Students learn about the advantages and disadvantages of borrowing money, including the need to make interest payments. They record and track financial gains and losses in a simulated environment.

5



Session 5 : Building a Business

Students explore the opportunities and challenges of global markets.



Student Takeaways

- ▶ Acquire positive lifelong money management habits
- ▶ Develop self-worth, self-motivation, responsibility, communication and problem-solving skills
- ▶ Certificate will be presented upon completion

About JA HK

- ▶ Junior Achievement Hong Kong (JA HK) is one of the 100+ members of JA Worldwide, and a leading provider of Other Learning Experiences in Hong Kong. Our programs enable young people to learn the world of work from the first-hand experience of business volunteers. Since our establishment in 2001, we have engaged the support of over 22,000 business volunteers from some 700 companies to serve more than 360,000 students from over 600 schools.

As one of the world's largest youth-serving NGOs, JA Worldwide prepares young people for employment and entrepreneurship. For 100 years, JA has delivered hands on, experiential learning in work readiness, financial literacy, and entrepreneurship. We create pathways for employ ability, job creation, and financial success. Each year, our network of over 450,000 volunteers serves more than 10 million students in over 100 countries.

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