JA Our City®
Program Overview | May 2017

JA Our City® introduces students to financial literacy and learning objectives for third-grade social studies, including the characteristics of cities, the importance of economic exchange, and how people and businesses in cities manage their money. Students will apply money-management strategies to personal and business accounts. The program is volunteer-taught and kit-based. It includes five 45-minute sessions, with additional extended learning activities offered throughout.

Note: For the 2017–18 school year, the Jackson Charitable Foundation has committed support for the redevelopment of JA Our City®. The redevelopment will incorporate Jackson’s Cha-Ching™ characters and videos—which are online animations presenting financial literacy concepts—to accent the curriculum and will include digital enhancements in the classroom, as technology is available.

### Session Overview

<table>
<thead>
<tr>
<th>Session</th>
<th>Overview</th>
<th>Objective/Goals</th>
<th>Activities</th>
</tr>
</thead>
</table>
| **SESSION ONE**<br>The Business Zone | Demonstrate an understanding of the different zones used in city planning and use the information to organize various businesses and industries within a city. | • Recognize and name two city zones.  
• Describe three goods or services provided by businesses in a city. | • Learn about the different zones of a city.  
• Design and construct a pop-up building and place it on the Zones Floor Map. |
| **SESSION TWO**<br>Money Matters to a City | Examine the importance of money to a city. | • Give an example of how taxes help a city.  
• Practice counting money and solving word problems. | • Use the City Zoo Gift Cards to calculate a city’s sales tax.  
• Complete a counting money exercise found in their Junior Journals. |
| **SESSION THREE**<br>Money on the Move | Learn how people earn income to pay for the goods and services sold in a city. | • Define income and jobs.  
• Name two ways people pay for goods and services. | • Tape Payment Cards to the Payment Methods Poster and see the many ways people in a city pay for goods and services. |
| **SESSION FOUR**<br>My Bank Account | Manage a personal bank account as if employed and living in a city. | • Pick from a list a reason for using an account register.  
• Explain how banks and credit unions help cities. | • Learn how to fill in a bank account register.  
• Make deposits and withdrawals as they play the Piggy Bank Savings Game.  
• Record each transaction in a register found in their journals. |
| **SESSION FIVE**<br>Open for Business | Develop an understanding of how entrepreneurs promote a healthy economy within a city. | • Define producer, consumer, and entrepreneur.  
• Explain what a business plan is used for. | • Watch Cha-Ching’s Sweet Pepper Designs, a brief, animated video to learn about starting a business.  
• Are assigned jobs and create a business plan to open a restaurant. They pay bills with money earned from answering questions and working well within their groups. |

### Concepts:
Banking, business, business decisions, circular flow of money, city, city planner, consumer, currency, deposit, economic development, entrepreneur, goods, government, interdependence, interest, jobs, making payments, money choices, producer, savings, savings account, services, taxes, transaction, withdrawal, zones

### Skills:
Addition and subtraction, brainstorming, conceptualizing, critical thinking, decision making, developing ideas, drawing conclusions, evaluating payment types, following directions, listening, making choices, making observations, mapping information, performing addition, planning a business, problem solving, reading, recalling zones, teamwork, verbal communication, working in groups, writing

Sponsored by

[Jackson Charitable Foundation](https://www.jacksoncharitablefoundation.org)