



More than Money

Grade 4 Curriculum Correlations

JA programs align with several aspects of the Ontario Ministry of Education curriculum and priorities. Below are examples of how this program can be used to achieve some of the required learning outcomes of the financial literacy curriculum.

The JA program also aligns well with the following areas of the grade 4 curriculum:
Social-Emotional Learning Skills, Math & Language

FINANCIAL LITERACY		
Curriculum Learning Objective	Curriculum Description	JA Program Connection
F1.2 Money Concepts	Estimate and calculate the cost of transactions involving multiple items priced in whole dollar amounts.	Students will enter multiple deposits and withdrawals into a money tracker.
F1.3 Financial Management	Explain the concepts of spending, saving, earning, investing, and donating, and identify key factors to consider when making basic decisions related to each.	Students will discuss different ways they earn, save and spend money. Students will also identify items for each category. Students will also learn about financial terms such as financial institutions, interest, and how loans work.
F1.4 Financial Management	Explain the relationship between spending and saving, and describe how spending and saving behaviours may differ from one person to another.	Students will discuss how they can earn, save and spend money. Students' answers may differ from one another. The JA presenter(s) will also share some examples. When completing the money tracker, different students may use different amounts.



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Grade 5 Curriculum Correlations

JA programs align with several aspects of the Ontario Ministry of Education curriculum and priorities. Below are examples of how this program can be used to achieve some of the required learning outcomes of the financial literacy curriculum.

The JA program also aligns well with the following areas of the grade 5 curriculum:
Social-Emotional Learning Skills, Math & Language

FINANCIAL LITERACY		
Curriculum Learning Objective	Curriculum Description	JA Program Connection
F1.2 Money Concepts	Estimate and calculate the cost of transactions involving multiple items priced in whole dollar amounts.	Students will enter multiple deposits and withdrawals into a money tracker. They'll need to calculate their new balance after each deposit or withdrawal.
F1.3 Financial Management	Students will discuss different ways they earn, save and spend money.	The money tracker is used as a sample budget. Students will discuss different ways they earn, save and spend money. Students will also identify items for each category.
F1.4 Financial Management	Explain the concepts of credit and debit, and describe how financial decisions may be impacted by each.	Students learn about business loans and learn what may affect their ability to get a loan in the future. Students will look at different scenarios to decide if someone should be granted a loan. Students will also look at traits of a trustworthy borrower.



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Grade 6 Curriculum Correlations

JA programs align with several aspects of the Ontario Ministry of Education curriculum and priorities. Below are examples of how this program can be used to achieve some of the required learning outcomes of the financial literacy curriculum.

The JA program also aligns well with the following areas of the grade 6 curriculum:
Social-Emotional Learning Skills, Math & Language

FINANCIAL LITERACY		
Curriculum Learning Objective	Curriculum Description	JA Program Connection
F1.2 Financial Management	Identify different types of financial goals, including earning and savings goals, and outline some key steps in achieving them.	Students will look at different ways they can earn, save and spend money.
F1.3 Financial Management	Identify and describe various factors that may help or interfere with reaching financial goals.	Students will look at different ways to earn, save and spend money. This includes using a money tracker to track their expenses and income. Students will also understand that if they start a business they may have some financial barriers. Taking out a loan may be necessary to help them grow their business.
F1.5 Consumer and Civic Awareness	Describe trading, lending, borrowing, and donating as different ways to distribute financial and other resources among individuals and organizations.	Students will learn about financial institutions and how loans work. Students will think about traits that make a trustworthy borrower and will also look at different scenarios.