

More than Money

Grade 4 Curriculum Correlations



JA learning experiences align with several aspects of the Ontario Ministry of Education curriculum and priorities. Below are examples of how this learning experience can be used to achieve some of the required learning outcomes of the financial literacy curriculum. This JA learning experience also aligns well with the following areas of the grade 4 curriculum: **Social-Emotional Learning Skills, Math & Language.**

Learning Objective	Curriculum Description	JA Learning Experience Connection
F1.2 Money Concepts	Estimate and calculate the cost of transactions involving multiple items priced in whole dollar amounts.	Students will track the startup costs of business items and 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 explore different ways they can earn, save, and spend money. Students will also identify items for each category. Students will develop an understanding of 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 explore 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



Learning Objective	Curriculum Description	JA Learning Experience 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 will develop an understanding of business loans, explore scenarios and traits of a trustworthy borrower, and decide if someone should be granted a loan.

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Grade 6 Curriculum Correlations



Learning Objective	Curriculum Description	JA Learning Experience Connection
F1.2 Money Concepts	Identify different types of financial goals, including earning and savings goals, and outline some key steps in achieving them	Students will explore 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 explore 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.
F1.4 Financial Management	Describe trading, lending, borrowing, and donating as different ways to distribute financial and other resources among individuals and organizations	Students will develop an understanding of financial institutions and how loans work. Students will explore scenarios and traits of a trustworthy borrower and decide if someone should be granted a loan.