



## Junior High Program Overview

### JA Program Information & Curriculum Correlations/Linkages to Alberta Education Program of Study Objectives

Grade 8 – Dollars With Sense  
 Grade 9 – The Economics of Staying School (ESIS)

### The JA Continuum of Learning

In today's rapidly changing and expanding global business market, repositioning our program content into a continuum of learning allows us greater flexibility to more effectively respond to the needs of our diverse student audiences across Canada. Junior Achievement of Canada has developed a new program framework and e-learning strategy that will form the blueprint for future program development and ongoing program refresh. This is an outcome-based approach to ongoing curriculum design and development that has been adopted by educators across Canada. Programs will be consolidated into three learning streams to ensure a continuum of learning that is knowledge, skills and attitudes based. A student-centred experience will be possible by offering program modules in multiple delivery formats. Flexibility of training and delivery for volunteers, staff and students will be enhanced with optional blended learning formats.

Learning Streams	Core Concepts
Business and Entrepreneurship	Invention and innovation Management approaches Global trade Competition and change
Economics	Free enterprise concepts Marketing and production Global trade Investment strategies
Personal Management/Life Skills	Goal setting Financial literacy Career development Employability

► Cross-cutting themes of Citizenship, Ethics, Leadership and Information Society are present in all streams to support program outcomes.

## Grade 8 – Dollars with Sense

### JA Program Goals

- Create a picture of their future that includes the key milestones/goals they envision;
- Learn about money as a means of exchange and the various forms of exchange we use today including cash, cheques, debit and credit cards;
- Learn why budgeting is important and how to budget;
- Learn different ways to invest money and explore the advantages and disadvantages of the different investment vehicles;
- Experience investing in a simulation.

**Lesson 1**      **Overview** – Students will reflect on their lives and their visions for the future. Through discussion, they will discover that their lives are based upon personal decisions and that they can set goals and put in place a plan that will take them where they want to go. An important part of financial planning is identifying personal and life goals.

**After the lesson, students will be able to:**

- Visually display their lives and goals for the future;
- Discover that they have control over many aspects of their lives; and can take positive steps to get where they want to go in life.

**Lesson 2**      **Overview** – The students will learn about money as a means of exchange for goods or services. They will also learn about how to conduct transactions using cheques, debit cards and credit cards. They will compare the banking services available to a variety of young people.

**After the lesson, students will be able to:**

- Learn about money as a means of exchange;
- Learn about the various forms of exchange we use today, including cash, cheques, debit cards and credit cards, store value cards and electronic funds transfers;
- Compare a variety of personal banking options.

**Lesson 3**      **Overview** – The students discuss sources of information about shopping and analyze the techniques used to make advertising effective. They use those techniques to develop an ad for a common product.

**After the lesson, students will be able to:**

- Identify sources of shopping information;
- Identify advertising techniques used in common ads;
- Use advertising techniques to promote a common product.

**Lesson 4**      **Overview** – The students work in small groups and develop a simple budget for themselves. They discuss the reasons for preparing a budget and the basic features and characteristics of budgets.

**After the lesson, students will be able to:**

- Describe why budgets are important;
- Prepare a simple project budget;
- Examine the impact of compound interest.

**Lesson 5**      **Overview** – The students learn about a variety of investments, including savings accounts, Canada Savings Bonds, GIC's, mutual funds and stocks. They will also learn the advantages and disadvantages of various investments.

**After the lesson, students will be able to:**

- List different ways to invest money;
- Learn some investments "terms";

- Learn the advantages and disadvantages of various investments;
- Identify the sources of information available to help them make informed investment decisions.

**Lesson 6**     **Overview** – Students will have the opportunity to put the information presenting the last lesson, Making Your Money Work, into practice

Students will simulate investing \$10,000 in one of the investment vehicles they learned about in the last lesson. Throughout the lesson, a series of events will be announced that will impact their investment either positively or negatively.

The students will follow their “investment” over a four-year period (4 events). They will calculate how their investment performed at the end of each year (after each event) and reflect on the risk associated with each type of investment.

**After the lesson, students will be able to:**

- Experience changes in market conditions and reflect on their impact on investments;
- Discover first-hand the tradeoffs/balances between investment options;
- Discover the “risk” associated with different investments.

## Grade 9 – Economics for Success

### JA Program Goals

- Understand every opportunity is a stepping stone for future success
- Define “career” as a life path or journey
- Learn about the costs of living independently
- Identify that “success” has individual meaning
- Explore the relationship between education and personal goals

**Lesson 1**      **Overview** – Students will discuss their initial perceptions of success and play a board game that illustrates the relationship between lifelong learning and achieving personal goals. Following the game, students will discuss factors to help them in career planning and discuss the value of education.

**After the lesson, students will be able to:**

- Define “success” in their own terms;
- Link the value of lifelong learning (both formal and informal) to personal success;
- Identify personal strengths/skills and interests in relation to job satisfaction;
- Identify “present” opportunities that can foster “future” success;
- Discuss work/life balance.

**Lesson 2**      **Overview** – In Lesson 1, students developed an understanding of the concept of success. Next, they will learn that achieving success and independence requires a number of resources, particularly financial.

**After the lesson, students will be able to:**

- Prepare a budget for an independent young adult;
- Realize the financial constraints on persons who are self-supporting;
- Demonstrate critical thinking skills to reduce the budget;
- Discover the difference between net and gross pay.

**Lesson 3**      **Overview** – Students will identify their current skills and understand their value for future job opportunities. Students applying for their first job may have no related job experience, so it is important for them to recognize their employability skills and learn how to promote these skills in an interview setting.

Students will complete a simple checklist of skills. This checklist will help students identify their personal talents in an interview setting. Students will also complete a standard job application form to discover what information employers need before hiring.

**After the lesson, students will be able to:**

- Identify employability skills;
- Investigate how they can develop these skills;
- Complete a standard job application form;
- Identify skills sought by employers;
- Demonstrate effective interview techniques.

**Lesson 4**      **Overview** – Students will identify a personal role model to allow them to consider a possible career mentor. Students will play a trivia game to highlight or reinforce several key topics and concepts addressed during the day, possible career opportunities and further career planning resources. Students will discover resources and options for future planning. The day will end with students setting a goal to start their career journey.

**After the lesson, students will be able to:**

- Identify personal role models
- Discover that a career is a lifelong journey and set one goal to begin this journey
- Identify resources (people, places, processes, sites, etc.) for career exploration.
- Reflect on possible career choices and goals
- Evaluate their understanding of topics and concepts addressed throughout the program.