

Dollars with Sense

Empowering grade 7-9 students to make smart, lifelong financial choices



Canadian personal debt is at a record high.

Canadian youth are growing up in a time in which spending is easier than ever and debt is a way of life. This problem is exacerbated by hectic family schedules, which leave parents with little time to teach their children about money management.

Through JA Canada's newly updated *Dollars with Sense* program, students in grades 7-9* get the tools they need to make smart financial decisions, live debt-free, and become savvy investors. Students learn personal money management skills that they can apply to their lives, beginning now.

Dollars with Sense leaders make learning fun by using games and multimedia to boost students' self-confidence and help them achieve financial literacy.

By the end of the program, students will have a stronger sense of financial responsibility and the tools they need to be wise consumers.

“The program has taught me how to make good, responsible smart decisions by teaching me how to do it right.”

– Grade 7, *Dollars with Sense* Student

Key Outcomes

In this program, students:

- Identify their financial needs, wants, and goals
- Develop a money management self-profile
- Discover what influences their spending
- Learn how to make informed consumer decisions
- Calculate the cost of credit
- Prepare a budget
- Assess the benefits and risks of online shopping, as well as learn how to avoid scams
- Receive an introduction to the stock market and learn how wealth can grow through wise investments

For details regarding program availability by grade level please contact your local JA Charter office.

Inspiring and Preparing Youth to Succeed In the Global Economy

JA Canada is the country's largest youth business education organization. We are proud to be a member of the JA Worldwide global network of over 120 countries. Since 1955, we have inspired and educated more than four million students. Each year, more than 230,000 students across Canada participate in our financial literacy, work readiness, and entrepreneurship programs. Through these programs, students gain the knowledge and confidence they need to succeed in school, business, and life.

Dedicated volunteers deliver all JA programs. They bring their professional experiences into the classroom to help students connect program concepts with real-life situations. Volunteers use a mix of hands-on activities, discussions, and digital learning to engage students and ensure they retain and apply what they learn.

Give Youth the Skills They Need

Become a JA Volunteer

Help Youth In Your Community Achieve Their Potential

Dedicated volunteers are at the core of JA Canada's programs. Last year, more than 11,000 individuals volunteered with JA and helped transform the lives of Canadian youth.

As a JA volunteer, you'll deliver programs in a local classroom – giving students critical financial and business knowledge. JA provides you with program materials, in-depth training, and support to ensure that everyone has a fun and meaningful experience.

Volunteer to deliver a JA program in your community:

jacanada.org/volunteers

Bring JA to Your School

All JA programs are taught by volunteers from your local community. This gives your students a unique opportunity to learn from actual business leaders. These volunteers share their real-life stories and experiences, which makes the learning engaging and memorable. By imparting their knowledge, volunteers give students the confidence, skills, and inspiration they'll need to manage money wisely.

We offer flexible program delivery options, enabling you to fit our programs within your curriculum goals and available class time.

For more information about Dollars with Sense, visit:

jacanada.org/educators

Related JA Learning Opportunities:

Program availability may vary by location.

*Economics for Success
Success Skills*

*Dream Big
Company Program*

www.jacanada.org

