



**Junior
Achievement®**
of Central Florida

JA Excellence Through Ethics™

ELEMENTARY GRADES: 3-5

This 9-session program is a great way for students and their families to confirm what we *do* know – that the importance of education remains relevant every day!

These activity-based lessons will help students practice and hone their skills to think critically and creatively. Each lesson/activity may need to be modified to meet the needs of the student(s) you are supporting as they learn from home.

[**Click to Watch This Video to Learn More about JA Excellence Through Ethics for Elementary Grades!**](#)

To access all 9 sessions of JA Excellence Through Ethics™ for Elementary Grades 3-5, please click on the following links below:

- [**Session 1 - Having Money When You Need It**](#)
 - *Students recognize the difference between a need-based expense and a want-based expense and learn the significance of fulfilling needs before satisfying wants*
- [**Session 2 – To Borrow or Not to Borrow?**](#)
 - *Students will examine the act of borrowing money*
- [**Session 3 - Get the Word Out - Ethically**](#)
 - *Students learn and recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow*
- [**Session 4 - Develop Your Work Ethic**](#)
 - *Students will develop an understanding of a good and strong work ethic*



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- Session 5 - The Ethics of Saving for a Rainy Day
 - *Students explore wants, needs, and savings as they practice three goals of ethical spending and saving through a scenario exercise*
- Session 6 - Balancing Business and the Environment
 - *Students will consider the role businesses play in environmental stewardship and in preventing and resolving environmental problems*
- Session 7 - Reasonable and Fair Pricing
 - *Students examine the dual role of competition and consumers in pricing products*
- Session 8 - Ethical Decisions During Unexpected Events
 - *Students look at how various unexpected events can affect their business*
- Session 9 - Ethical Customer Service and Being Ethical Customers
 - *Students will examine the ethics obligations of merchants to follow through and deliver on the expectations their advertising creates*

Have questions about any of these lessons or activities?

Contact Junior Achievement of Central Florida at programs@jacentralfl.org



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BONUS VIDEO SESSIONS for K-2 Students

- [Session 1 - Meet our JA Kid Professor!](#)
- [Session 2 - The JA Kid Professor Talks Taxes!](#)
 - Spend just a couple of minutes with one of our favorite 6 year olds and learn some basic concepts about money and how adults have to be responsible with it.
 - Have your student watch each video above. After watching, start a conversation by asking these questions:
 - Do you think you will have an “income” someday?
 - How will you earn your income?
 - Share some ways you can earn a small income today at your age.
 - Taxes sound scary, but they are really not. They help pay for things that help people every day.
 - According to the JA Kid Professor, what kinds of things do taxes pay for?
 - Why do you think it’s important that we help pay for these kinds of things?
 - **ACTIVITY:** Have student use a sheet of paper and draw a picture showing how they plan to earn an income some day when they are adults.
 - When finished, ask them to share their picture with you and explain in how they are planning to earn their income in the future.

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