

## JA More Than Money and the Newfoundland and Labrador Grade 5 Curriculum

**More Than Money** supports the Newfoundland and Labrador's Dept of Education Grade 5 Curriculum framework through its alignment with the following:

- **Essential Graduation Learnings**
- **Conceptual Strands**
- Identified skills for **the next generation**
- **Education for Sustainable Development**
- Emphasis on providing **deep learning** experiences
- Prioritization of **literacy and numeracy** skill development
- Fostering **critical thinking**

**More Than Money**, through its program approach, grade appropriate content & activity design:

- Applies an experiential learning approach using engaging and interactive activities set in a real world context and requiring lifelong learning skills such as: problem solving, critical thinking, creative thinking, information analysis, and informed decision making.
- Supports students towards a gradual release of responsibility. Through discussions, introduction of new vocabulary, concepts, and activities students are guided to build upon previous experiences and curiosity to solve practical real life problems allowing students to create personal meaning, engage in active learning while developing the ability and confidence to use newly acquired information and concepts independently and in novel ways.
- Illustrates problem solving and decision making as multidimensional and personal, requiring both creativity, information, critical thinking balanced with one's values.
- Threads throughout the program the underlying concept that there may be several different answers or approaches used to problem solve and focuses on the student's explanation of their thinking and how they are integrating new concepts into their thinking while creating personal meaning.
- Integrates inquiry and analysis into each lesson, asking students to make plausible inferences, develop interpretations, and make reasoned decisions based on evidence.
- Introduces and/or expands upon a student's understanding of financial literacy and entrepreneurial concepts.

**More Than Money** introduces students to the concept of earning, saving, sharing and spending money, the role of financial institutions, and the connectedness of society. Additionally, through a series of activities, such as identifying start-up costs, tracking financial gains and losses, and data driven decision making, students will experience fundamental aspects to creating, building and running a business. Reading, interpreting, critical thinking, decision making and communication of ideas are central throughout the program.

More Than Money Program	Discussion topics and concepts
Lesson #1 The Money Garden	<ul style="list-style-type: none"> <li>• Types of people in society can be described as earners, savers and spenders</li> <li>• that money can be saved in a financial institution, such as a bank or credit union</li> <li>• money can earn interest and its role in the flow of money</li> </ul>
Lesson #2 Create A Business	<ul style="list-style-type: none"> <li>• The role of an entrepreneur</li> <li>• How skills and interests can help identify a business opportunity and the ability to provide a product or service</li> <li>• How businesses can contribute positively to a community</li> </ul>
Lesson #3 Build A Business	<ul style="list-style-type: none"> <li>• The importance of planning in goal setting</li> <li>• Application of the 5 w's, (who, what, where, when and why) as fundamental steps in creating a business plan</li> <li>• The connectedness of people and other businesses</li> <li>• The necessity of problem solving, creativity and critical thinking as skills required to build a business</li> </ul>
Lesson #4 Run A Business	<ul style="list-style-type: none"> <li>• The role of a bank</li> <li>• Interest payments and why banks loan money</li> <li>• The advantages and disadvantages of borrowing money</li> <li>• Assessing a borrower's trustworthiness and decision making</li> <li>• Tracking financial gains and losses</li> </ul>
Lesson #5 Global Success	<ul style="list-style-type: none"> <li>• International trade</li> <li>• Importing and exporting</li> <li>• Mutual benefit and global connectedness</li> <li>• Diversity, business, citizens and societies</li> </ul>







**More Than Money** and Cross Curricular links: Social Studies, Career Education, Math, Language Arts.













Curriculum Correlations	Lesson #1 The Money Garden	Lesson #2 Create A Business	Lesson #3 Build A Business	Lesson #4 Run A Business	Lesson #5 Global Success
<b>Social Studies - Conceptual strands</b>					
Citizenship, Power, and Governance		★	★	★	★
Culture and Diversity		★	★	★	★
Individuals, Societies, and Economic Decisions	★	★	★	★	★
Interdependence	★	★	★	★	★
People, Place, and the Environment	★		★	★	★
Time, Continuity, and Change					★
<b>Unit 1:</b> Exploring the Past:			★	★	★
<b>Unit 2:</b> Environment		★	★	★	★
<b>Unit 3:</b> Social Structure - How are societies influenced by social structure?	★	★	★	★	★
<b>Unit 4:</b> Decision-Making - How are societies influenced by decision- making?	★	★	★	★	★
<b>Unit 5:</b> Interactions - How are societies influenced by interactions with other societies?					★

<b>Unit 6:</b> Continuity and change - How do societies change over time?		★	★		★
<b>Career development</b>					
<b>Unit 1</b> - All About Me	★	★	★	★	
<b>Unit 2:</b> Me in The World of Work		★	★	★	
<b>Unit 3:</b> Life and Work Building - Me & My Community	★	★	★	★	★
<b>Mathematics</b>					
Numeration			★	★	
Measurement & Data Relationships			★	★	
Multiplication/Division			★	★	
Patterns In Mathematics			★	★	
Probability			★	★	
<b>Language arts</b>	★	★	★	★	★
Speaking and Listening			★		
Speaking and Viewing			★		
Writing and Representing			★		




















<b>Career Education Grade 5 Curriculum Correlations</b>	Lesson #1 The Money Garden	Lesson #2 Create A Business	Lesson #3 Build A Business	Lesson #4 Run A Business	Lesson #5 Global Success
<b>Unit 1:</b>					
1.0 identify the personality traits that make them unique	★	★	★	★	
2.0 demonstrate acceptance for the uniqueness of others	★	★	★	★	
3.0 define positive self-image		★		★	
4.0 identify what influences self-image	★	★		★	
5.0 identify why a positive self-image is important		★	★	★	
6.0 explain how self-image affects choices					
7.0 identify educational changes they could experience in the coming years					
8.0 recognize the connection between choice and change	★	★	★	★	
9.0 engage in the goal-setting process	★		★	★	
<b>Unit 2:</b>					
10.0 define job, occupation and career					

11.0 recognize the link between educational experiences and career development		★	★		
12.0 identify how all experiences are learning experiences and are life-long		★	★	★	
13.0 list the similarities between the responsibilities of a student and the responsibilities of a worker		★	★	★	
14.0 state common reasons why people work		★			
15.0 state the reasons why people change jobs		★			
16.0 define success		★			
17.0 define workplace success					
<b>Unit 3:</b> 18.0 describe the interconnectedness of occupations within the community		★	★	★	★
19.0 identify non-traditional gender roles in occupations in the community		★			
20.0 describe ways of contributing to the community		★	★		★

21.0 identify the effects of decision making					
22.0 illustrate the connection between goals and their career development process					

<b>Social Studies Grade 5 Curriculum Correlations</b>	Lesson #1 The Money Garden	Lesson #2 Create A Business	Lesson #3 Build A Business	Lesson #4 Run A Business	Lesson #5 Global Success
<b>Unit 1:</b> 1.1 explain how primary sources are used to construct historical knowledge					
1.2 describe how archaeologists and historians help us understand the past					
1.3 describe the challenges of creating an accurate history from the past					
1.4 write a history based on primary sources					
<b>Unit 2:</b> 2.1 locate and describe the society using geographic concepts					
2.2 explain how geographic features contributed to the development of the society					
2.3 explain how human environmental interactions influenced the society					
<b>Unit 3:</b> 3.1 locate and describe the society using geographic concepts					
3.2 explain the social structure of the society					



3.3 compare lifestyles of different groups within the society					
3.4 explain how human environmental interactions influenced the society					
<b>Unit 4:</b> 4.1 locate and describe societies using geographic concepts					
4.2 explain how human environmental interactions influenced societies					
<b>Unit 5:</b> 5.1 identify and describe examples of decision making					
5.2 explain the social structures of societies					
5.3 explain how social structure influenced decision-making					
<b>Unit 6:</b> 6.1 locate and describe settler societies using geographic concepts					
6.2 explain how geographic features influenced settlers					
6.3 compare interactions that occurred between settlers and First Nations and Inuit					

<p><b>Unit 7:</b> 7.1 identify similarities and differences of past societies and present-day societies</p>		★	★		★
<p>7.2 determine the most significant similarity(ies) and difference(s) of past societies and present-day societies</p>	★	★	★	★	★
<p>7.3 predict how societies might change in the future</p>		★	★		★