Dear Parent/Guardian:

Your child recently completed JA More than Money, a program designed to help students acquire money-management skills. The information provided in this program will help your child make informed financial choices that will last a lifetime.

Junior Achievement hopes you and your child enjoyed JA More than Money, and that you review and complete together the activities contained in this newsletter focusing on some of the program’s topics. For additional information about JA, please visit www.ja.org.

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**Signs of the Times**

Look around most stores, and you’ll see several signs and notices posted. This is one way business owners communicate with their customers.

Visit various businesses, and take notes below on the store type and the kinds of signs that are displayed, such as product advertisements, safety warnings, prices, or slogans.

<table>
<thead>
<tr>
<th>Store:</th>
<th>Signs Posted:</th>
</tr>
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<tbody>
<tr>
<td></td>
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</table>

Now, consider a business you would like to own. Create four signs below that you would post in your future store. They can be about your products, you, your business, or other information you would like your customers or employees to know.

Sign 1

Sign 2

Sign 3

Sign 4

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**Where to Deposit Money?**

Before depositing your money in a bank, savings and loan association, or credit union, it’s smart to do your research and see what each has to offer. Choose three local financial institutions to compare banking services. Use the following chart to keep track of what you find at each.

<table>
<thead>
<tr>
<th>Choice One Name</th>
<th>Choice Two Name</th>
<th>Choice Three Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest paid on a savings account:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest paid on a checking account: (if any)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limits on withdrawals from savings accounts:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly fees:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Possible penalty fees that could be charged:</td>
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**Sponsorship**

JA Worldwide (Junior Achievement) gratefully acknowledges HSBC Holdings plc for its dedication to the development and implementation of the program, JA More than Money. JA appreciates its collaboration with HSBC Holdings plc to inspire and prepare young people to succeed in a global economy. JA programs encourage self-confidence and motivate young people to achieve their personal, educational, and career goals.

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Name: ___________________________
Below are some possible volunteer opportunities:

- Visit Points of Light Foundation at www.1-800-volunteer.org or Volunteer Match at www.volunteermatch.org to learn more about volunteering and to search for volunteer opportunities in your area.
- Research charities and nonprofits to volunteer with at www.charitynavigator.org/.

Visit these sites to learn more about planning and starting a business:

- http://kids4kids.biz/
- www.4webgames.com/lemonade/

Social Entrepreneurs

We're All in This Together

Small business owners have to collect sales tax on the goods and services they offer, and pay income tax on the money they make from their business.

Why do we pay taxes? In many cases there are items that we all need, but none of us can pay for by ourselves. For example, we need firemen, police, and soldiers to keep us safe, as well as roads to drive on, schools to teach our kids, and parks to play and gather at. Take a walk through your town and make a list of the items that we all pay for through our taxes.

Circle items below that are generally paid for through taxes. Answers can be found at the bottom of the page.

- a. Firemen putting out a fire.
- b. A bridge connecting two roads.
- c. A kid riding a bike.
- d. A couple buying a house.
- e. A school building.
- f. A community park.

Answers: The following items should be circled: a., b., e., f.

Make a Difference: Find a Place to Volunteer

Top Shop Review

Each time you play Top Shop on your CD-ROM you can learn new lessons about starting a business. Use the space below to keep track of how well you did, what business decisions went well, and other useful information that could help you start your own business in the future.

<table>
<thead>
<tr>
<th>Top Shop Store Name</th>
<th>Best Business Decisions During Game</th>
<th>Best Business Skills During Game</th>
<th>Ending Balance</th>
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<tbody>
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</table>

Talk About it...

What did you learn from playing Top Shop that you can apply to running your own business?

What was your least successful decision?