

Cha-Ching Videos JA Our City® Resources

JA Our City featuring Cha-Ching™ introduces third-grade students to financial literacy and grade-level social studies learning objectives, including how people manage their money and the importance of economic exchange within a city.

Originally friends from music class at school, a group of students formed the band “Cha-Ching” to share the importance of being smart with your money. Meet the Cha-Ching band members as they share some catchy tunes that will help you learn how to Earn, Save, Spend and Donate. The Cha-Ching band members deal with real-life money situations just like you!

Classroom Videos	At Home Videos
<p>Session One “Money Choices” Video Title: Cha-Ching Episode 1: Earn, Save, Spend & Donate Link: https://youtu.be/w0JKyv_kw1l</p> <p>Children have many questions about where money comes from. One child, when asked where money comes from, answered, "The ATM machine." That child was certain that the ATM machine actually printed money. This insight led to the creation of a music video showing how money is printed by a press (not in the ATM machine) and then passes through the cycle of every banknote: EARN, SPEND, SAVE, and DONATE!</p> <p>Session One Classroom Discussion Questions</p> <ul style="list-style-type: none"> • What are the choices we have with money? • Why is it important to know the four choices? • Who in the band likes to earn? • Which characters are good at saving? • Which character likes to spend? • Which character likes to donate? 	<p>"Saving for Success" Video Title: Cha-Ching Episode 5: Saving for Success Link: https://youtu.be/UzPKC-UXRVA</p> <p>Zul wants to become a race car driver. Justin, Pepper, Charity and Bobby all have their own dreams too. In this music video, Prudence shows the band that to make our future dreams come true, we have to start saving today!</p> <p>After Session One Questions to Discuss at Home</p> <ul style="list-style-type: none"> • Do you save your money? • How do you save your money? • Why do you save your money?

Session Two "Invisible Money"

Video Title: Cha-Ching Episode 12: Invisible Money

Link: <https://youtu.be/phtdLEW3dN4>

It's Prudence's birthday and the other band members decide to throw her a party. They have a budget of \$200 cash saved from their last gig to spend on everything they need for the party. After the party, they receive the credit card bill with all the "invisible" purchases they made. They are shocked when the credit card statement arrives and they now owe money they don't have!

Session Two Classroom Discussion Questions

- Why do you think the video is called "Invisible Money?"
- What is good about using invisible money?
- How can spending invisible money get you into trouble? Why?

"Spend Your Money Wisely My Friend"

Video Title: Cha-Ching Episode 7: Spend Your Money Wisely My Friend

Link: <https://youtu.be/YDci8y4z0v0>

The speakers broke at the Cha-Ching concert! In this music video, the band learns to prioritize the "Need" to get new speakers, and that the only way to get them is to save by spending their money more wisely.

After Session Two Questions to Discuss at Home

- Have you ever had to save for something you really, really wanted?
- Is it easy or hard to save for something? Why?

Session Three "Entrepreneur"

Video Title: Cha-Ching Episode 3: Entrepreneur

Link: <https://youtu.be/lhAg7CyH-GA>

In this music video, Cha-Ching's bass player, Justin explains to his friends what an Entrepreneur is -someone who has lots of ideas, a bit like him. Justin goes on to show his friends how he is able to understand people's wants and needs and, therefore, bring his ideas to life. He can be, she can be, we can be, you can be an entrepreneur!

Session Three Classroom Discussion Questions

- What personality characteristics does Justin have that help him become a successful entrepreneur?

"Sweet Peppers Designs"

Video Title: Cha-Ching Episode 16: Sweet Pepper Designs

Link: <https://youtu.be/AyMeoJIDvoo>

Cha-Ching is back! Remember how she loves to spend in "Please Little Spender Think?" Pepper, our lovable shopaholic, turns a passion (T-shirt design) into a business in the new MV Sweet Pepper Designs.

After Session Three Questions to Discuss at Home

- What did Pepper do to become a successful entrepreneur?
- Pepper is interested in fashion and design, and created her company from those interests. What are some things in life you are interested in? Could any of those interests become a business? How?

Session Four "When You Get Money"

Video Title: Cha-Ching Episode 10: When You Get Money
 Link: <https://youtu.be/t8vwlEHA3zk>

The Cha-Ching band won the Battle of the Bands competition and received a cash prize. When asked by the reporters what they were going to do with the money, their answer will definitely follow the lessons they have learned: "when you get money, save some, spend and give a little back"!

Session Four Classroom Discussion Questions

- Cha-Ching wins a band competition and receives prize money. What do they plan to do with it?
- How do their money choices help keep their city alive and active?

"Please Little Spender, Think"

Video Title: Cha-Ching Episode 8: Please Little Spender, Think
 Link: <https://youtu.be/nV1NeoJ5DdY>

In this music video, Pepper goes crazy at the shopping mall with her \$100 gift for her birthday. The register quickly rings up \$100, which means she will have no money left to go to the concert with the Cha-Ching band. See how the band helps her choose what she needs so that she still has money left for the concert ticket and her savings.

After Session Four Questions to Discuss at Home

- When Pepper got money as a gift, what did she do with it? Was that a good choice or bad choice? Why?
- When you receive money, what do you do with it? Why?

Session Five "Cha-Cha-Choices"

Video Title: Cha-Ching Episode 18: Cha-Cha-Choices
 Link: https://youtu.be/E_GvynMVxos

In this episode, Prudence looks into her future through the Fortune Teller's crystal ball and learns how different choices she makes can change the path her life takes. Should she study to invest in herself or donate time for charity? Saving for future or spend on the tasty ice-cream? Play tennis with friends or work at the shop to earn some money? Prudence learns that making good choices can be hard at times, but she can succeed because she knows the choices she makes today will make her dreams come true in the future. Prudence knows here choices. What will you choose?

Session Five Classroom Discussion Questions

- How can understanding the four choices you have with money help make your dreams come true?

"Big Big Waste of Money"

Video Title: Cha-Ching Episode 14: Big Big Waste of Money
 Link: <https://youtu.be/Tqp86jqzWgw>

In the music video, "Big Big Waste of Money," the band shows how they waste money on unnecessary purchases. Check out what the band has done and see how to avoid making a 'big big waste of money' in your everyday life!

After Session Five Questions to Discuss at Home

- Have you ever wasted money on something you needed or wanted and wished you hadn't?
- What happened?
- Why was it a waste?
- What could/should you have done instead?



For Kids – Jackson Charitable Foundation

Meet the Cha-Ching band members as they share some catchy tunes that will help you learn how to Earn, Save, Spend, and Donate.

<https://www.jacksoncharitablefoundation.org/for-kids/>