

# JA Economics for Success<sup>®</sup>

## Evaluation Results Spring 2006

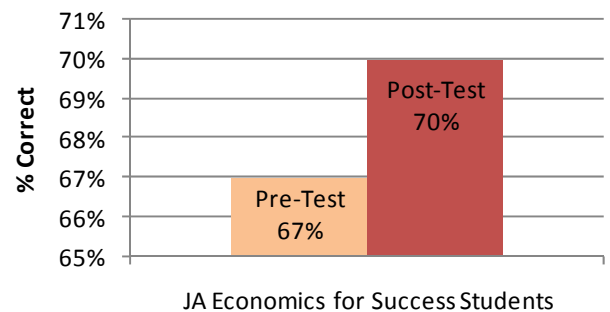
### Overview

- The *JA Economics for Success* program explores personal finance and students' education and career options based on their skills, interests, and values. *JA Economics for Success* is a series of six activities recommended for students in grades six, seven, and eight.
- The purpose of the evaluation was to assess program quality and effectiveness. Data collection consisted of a student pre- and post-test and focus groups.
- Time Frame: January 2006 – July 2006.
- Sample: 530 students
- Participating Cities: Tempe, AZ; Chicago, IL; Dallas, TX; Louisville, KY; Kansas City, MO; Milwaukee, WI

### Student Impact

- Students gained significant knowledge regarding personal finance concepts, including income, budgeting, credit, savings, and debt.
- *JA Economics for Success* had a significant impact on students' assessment of their saving and budgeting skills.
- Overall, students gained confidence regarding their personal finance decision-making and ability.
- Focus group findings substantiate the positive learning gains by students. Students shared examples of how *JA Economics for Success* contributed to their understanding of budgeting, credit, and risk management.

### Knowledge Gain (p<.05)



*The JA Economics for Success program taught me that I should allocate ten percent of my net income to savings.*  
– Student

*The JA Economics for Success program taught me the benefits of having good credit, the importance of establishing good credit, and not spending too much money on credit . . . as it can be a dangerous proposition.* –Student

JA Worldwide<sup>®</sup> (Junior Achievement) gratefully acknowledges The Allstate Foundation for its dedication to the development and implementation of *JA Economics for Success*.