



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

Through hands-on classroom activities, *JA Economics for Success* explores personal finance and students' education and career options based on their skills, interests, and values. It also demonstrates the economic benefits of staying in school.

Following participation in the program, students will be able to:

- Continue to explore skills, interests, values, and the world of work to make informed education, career, and life decisions.
- Apply their knowledge of personal finance to comprehend needs versus wants that will result in sound money management, regardless of income.

## Session Titles and Summaries

### Session One: Mirror, Mirror

Students make choices to understand the concept of self-knowledge—their skills, interests, and values—and the structure of the world of work as they consider education, career, and other life choices.

### Session Two: You Decide

Students learn the steps to reflective decision-making, a process important to use when making major decisions. They play the game Choose Your Success, in which reflective decision-making is applied to education and career options.

### Session Three: Choose Your Success

Students apply their knowledge of decision-making, self-knowledge, and the world of work by again playing the Choose Your Success game. Students gain an understanding of the important relationship between education, work, and opportunities for success.

### Session Four: Keeping Your Balance

Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on these monthly salaries, students evaluate the opportunity costs of decisions as they develop a budget. Based on their decisions, students compare their spending to suggested amounts.

### Session Five: Savvy Shopper

Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using cash and credit, and participate in an activity that reinforces their understanding of the cost of credit.

### Session Six: Running the Risk

Students learn that life involves risks and that insurance helps reduce the financial consequences of risk. Students examine how insurance premiums vary for different people and policies. They role-play to demonstrate how insurance can reduce the cost of medical, home, and auto emergencies.

JA Worldwide<sup>®</sup> gratefully acknowledges the Allstate Foundation for its dedication to the development and implementation of the middle grades program *JA Economics for Success*.

