

JA Economics for Success®

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

Junior Achievement® – Bringing the “Business of Life” to Life

Join Junior Achievement’s global network of more than 287,000 volunteers and help students in your community connect the dots between what they learn in school and the “business of life”—work readiness, entrepreneurship, and financial literacy.

JA’s Turn-Key Volunteer Solution:

- 1. Personalized Placement**
JA works with you to ensure you teach at the location and grade level of your choice.
- 2. Comprehensive Training**
JA staff provides training so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and delivering the JA curriculum, working with the classroom teacher, and communicating effectively with students.



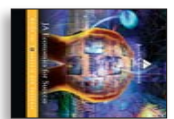
- 3. Minimal Time Commitment**
The time commitment is minimal compared to the significant impact you make. Middle grade-level classes include six, 45-minute sessions.

And, JA provides you with a kit containing all of the session plans and student materials you’ll need to make every minute count.

- 4. JA Staff Follow-Up and Support**
JA staff is available to answer your questions or make suggestions pertaining to your volunteer assignment.

JA Economics for Success®

What is personal finance? How do skills, interests, values, and education affect career options? This program provides an opportunity for students to begin asking and exploring life questions.



Guide for Volunteers and Teachers
Provides session plans and teaching tips.



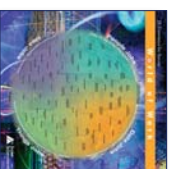
Student Workbook
An in-class and take-home reference tool for students to follow along and complete with each session.



Certificate of Achievement
Given to students in recognition of their participation.



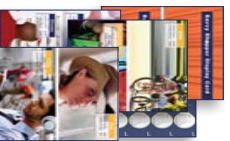
Take-Home Newsletter
Provides activities for the student’s family to enjoy.



World of Work Poster
Demonstrates different types of jobs in four categories: people, data, things, and ideas.



Choose Your Success Game
During this engaging activity, students move around an education path and decide when to enter into the world of work.



Savvy Shopper Cards
Students decide whether to pay cash, use credit, or pass on purchasing goods or services.



Occupation Cards
Students learn about different careers, how much each pays, and to plan a budget.



Risk Scenario Cards
Through skills, student learn how to protect their incomes from unexpected emergencies.



Savvy Shopper Ads Posters
Students learn to select purchases based on budgetary considerations.



Plan Your Future CD-ROM
An interactive simulation that allows students to make decisions about their education and life.



Junior Achievement®
www.ja.org