



JA Finance Park™

Through hands-on classroom activities, *JA Finance Park* helps students build a foundation for making intelligent, lifelong, personal financial decisions through hands-on, site-based experiences. The program includes in-school, teacher-led activities culminating in a visit to JA Finance Park.

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

- Explain the advantages and disadvantages of using credit.
- Evaluate the risks and benefits of saving and investing.
- Define taxes and their purpose and identify ways that they affect everyone.
- Determine net monthly income.
- Explain who uses a budget and why.
- Identify the components of a successful budget.
- Create a successful family budget using hypothetical life situations.
- Identify personal abilities, interests, work preferences, and values.
- Identify career interests.

Unit Titles and Summaries

Unit One: Financial Institutions

Students recognize the roles of financial institutions and the various services they provide. Through case study, games, graphing and other group activities, students understand the advantages and disadvantages of saving, investing, and using credit.

Unit Two: Taxes and My Salary

Students learn what taxes are, why they are important, what they are used for, and how they affect income and expenses. They discover what is meant by net monthly income and how net monthly income is calculated.

Unit Three: Budgeting

Students learn the importance of creating and maintaining a personal budget. Students create their own personal budgets and evaluate other budgets through case study analysis.

Unit Four: Preparing for the Visit

Students prepare for their visit to JA Finance Park by conducting pricing research, tracking stock prices, and receiving job assignments. They practice budgeting skills by evaluating hypothetical life situations and prioritizing budget items.

Unit Five: The Visit

Students spend one day at JA Finance Park, where they apply classroom learning by making important spending decisions and maintaining a balanced budget.

Unit Six: After the Visit

Students participate in a reflective assessment of what they accomplished during their visit to JA Finance Park. The assessment includes feedback from parents/guardians.

Supplemental Unit Seven: Career Goals

Students identify their abilities, interests, work preferences, and values. Based on their newly acquired financial knowledge, students consider their career goals and what steps they must take to achieve them. Students investigate the training they will need for their careers of choice.

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