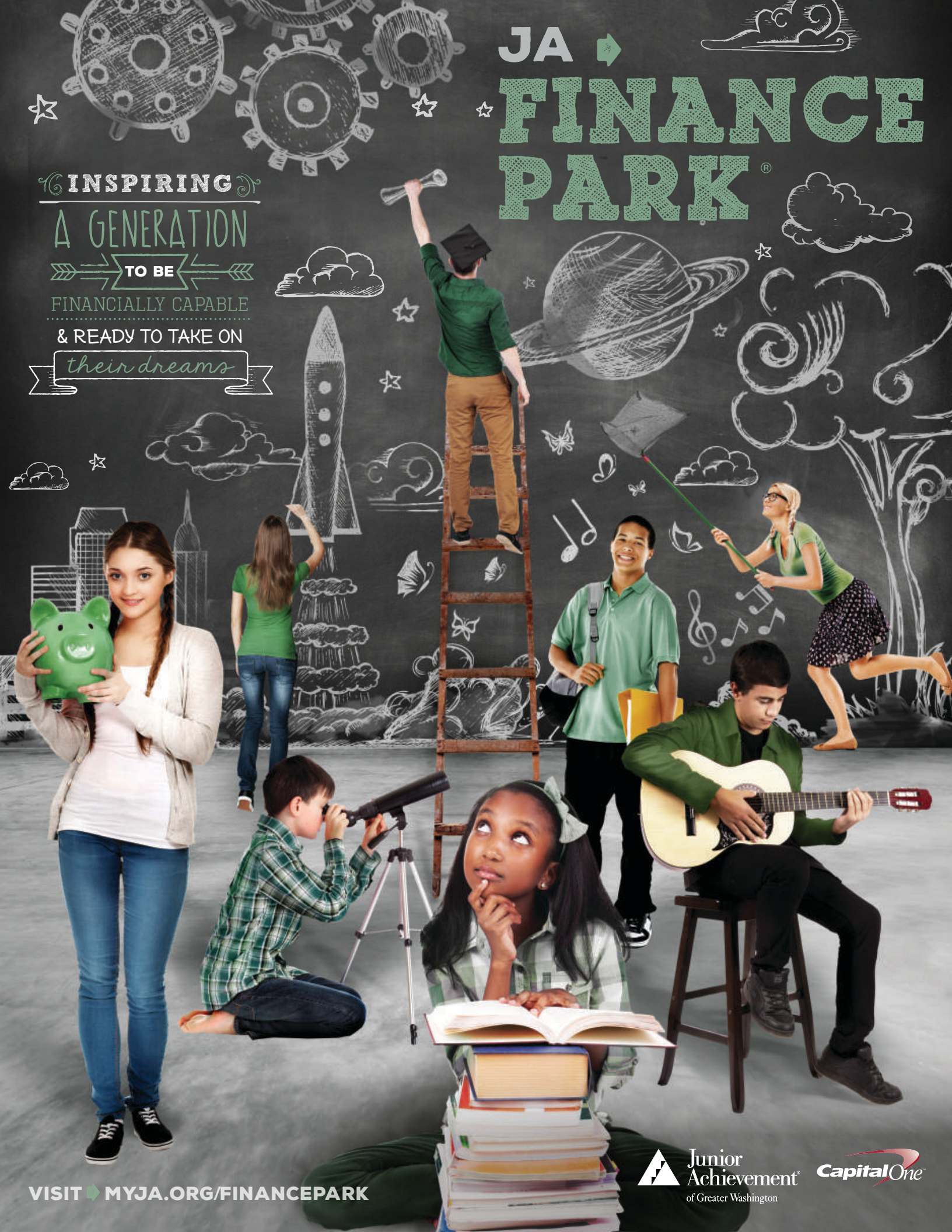

JA
FINANCE
PARK®
INSPIRING
A GENERATION
TO BE
FINANCIALLY CAPABLE
& READY TO TAKE ON
their dreams
VISIT MYJA.ORG/FINANCEPARK
Junior Achievement of Greater Washington
CapitalOne

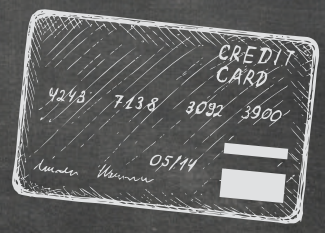
ONE DAY, THESE STUDENTS WILL CHANGE THE WORLD.

But first, **THEY WILL PRACTICE** *within these* **WALLS.**

IMAGINE if we could inspire a generation of Greater Washington with hope for the future. Imagine if we could give them the tools to be financially capable and make responsible decisions in their careers and families. Imagine if we could expose them to role models from their own communities and equip these students with tools and skills to live better than the generations of Americans who came before them. Imagine if we could illuminate their path to their own American Dream and show them that anything is possible with a little hard work.

We can. Together.

A CULTURE OF FINANCIAL ILLITERACY THRIVES.



Put simply, for too many, the ladder to the American Dream has become too steep to climb. The state of financial literacy– or illiteracy– in this country plays a large role.

17.8%

OF U.S. STUDENTS DO NOT EVEN REACH THE BASELINE LEVEL OF FINANCIAL PROFICIENCY

Just 32% of Americans put together a budget each month to track income and expenditures

JUST 30% OF AMERICANS HAVE A LONG-TERM FINANCIAL PLAN LAYING OUT SAVINGS AND INVESTMENT GOALS

IN MARYLAND 57% OF ADULTS

ARE UNABLE TO ANSWER MORE THAN THREE OF THE FIVE QUESTIONS CORRECTLY ON A BASIC PERSONAL FINANCE QUIZ

MORE THAN 1 *in 6 U.S. teens*

ARE UNABLE TO MAKE SIMPLE, EVERYDAY CHOICES ABOUT SPENDING

IN VIRGINIA 54% OF INDIVIDUALS

LACK A RAINY DAY FUND FOR EMERGENCY EXPENSES

THE AVERAGE AMERICAN HOUSEHOLD HAS AT LEAST ONE CREDIT CARD AND ALMOST

$16,000

IN CREDIT CARD DEBT

IN THE DISTRICT OF COLUMBIA 30% OF INDIVIDUALS

REPORTED USING ONE OR MORE NON-BANK BORROWING METHODS (E.G. PAYDAY LOANS) IN THE PAST FIVE YEARS.

For a full list of sources, please contact info@myJA.org

AT JA®, WE BELIEVE THAT WASHINGTON HAS A RESPONSIBILITY TO LEAD A MOVEMENT TO GIVE STUDENTS HOPE FOR THE FUTURE.

TO MAKE EDUCATION RELEVANT TO A STUDENT'S FUTURE, NONPROFITS, BUSINESS, AND EDUCATION MUST COME TOGETHER TO EXPOSE THESE YOUNG PEOPLE TO MENTORS AND ROLE MODELS WHO CAN GUIDE THEM AND HELP THEM UNDERSTAND THE REALITIES AND EXPECTATIONS OF THE BUSINESS WORLD AND ECONOMY.

The History of

JA FINANCE PARK® IN GREATER WASHINGTON

In fall 2010, in partnership with Fairfax County Public Schools (FCPS), Junior Achievement of Greater Washington opened the doors to the first JA Finance Park® in Greater Washington on the grounds of Robert Frost Middle School in Fairfax, VA. JA Finance Park® Fairfax County brings in-depth, experiential financial literacy education to 14,000 8th grade students each year.

In partnership with Prince George's County Public Schools, JA Finance Park® Prince George's County opened during the fall of 2015 in Landover, MD and will serve approximately 9,000 students annually. It is located on the campus of Cora L. Rice Elementary/G. James Gholson Middle Schools just down the road from FedEx field.

The third facility, JA Finance Park® Montgomery County is scheduled to open in 2018 and will transform another 12,000 students annually into JA Finance Park® graduates. It will be located on the fourth floor of the new Thomas Edison High School of Technology building in Silver Spring.

All three JA Finance Park® facilities were made possible with the support of local businesses and organizations, and signature sponsor Capital One.

PICTURED ABOVE LEFT TO RIGHT

Grand Opening of JA Finance Park® Fairfax County with then-Chairman of the Federal Reserve Ben Bernanke.

At the groundbreaking of JA Finance Park® Prince George's County in 2013, U.S. Congresswoman and JA® Graduate Donna Edwards, County Executive Rushern Baker, U.S. Congressmen Steny Hoyer and Elijah Cummings, Comptroller of Maryland Peter Franchot, Prince George's County Councilwoman Andrea Harrison, and Prince George's County Public Schools CEO Dr. Kevin M. Maxwell gather to share words of support for the project and its impact.

"Financial LITERACY IS NOT A FAD"

– Ben Bernanke
CHAIRMAN OF THE FEDERAL RESERVE

PICTURED BELOW: *JA Board of Directors Chair Patty Brooks-Nobles, Secretary of the Maryland Department of Budget and Management David Brinkley, Prince George's County Councilwoman Andrea Harrison, Maryland Comptroller Peter Franchot, County Executive Rushern L. Baker, III, Capital One Greater Washington Market President Kerri Palmer, JA President and CEO Ed Grenier, JA Finance Park Graduate Collin Bast, and Prince George's County Public Schools CEO Dr. Kevin M. Maxwell cut the ribbon at JA Finance Park® Prince George's County*

EST 2010

JA FINANCE PARK®
Fairfax County

14,000 students annually

Over 2,300 volunteer role models from the community guide students through the facility each year

To date, over over 55,000 students from eight area school systems, including every 8th grade student in Fairfax County, have become JA Finance Park® graduates, representing

over 1 million hours of learning.

JA FINANCE PARK®
Prince George's County

EST 2015

9,000 students annually

1,500 volunteer role models from the community guide students through the facility each year

JA FINANCE PARK®
Montgomery County

COMING SOON

2018

12,000 students annually

2,000 volunteer role models from the community guide students through the facility each year

THE PROGRAM

JA FINANCE PARK®

INCOME

SAVING, INVESTING AND RISK MANAGEMENT

Debit and Credit

BUDGET

SIMULATION

DEBRIEFING

The Classroom Experience

Before students travel to JA Finance Park®, they take part in JA's unique 14-lesson classroom curriculum, taught by their teacher. This knowledge serves as a foundation in personal finance education and gives them the skills they need to be successful at JA Finance Park® (and in life!).

The JA Finance Park® Experience

Students' experience culminates at JA Finance Park®, where they have the opportunity to put their newly-learned skills to the test in this digital, 21st century, innovative learning environment. The "mini-city" houses a variety of storefronts and kiosks, correlating to the personal budget lines each student must manage during his or her JA Finance Park® visit.

As these young people enter the doors of Finance Park®, they leave behind their lives as middle school students and take on a life scenario: an avatar with a career, salary, credit score, debt, a family, and financial obligations. On tablet computers, students make their way through various phases of the day:

SET UP & SAVINGS

During the first phase of the day, after an initial welcome, students watch a career presentation and answer lifestyle questions about their hopes for their financial futures. Volunteers lead small group discussions on students' assigned life scenarios, including income, job title and educational background, martial status, if they have children, existing savings and debt, and credit score. Students calculate their net monthly income and learn about setting a monthly savings goal. Students then allocate that savings to three saving funds.

RESEARCH

During the Research phase, in small groups, students visit each storefront and kiosk at JA Finance Park® and engage in a discussion with volunteer role models on the various budget items contained within JA Finance Park®. Utilizing provided discussion questions, volunteers initiate group discussion with students about their research discoveries and share personal experiences and suggestions about budgeting.

BUDGET

During the JA Finance Park® Budget phase, students build a monthly budget on their tablet computers, informed by their research and volunteer-led discussion. They allocate 100% of their household net monthly income during this phase and record their financial plan in the software.

SHOPPING

Students make shopping selections in their home storefront, getting a better understanding of what their personal tastes and preferences actually cost. As they choose a home, clothes, furniture, car, and other purchases, they discover how close they came to budgeting accurately, based on their wants and needs. Students may spend more than they budgeted, but are forced to account for any budgeting discrepancies by spending less in another area.

PAYMENT & CHECKOUT

During the Payment & Checkout phase of the JA Finance Park® experience, students pay for all their shopping selections, using a debit card or by making an online payment from their banking account.

Guided by adult volunteer role models, the simulation helps students grasp the implications of their "financial decisions" as they work towards a balanced budget by the end of their visit, and allows these young people to experience the challenges of making real-life financial decisions that will lay the foundation for how they approach their financial responsibilities in the future.

JA FINANCE PARK® EVALUATONS

"My experience was not only informative; it was also intriguing, fun, and realistic. I was exposed to many things that I will need to know in order to live a successful life… like budgeting, banking, online banking, the various fields of careers, prioritizing and a lot of other useful information. It gave me a new level of respect for what adults like my parents have to do. As a matter of fact, as soon as I got home I thanked both of them for doing all of these things for me and the rest of my family. This program gives you the benefit of understanding what it is you need to do in order to reach the goals you've set for yourself."

— Collin Bast

BENJAMIN TASKER
MIDDLE SCHOOL STUDENT

Reflecting on his JA Finance Park® experience at the Grand Opening in Landover, Maryland.

"An Awesome & EYE OPENING EXPERIENCE for our STUDENTS"

— Karen Horn

INSTRUCTIONAL LEAD TEACHER,
KENMOOR MIDDLE SCHOOL

"JA Finance Park taught me how to spend money wisely and it's not as easy as it looks."
— LAKE BRADDOCK SECONDARY SCHOOL STUDENT

Students demonstrated a positive change in attitude after the program regarding education attainment.

AFTER THE PROGRAM, ADDITIONAL PERCENTAGE OF STUDENTS WHO SAID THEY WERE LIKELY TO

CONTINUE EDUCATION BEYOND HIGH SCHOOL	16%
GRADUATE FROM A 2 YEAR COLLEGE	26%
GRADUATE FROM A 4 YEAR COLLEGE	19%

"MY STUDENTS HAVE A NEW RESPECT FOR THEIR PARENTS AND THE FINANCIAL DECISIONS THEY HAVE TO MAKE....NEEDS VERSES WANTS!" — *Tikki Teixeira*
8TH GRADE SOCIAL STUDIES TEACHER, GWYNN PARK MIDDLE SCHOOL

"Thanks MOM & DAD"
— ROBINSON SECONDARY SCHOOL STUDENT

92%
OF TEACHERS INDICATED THAT THEIR STUDENTS WERE VERY ENGAGED IN THE JA FINANCE PARK® SIMULATION.

JA FINANCE PARK WAS OFTEN SEEN AS A *wake up call for students*

TO THE FINANCIAL REALITIES OF ADULTHOOD, AND STUDENTS RELISHED THE OPPORTUNITY TO LEARN MORE ABOUT WHAT THEIR LIVES WILL BE LIKE IN THE REAL WORLD.

STUDENTS REPORTED THAT THEY THOUGHT THEY HAD MADE LEARNING GAINS BY PARTICIPATING IN THE PROGRAM.

STUDENTS WHO PARTICIPATED IN THE PROGRAM ACQUIRED FINANCIAL LITERACY KNOWLEDGE AND WERE MORE POSITIVELY DISPOSED TOWARD FINANCIAL LITERACY.

Percentages for Participating Students	AGREE OR STRONGLY AGREE
The JA Finance Park simulation was fun.	81%
The JA volunteer helped me connect the simulation with real life.	87%
I would recommend JA to a friend.	74%
Overall, I'm glad I participated in JA Finance Park.	84%

Partnerships

INSPIRING A GENERATION TO BE FINANCIALLY CAPABLE REQUIRES BUILDING A LADDER FROM THE CLASSROOM TO THE FUTURE— AND, THAT'S EXACTLY WHAT THE JA FINANCE PARK® EXPERIENCE DOES THROUGH ITS HANDS-ON, DIGITAL CURRICULUM.

There are many partnership opportunities still available at

AT ALL 3 OF OUR JA FINANCE PARK® FACILITIES

In addition to making an annual donation to support the program, there are various naming/branding opportunities available. Join us in our work to give Greater Washington students hope and tools for their financial futures.

To explore our current partners and for more information on available opportunities, please visit www.myJA.org/give/financepark, call (202) 296-1200, or email info@myJA.org

ABOUT

As Greater Washington's hometown bank, Capital One is the largest consumer and commercial banking institution headquartered in the Washington, D.C. region. Headquartered in McLean, Virginia, Capital One is a Fortune 500 company and one of the most recognized brands in America. With branch locations primarily in Maryland, Virginia, the District of Columbia, New York, New Jersey, Texas and Louisiana, Capital One offers a broad spectrum of financial products and services to consumers, small businesses, and commercial clients.

Capital One has been widely recognized for its entrepreneurial culture, progressive work place, and community engagement, consistently distinguished as one of America's most community-minded companies in The Civic 50, an annual initiative that identifies and recognizes companies for their commitment to improve the quality of life in the communities where they do business. In 2015, Capital One launched a $150 million five-year initiative, called Future Edge, focused on helping people build the skills needed to succeed in an ever-changing, digitally driven economy. Through Future Edge, Capital One works closely with local organizations, including Junior Achievement of Greater Washington, to help more Americans to get the skills they need to succeed in the 21st century.

Visit www.capitalone.com/investingforgood to learn more or join the discussion on Twitter at @YourFutureEdge.

BE A HERO

BECOME A JA FINANCE PARK® VOLUNTEER

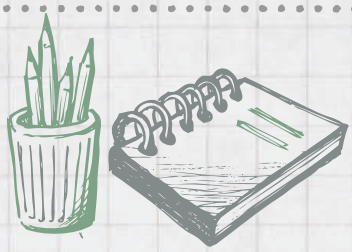
Time Commitment

1	0	4
TRAINING	PREP TIME	VOLUNTEER TIME
1 HOUR*	NONE	4 HOURS

* Training happens on the morning of your scheduled volunteer day

As a Volunteer, You Will

PROVIDE **GUIDANCE** AND **ASSISTANCE** TO STUDENTS THROUGH THEIR **BUDGET SIMULATION.**



FACILITATE GROUP ACTIVITIES.

WATCH FOR **TEACHABLE MOMENTS.**

PLEASE SIGN UP BY VISITING

WWW.MYJA.ORG/VOLUNTEERS/SIGNUP

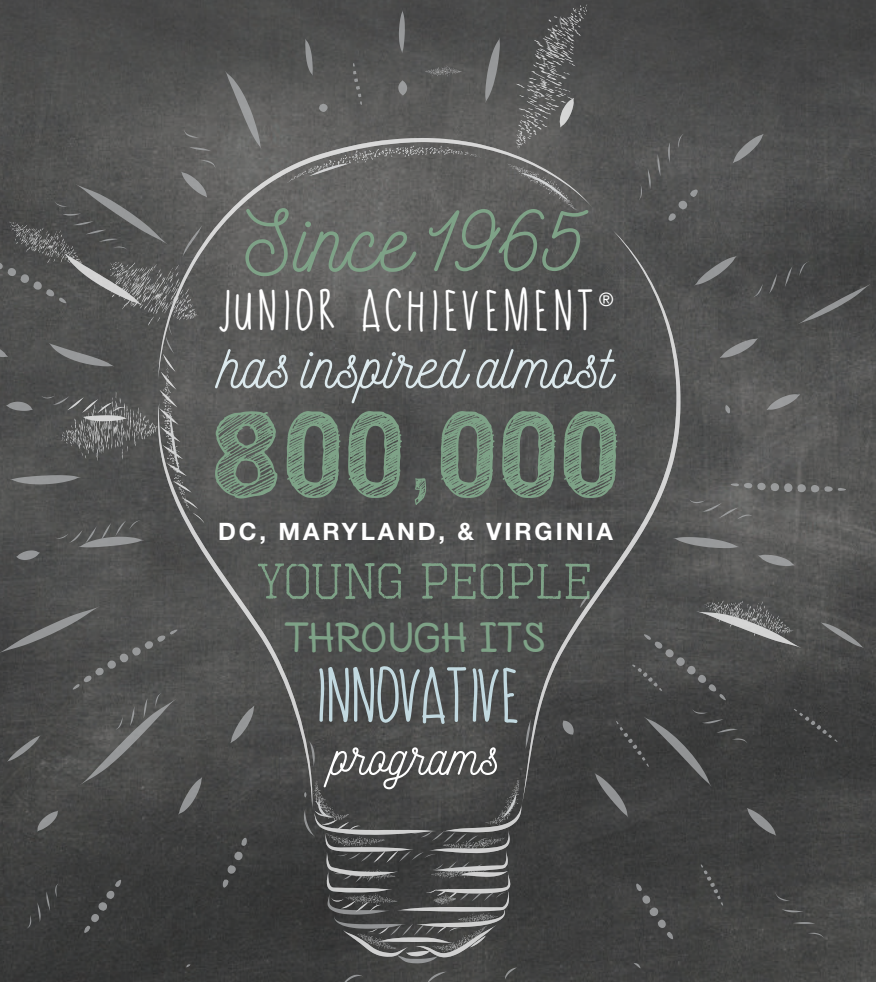
OR BY CALLING (240) 487-7550, OR EMAILING INFO@MYJA.ORG

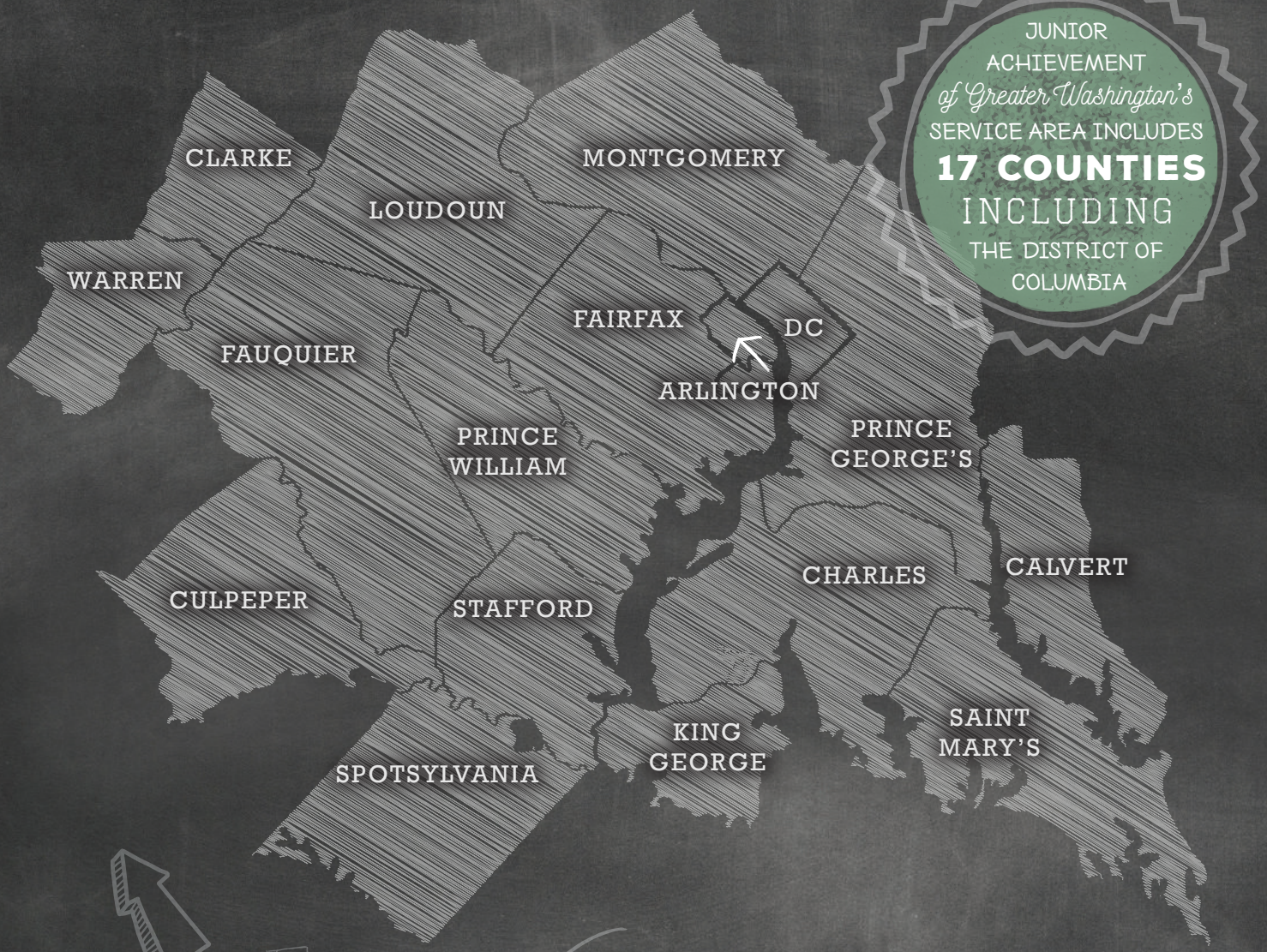
ABOUT JA

AT JUNIOR ACHIEVEMENT OF GREATER WASHINGTON, WE BELIEVE THAT WE HAVE A RESPONSIBILITY TO TRANSFORM THE PREPAREDNESS OF OUR YOUTH FROM A MISSION INTO A MOVEMENT.

We believe that together, we can inspire an entire generation to be financially capable and tenacious, equipped with 21st century skills to think outside the box, manage risk effectively, and welcome opportunity in a complex modern economy. Through our standards-based experiential financial literacy, work readiness, and entrepreneurship programs taught by a volunteer role model from the community, we are preparing our region's future leaders to understand that anything is possible with hard work and take on their destiny with passion.

Junior Achievement® is more than small business and lemonade stands. Together with our business, community, and education partners, we are working to ensure that this generation is better prepared for success than any other generation in history. In short, Junior Achievement of Greater Washington inspires the next generation to navigate their path to their own American Dream and gives our region's young people hope for the future.





Locations

FAIRFAX COUNTY

4099 Pickett Road
Fairfax, VA 22032

PHONE **(703) 426-1562**
EMAIL *info@myJA.org*

PRINCE GEORGE'S COUNTY

960 Nalley Road
Landover, MD 20785

PHONE **(240) 487-7550**
EMAIL *info@myJA.org*

MONTGOMERY COUNTY

coming in 2018: Fourth floor of the new Thomas Edison High School of Technology building in Silver Spring, Maryland.

SCHOOL SYSTEMS PARTICIPATING IN THE JA FINANCE PARK® PROGRAM

FAIRFAX COUNTY PUBLIC SCHOOLS
PRINCE GEORGE'S COUNTY PUBLIC SCHOOLS
DC PUBLIC SCHOOLS
DC PUBLIC CHARTER SCHOOLS
FALLS CHURCH CITY PUBLIC SCHOOLS
CATHOLIC DIOCESE OF ARLINGTON
ALEXANDRIA CITY PUBLIC SCHOOLS
MONTGOMERY COUNTY PUBLIC SCHOOLS

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