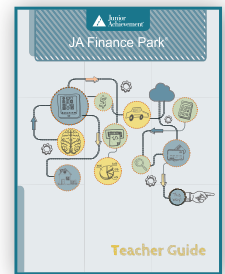


## JA Finance Park®

Through hands-on classroom activities and site-based or virtual experiences, *JA Finance Park* students build a foundation for making intelligent, lifelong personal-finance decisions. The program includes hands-on in-school activities that culminate in a visit to a *JA Finance Park* facility or mobile unit, or online through *JA Finance Park* virtual.

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

- Identify personal interests, skills, work preferences, and values.
- Identify career interests.
- Evaluate the risks and benefits of saving and investing.
- Evaluate risk and recognize insurance as a way to minimize it.
- Define taxes; explain their purpose; and understand how they affect everyone.
- Explain the advantages and disadvantages of using credit and debit cards.
- Explain who uses a budget and why.
- Identify the components of a successful budget.
- Create a successful budget using hypothetical life situations.



### Section Themes and Summaries:

1

#### Income

Students recognize the fundamental role of income in managing their personal finances and the factors that affect income and take-home pay. They understand that the decisions they make about education and career will have an impact on their potential income and quality of life.

2

#### Saving, Investing, and Risk Management

Students explore why saving money is critical, and they compare investments as a part of their overall financial planning. They also examine risk and how insurance may help protect savings.

3

#### Debit and Credit

Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Finally, students examine the role credit scores and credit reporting have on personal finances.

4

#### Budget+

Students discover the importance of spending money wisely and recognize a budget as a valuable tool. They create personal budgets based on saving and lifestyle goals and day-to-day situations.

5

#### The Simulation and Debriefing

Students experience the *JA Finance Park* simulation, where they apply classroom learning by creating a family budget based on a hypothetical life situation. They recognize the impact of credit history on budget planning and purchasing options. During classroom follow-up, students explore their insights and revisit their career goals to see how those might have changed following their *JA Finance Park* experience.



Join Junior Achievement's national network of more than 213,000 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 Turnkey Volunteer Solution:

#### One-on-One Assistance

During the simulation, volunteers guide and assist students as they balance their budgets.

#### Comprehensive Training

Before you begin the *JA Finance Park* program, JA staff will provide training and share the goals of the *JA Finance Park* simulation. You will become familiar with the daily schedule, the work expected of the students, and your roles and responsibilities. You also will be instructed on how to use the Volunteer guide and Volunteer Checklist to help facilitate the experience.

#### Minimal Time Commitment

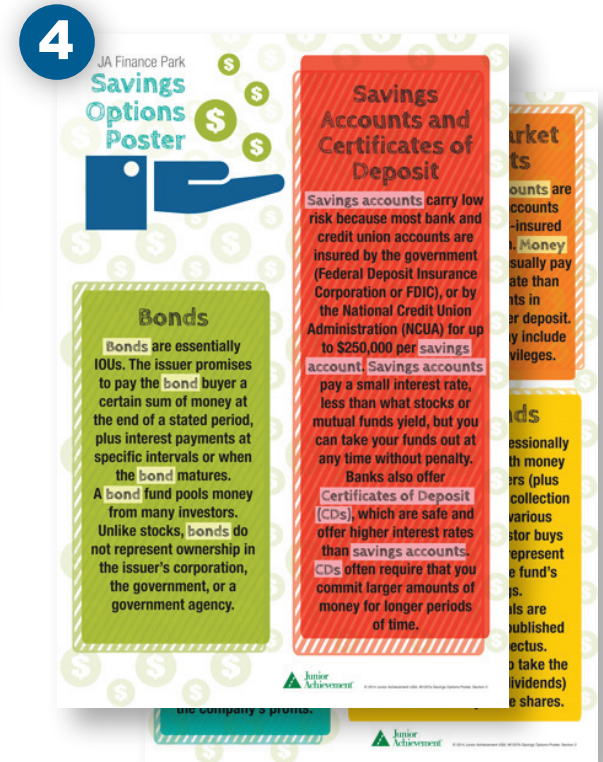
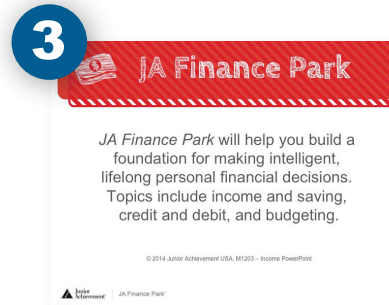
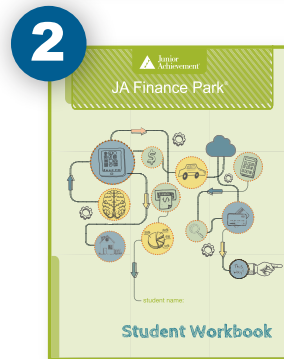
The time commitment is minimal compared to the significant impact you make. The approximately six-hour day, composed of volunteer training and the 4½-hour simulation, will pass quickly and leave you astonished by how much the students accomplish in such a short period of time.

#### JA Staff Follow-Up and Support

Volunteers are key to the success of this program. From the beginning of the volunteer training until the end of the simulation, JA staff will be available to answer all your questions.

# JA Finance Park®

Imagine you're a 27-year-old single parent earning \$25,000 a year as an office assistant, or perhaps you're a 35-year-old regional manager making \$65,000 annually. How will you manage your money? At *JA Finance Park*, students act as adults for a day and make personal financial decisions in a realistic facility, mobile unit, or virtual community setting. Whatever role they are assigned, students develop lifelong financial skills through the program's in-class and simulated experiences.



**1 JA Finance Park Teacher Guide**  
Provides lesson plans and teaching tips.

**2 JA Finance Park Student Workbook**  
An in-class and take-home reference tool for students to complete during each session.

**3 PowerPoint Slide Deck**  
An optional visual aid for teachers to use with classroom activities.

**4 Savings Option Posters**  
Help students compare plans for saving and investing.

**5 Savvy Shopper Game**  
Students decide whether to purchase items with a credit or debit card.



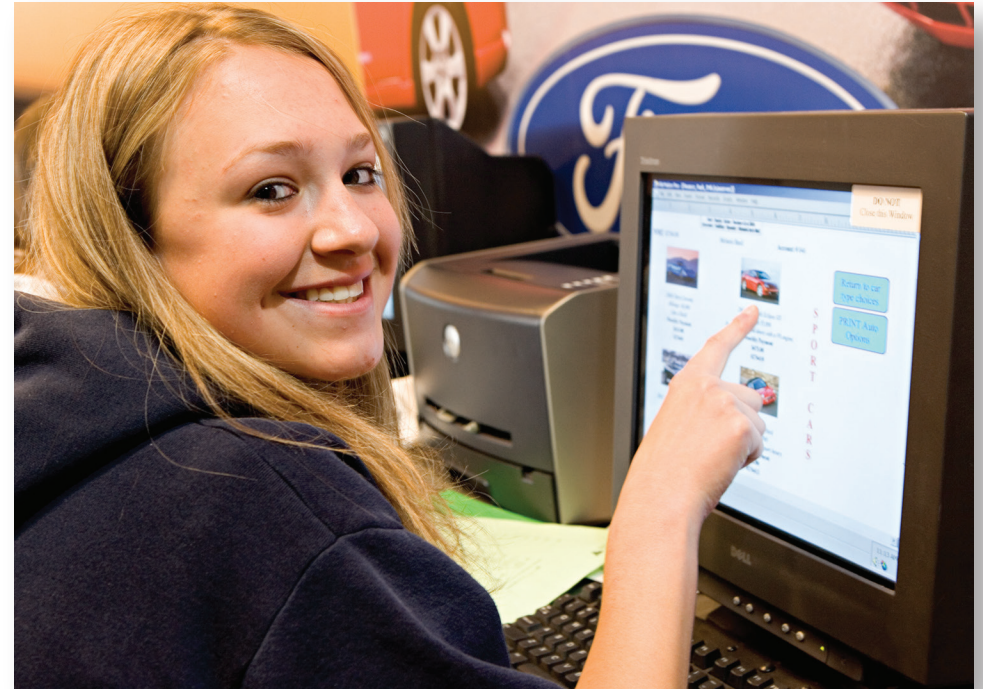


## JA Finance Park®

### JA Finance Park Simulation (site-based/mobile version)

Teens don't often think about paying a water bill, buying health insurance, or saving for retirement, but at *JA Finance Park* they do. The daylong visit to this simulated, fully interactive business park brings their in-class learning to life.

Students receive family scenarios, complete with job title, marital and family status, income, existing savings, and existing debt. Then they visit park businesses to explore their options and better understand the items based on their assigned family needs and then go shopping. They must purchase items to meet the needs of their family, such as insurance, clothing, transportation, housing, groceries, and childcare—without spending more than they earn.



### JA Finance Park Virtual

During this hands-on, computer-based simulation, students are asked to manage a fictitious life situation. The details of their assigned life scenario include marital status, number of children, education background, employment, and income.

Given their career and family situation, students use banking services; pay for housing, transportation, utilities, groceries, and health care; contribute to charities; and budget for education expenses. They work to create and balance a personal family budget.

