

JA Financial Literacy[®]

► Financial Literacy ► Work and Career Readiness

JA Financial Literacy is a semester-long course for grades 9–12 that introduces essential financial concepts, empowering learners to make informed decisions about earning, spending, saving, investing, and managing credit. Using the inquiry-based 5E framework (Engage, Explore, Explain, Elaborate, Evaluate) and real-world case studies, learners analyze financial scenarios, apply economic reasoning, and build confidence navigating real-world responsibilities. Throughout the course, learners document their work in FinanceFolio, a personal portfolio connecting course concepts to their own financial futures and culminating in a Case Challenge where they build and defend a personal financial plan.

Educators are supported with planning and facilitation guides, case study materials, and flexible implementation options, while districts and states benefit from a comprehensive, educator-led experience that meets financial literacy mandates nationwide.

LEARNING EXPERIENCE HIGHLIGHTS

- **Inquiry-Driven Learning**
Sessions follow a structured model that promotes exploration, discussion, and application.
- **Case-Based Financial Scenarios**
Learners analyze realistic situations to build decision-making skills.
- **Portfolio-Based Application (FinanceFolio)**
Artifacts created throughout the course connect learning to personal financial goals.
- **Flexible Classroom Implementation**
Resources support a range of classroom needs, including content differentiation for delivery.
- **Culminating Case Challenge**
Learners synthesize learning into a comprehensive financial plan.

LEARNING EXPERIENCE OBJECTIVES

After participating in the learning experience, learners will be able to:

- Make informed, responsible, and ethical financial decisions to achieve personal goals.
- Plan how to earn and manage income to support financial well-being.
- Demonstrate financial responsibility as a consumer, worker, and community contributor.
- Analyze financial situations or principles through the use of real-world case studies.
- Create an actionable portfolio to reinforce financial literacy concepts over time as a short- and long-term financial plan.

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CURRICULUM OUTLINE

Course Theme	Overview	Case Study	Artifacts
UNIT ONE: Employment, Income, and Financial Decision-Making Topics include: - Earning & Spending - Education, Careers & Earning Potential - Taxes, Withholding & Public Benefits - Employee Benefits & Total Compensation	Unit 1 Driving Question: <i>How do career choices, education, taxes, and benefits work together to shape an individual's financial well-being?</i> Learners explore how earnings, education and training, taxes, and employee benefits interact to influence financial stability and long-term opportunities.	Case Question: <i>What choices help someone make the most of their earnings, from a first paycheck to a future career, so they can spend, save, and plan wisely?</i> 5-Year High School Reunion: Learners analyze classmates' financial snapshots at a five-year reunion to see how education and career pathways—along with taxes and benefits—impact income, stability, and long-term financial outcomes.	- Values-Based Spending Plan - Career-Education Decision-Tree Matrix - Taxpayer Responsibilities Checklist - Total Compensation Reflection
UNIT TWO: Money Management and Financial Institutions Topics include: - Financial Institutions & Financial Services - Consumer Decision-Making - Budgeting & Cash Flow Management - Saving & Financial Goal Setting	Unit 2 Driving Question: <i>How can individuals manage their money effectively to meet short-term needs and long-term financial goals?</i> Learners examine how financial institutions, consumer decisions, budgeting, and saving strategies work together to influence everyday spending choices and long-term financial planning.	Case Question: <i>How can Jordan buy a first car in a way that works without creating long-term financial stress?</i> Transportation Situation: Learners evaluate financial institutions and tools, spending influences, budgeting realities, and saving strategies to educate a friend about their major purchase.	- Big Purchase Financial Decision Plan - Consumer Tips & Strategies - Monthly Budget Snapshot - Savings Goals & Habits
UNIT THREE: Credit, Debt, and Consumer Protection Topics include: - Credit & Borrowing - Credit Scores & Credit Reports - Managing Debt & Financial Risk - Consumer Protection, Fraud & Identity Theft	Unit 3 Driving Question: <i>How can responsible credit use and consumer protection strategies support long-term financial health?</i> Learners investigate how borrowing decisions, credit systems, and consumer protections shape financial risks and opportunities.	Case Question: <i>What is the safest and most responsible way for Kai to purchase a \$1,500 required laptop without creating long-term financial harm?</i> Credit Crossroads: Learners step into the role of a financial advisor to help a friend consider their credit options, risks, and protections that influence responsible borrowing.	- Credit Do and Don't List - Credit Score Impact Diagram - Debt Cost Comparison - Advertisement Checklist
UNIT FOUR: Planning for the Future and Financial Independence Topics include: - Investing vs. Saving - Investing Basics & Asset Growth - Risk Management & Insurance - Long-Term Financial Planning & Insurance Needs	Unit 4 Driving Question: <i>How can long-term financial planning help individuals build stability, manage risk, and prepare for future goals?</i> Learners analyze how saving, investing, risk management, and long-term financial planning work together to build financial security and independence.	Case Question: <i>How does choosing different financial pathways early in life shape Sonia's long-term financial stability, risk, and independence?</i> Fast Forward—Financial Pathways Over Time: Learners act as a financial analyst to investigate how the financial decisions made when initially establishing financial independence may unfold across multiple stages of adulthood.	- My First \$500 Decision - Personal Investment Pathways - Investment Risk Assessment Chart - Financial Independence Checklist
CASE CHALLENGE	In this culminating end-of-semester case challenge, learners step into the role of decision-maker by building a 10-year financial plan that reflects their priorities.	Case Question: <i>How can you build a realistic 10-year financial plan that reflects your values, starts from an honest picture of your current financial situation, and is built to withstand life's uncertainties?</i> Your Future Self Financial Plan: Drawing from their FinanceFolio artifacts as evidence, learners use a character compass framework (a values-based lens that serves as a central influence on financial decisions) to shape and justify their choices. Learners then present, defend, and reflect on their plan as an advocate for their future financial self.	10-Year Financial Plan