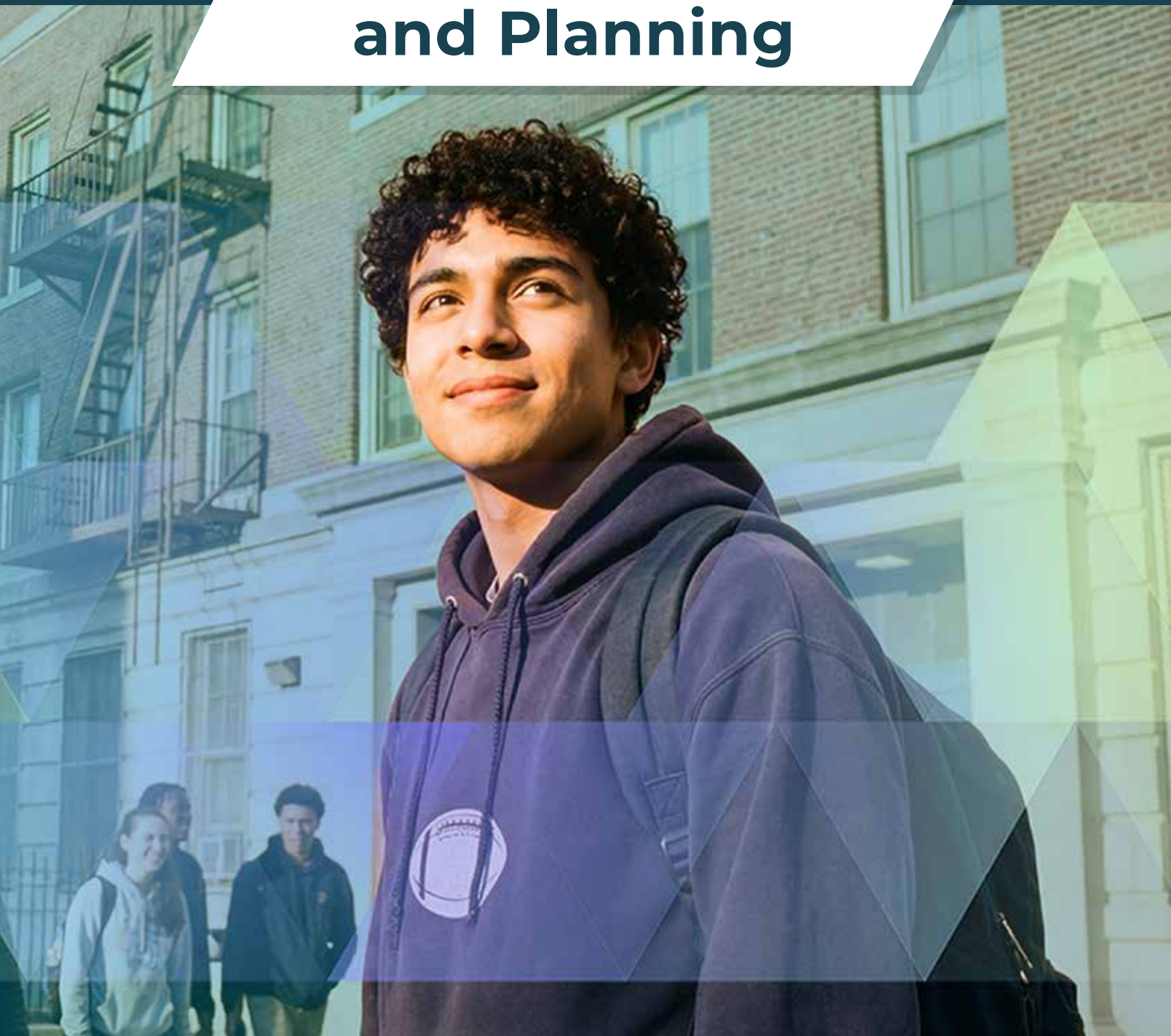




Junior  
Achievement™

# JA FINANCIAL LITERACY®

## Course Framework and Planning





# JA Financial Literacy<sup>®</sup>

## Course Framework and Planning

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Colorado Springs, Colorado

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# Table of Contents

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## Introduction

Welcome to Junior Achievement..... ii

Acknowledgments..... iii

Character Education ..... iii

JA Financial Literacy Overview ..... iv

Preparation and Planning ..... ix

Integrating Volunteers..... x

# Welcome to Junior Achievement

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As a facilitator of this learning experience, you play an important role in our impact model by representing the community and demonstrating its support for our students. Together, through collaboration, we empower and prepare our youth for future success. We truly appreciate your time and effort in leading this Junior Achievement learning experience. Thank you!

Junior Achievement USA (JA; JA USA) is a nonprofit organization founded in 1919. It has contributed to the business and economic education of more than 100 million young people around the world.

JA is the nation’s largest organization dedicated to educating students in grades K–12 and young adult learners, ages 16–25, about entrepreneurship, work readiness, and financial literacy. In partnership with businesses and educators, JA brings the real world to students, opening their minds to their potential and connecting them to a supportive community.

For more information, visit JA online at <https://jausa.ja.org> or send mail to: Product Development, Junior Achievement USA National Office, 12320 Oracle Blvd. Ste 310, Colorado Springs, CO 80921.

## Acknowledgments

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Junior Achievement USA gratefully acknowledges the Z Zurich Foundation for its dedication to the development and implementation of the JA Financial Literacy learning experience. Junior Achievement appreciates its collaboration with the Z Zurich Foundation to inspire and prepare young people to succeed in a global economy. JA learning experiences encourage self-confidence and motivate young people to achieve their personal, educational, and career goals.

Junior Achievement USA extends its gratitude to JA Area members of the High School Courses Redevelopment Advisory Group for their contribution to the development of JA Financial Literacy.

JA of Southern California

JA of Southwest New England

JA of New York

JA of Memphis and the Mid-South

JA of Northern California

JA of Middle Tennessee

JA of Southeastern Pennsylvania

JA of New Mexico

JA of South Texas

JA of Greater New Orleans

JA of San Diego County

JA of Oregon and SW Washington

JA of North Central Ohio

Junior Achievement USA extends its gratitude to the following JA Area Offices for their work in piloting JA Financial Literacy.

JA of North Central Ohio

JA of New York

JA of Southern California

JA of Oregon and SW Washington

JA of San Diego County

JA of Northern California

## Character Education

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At Junior Achievement, we believe character is essential to a young person's economic success—in school, at work, and in life. Our learning experiences help students practice character-driven behaviors stemming from resilience, teamwork, and purpose, building confidence, hope, healthy relationships, and meaningful careers.

Character development is woven into every JA experience. We create positive environments where students engage in thoughtful decision-making, reflect on their growth, and recognize how their actions affect others. By linking personal growth to community impact, JA equips students to thrive as adaptable, responsible, and positive contributors to the world around them.

# JA Financial Literacy Overview

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## JA Financial Literacy

JA Financial Literacy is a semester-long course for grades 9–12 that answers the question: How can I become financially literate to thrive as an independent adult? Through real-world case studies and collaborative problem-solving, students build the knowledge and confidence to make informed decisions about earning, spending, saving, investing, and managing credit. As they move through the course, students document their learning in the FinanceFolio—a personal financial portfolio that becomes a practical, real-world resource they can carry well beyond the classroom. Filled with strategies, insights, and frameworks built from their own decision-making, it is designed to stay relevant as students step into financial independence for the first time. The course culminates in a Case Challenge where students build and defend a long-term financial plan grounded in their own values.

What makes JA Financial Literacy distinctive is its combination of rigor, relevance, and flexibility. The course uses an inquiry-based 5E framework to move students through authentic financial scenarios that mirror real decisions they will face as independent adults. It is aligned to NBEA and National Standards for Personal Financial Education (NSPFE) standards and supports more than 90% of financial literacy mandates nationwide—making it as valuable to districts and administrators as it is to the students in the classroom.

## Learning Experience Objectives

- 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 a well-rounded portfolio to showcase financial literacy concepts and their role in achieving future goals.

## Instructional Approach

This course is designed around an inquiry-based, case-study method. Each topic follows the 5E instructional framework—Engage, Explore, Explain, Elaborate, and Evaluate—guiding students through authentic and relatable case studies where they investigate, analyze, and ultimately answer the unit’s driving question using evidence they build across all five sessions. Each topic includes five sessions, each aligned to one stage of the 5E instructional framework. At the end of the course, students synthesize their learning in the Case Challenge, a personalized capstone experience where they draw on their Finance at-a-Glance reference sheets and Financially Me artifacts created throughout the course to reflect on their own financial values and priorities and build a personal financial plan that is uniquely their own.

## JA Financial Literacy Units

| Unit                                                             | Topics                                                                                                                                                     | Driving Question                                                                                                   | Case Study                                                                                                                                                                                                      | FinanceFolio Artifacts                                                                                                                      |
|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Unit 1: Employment, Income, and Financial Decision-Making</b> | 1. Earning & Spending<br>2. Education, Careers & Earning Potential<br>3. Taxes, Withholding & Public Benefits<br>4. Employee Benefits & Total Compensation | How do career choices, education, taxes, and benefits work together to shape an individual's financial well-being? | <b>5-Year High School Reunion:</b> Learners analyze classmates' financial snapshots at a five-year reunion to see how education and career pathways impact income, stability, and long-term financial outcomes. | Values-Based Spending Plan<br>Career-Education Decision-Tree Matrix<br>Taxpayer Responsibilities Checklist<br>Total Compensation Reflection |
| <b>Unit 2: Money Management and Financial Institutions</b>       | 1. Financial Institutions & Services<br>2. Consumer Decision-Making<br>3. Budgeting & Cash Flow Management<br>4. Saving & Financial Goal Setting           | How can individuals manage their money effectively to meet short-term needs and long-term financial goals?         | <b>Transportation Situation:</b> Learners evaluate financial institutions, spending influences, budgeting realities, and saving strategies to help a friend navigate a major purchase.                          | Big Purchase Financial Decision Plan<br>Consumer Tips & Strategies<br>Monthly Budget Snapshot<br>Savings Goals & Habits                     |

(continued)

| Unit                                                              | Topics                                                                                                                                               | Driving Question                                                                                                  | Case Study                                                                                                                                                                                                      | FinanceFolio Artifacts                                                                                                          |
|-------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Unit 3: Credit, Debt, and Consumer Protection</b>              | 1. Credit & Borrowing<br>2. Credit Scores & Credit Reports<br>3. Managing Debt & Financial Risk<br>4. Consumer Protection, Fraud & Identity Theft    | How can responsible credit use and consumer protection strategies support long-term financial health?             | <b>Credit Crossroads:</b> Learners step into the role of a financial advisor to help a friend consider credit options, risks, and protections that influence responsible borrowing.                             | Credit Do and Don't List<br>Credit Score Impact Diagram<br>Debt Solutions Flow Chart<br>Consumer Protection Playbook            |
| <b>Unit 4: Planning for the Future and Financial Independence</b> | 1. Investing vs. Saving<br>2. Investing Basics & Asset Growth<br>3. Risk Management & Insurance<br>4. Long-Term Financial Planning & Insurance Needs | How can long-term financial planning help individuals build stability, manage risk, and prepare for future goals? | <b>Fast Forward—Financial Pathways Over Time:</b> Learners act as financial analysts to investigate how decisions made when establishing financial independence may unfold across multiple stages of adulthood. | My First \$500 Decision<br>Personal Investment Pathways<br>Investment Risk Assessment Chart<br>Financial Independence Checklist |
| <b>Case Challenge</b>                                             |                                                                                                                                                      | If character were your currency, what would your life be worth?                                                   | <b>Character Is Currency:</b> Drawing from their FinanceFolio artifacts, learners use a character compass framework to shape and justify a 10-year financial plan, which they present, defend, and reflect on.  | 10-Year Financial Plan                                                                                                          |

## Pre- and Post-Course Surveys

Students will complete a survey at the beginning and end of the course. These surveys are designed to measure changes in students' financial knowledge, confidence, attitudes, and intentions related to managing money, making financial decisions, planning for the future, and reducing financial risk. The pre-course survey establishes a baseline, while the post-course survey helps identify growth and learning outcomes achieved through the course experience.

The surveys include a combination of knowledge, confidence, and perception questions aligned to the course learning objectives. Questions focus broadly on topics such as budgeting, saving, investing, credit, financial decision-making, consumer awareness, and financial planning. Results are used to evaluate program effectiveness, guide continuous improvement efforts, and demonstrate student impact.

## Survey Administration

To accommodate different classroom environments, surveys are available in multiple formats. The preferred method is digital completion through the JA Learning platform, where students can access surveys directly within the course. This option streamlines administration and allows Junior Achievement to efficiently collect and analyze data for program evaluation and impact reporting. SurveyMonkey and paper versions are also available for classrooms that prefer alternative formats or have limited technology access.

SurveyMonkey surveys can be accessed via these QR codes.



**JA Financial Literacy Pre-course Survey:**

<https://www.surveymonkey.com/r/JAFinLitPre>



**JA Financial Literacy Post-course Survey:**

<https://www.surveymonkey.com/r/JAFinLitPost>

## Facilitator Survey

The 6-12 Facilitator Survey is designed to evaluate our recent learning experience. We want to know how well it engaged students, supported their understanding, and aligned with their grade level. We also want to hear if leading this experience helped you grow your skills in presenting complex ideas to an audience.

### How to Complete the Survey

- Select the direct link to open the survey in your browser. The survey should take less than 5 minutes to complete.
- Please answer all questions thoughtfully. Your honest feedback is entirely confidential and will be used directly to improve future programs.
- Select the Submit button at the very end of the form to ensure your responses are recorded.



**JA Facilitator Survey:**

<https://www.surveymonkey.com/r/612Volunteer>

Thank you for your time and for helping us to provide quality learning experiences for students nationwide!

## FinanceFolio

Most financial education disappears the moment the course ends. The FinanceFolio is designed to change that. Built incrementally across every topic, it's a personalized financial resource students keep long after the course is complete. By the time the final topic is finished, students have assembled both a reliable reference for the financial concepts they've learned and a collection of personal financial tools grounded in their own goals, values, and decisions.

The FinanceFolio is made up of two distinct components:

- **Finance at-a-Glance:** Comprehensive topic-by-topic reference sheets covering core concepts, actionable strategies, and personal application.
- **Financially Me:** Hands-on personal financial artifacts created through topic activities, covering decision-making, planning, skills practice, and values-based reflection.

Finance at-a-Glance sheets are distributed by the educator at the close of each topic. Students compile them with their Financially Me artifacts, creating a robust resource for use in the final Case Challenge as well as their personal portfolio.

### Finance at-a-Glance

Finance at-a-Glance sheets are the essential reference for every financial topic in this course—capturing the core knowledge, real-world application, and personal reflection needed to walk away truly prepared. Each sheet is built around four sections designed to take students from understanding to action.

- **Be the Expert** anchors the core concepts, frameworks, and data for the topic. This information creates the knowledge foundation that separates someone who has heard of a concept from someone who actually understands it.
- **Smart Moves** translates that knowledge into specific, actionable habits. These aren't generic tips; they're the strategies that financially savvy people use and that are worth knowing before they're needed.
- **Decision Time** presents clear IF/THEN guidance, so when these financial situations arise in real life, there's already a framework for thinking it through. No guessing, no panic—just a plan.
- **Think It Through** focuses on a personal perspective. These prompts connect the concepts directly to personal life right now and the near future, bridging the gap between knowing and doing.

### Financially Me

Financially Me activities are built into every topic and produce hands-on personal financial artifacts as students work through the course. Each artifact—whether a decision-making framework, planning tool, skills practice, or values-based reflection—is grounded in each student's own circumstances and goals. Completed Financially Me activities may be collected for review, feedback, and grading at the educator's discretion.

# Preparation and Planning

## About the Facilitator Guide

This facilitator guide is designed to support educators in delivering the HS Financial Literacy course with confidence, regardless of their prior experience with Junior Achievement materials or financial literacy content. We recognize that educators come to this course with varying levels of familiarity, different teaching styles, and different instructional needs. This guide is structured to accommodate all of them.

The guide is organized into three sections that work together to support preparation and delivery.

1. The **Quick-Start Guide** is your planning reference, a high-level overview of the topic with everything you need to prepare before the week begins.
2. **Inside the Topic** provides the instructional context behind the content, the purpose, design intent, and reasoning behind how the topic is structured and sequenced.
3. **Topic Delivery** is your in-classroom guide, a slide-by-slide walkthrough of every session with facilitation notes, timing, and differentiation guidance.

Educators are encouraged to engage fully with all three sections to best understand the intent of the course and deliver it as designed.

### Quick-Start Guide

The Quick-Start Guide gives you everything you need to plan and prepare for the next five class sessions. In advance, you'll want to:

- Watch training videos on [jatraining.ja.org](http://jatraining.ja.org)
- Organize student materials which can include printing, cutting/separating, or pre-assembling
- Review activities and identify moments where students may need additional support or extension
- Pre-determine pairings or groups for activities and assign roles as needed
- Review any activity rubrics

The Topic at-a-Glance matrix gives you a session-by-session overview of the key activities, your role as the facilitator, and what students will be doing. Use this information to anticipate pacing, get ahead on materials, and think through the flow and pacing of each session.

## Inside The Topic

This section provides the instructional context behind the content. It explains the purpose of the topic, the skills students will build, and the character traits the learning experience is designed to develop. It also walks you through how the topic works session by session, explaining the reasoning behind the sequence and flow so you understand not just what you're teaching but why it's structured the way it is. Use it to build your own confidence in the content before you facilitate, and to anticipate how students will move through the learning experience.

## Topic Delivery

Topic Delivery is where you'll spend most of your time once you're in the classroom. It walks you through every session slide by slide, with the student-facing content shown in a shaded box so you always know what students are seeing, followed by facilitation notes that tell you what to do, what to say, and what to listen for. Each slide includes an estimated time, learning objective alignment, and guidance on differentiation. Use it as your in-the-moment guide—it gives you everything you need to facilitate each session with confidence, with or without the presentation deck.

## Activity Types

Activities use icons for quick guidance on how to organize students for the activity.



# Integrating Volunteers

## Why Include Volunteers?

This course is designed to help students build financial decision-making skills through inquiry, case-based learning, and real-world application. Volunteers enhance this experience by:

- Connecting classroom learning to real financial experiences
- Providing diverse perspectives on money mindsets, financial decision-making, and outcomes
- Elevating relevance and creating authentic connections by linking concepts to real decisions and outcomes through personal stories, relevant examples, and conversation with students

Volunteers are not required for implementation, but when strategically integrated into the student experience, they deepen engagement and strengthen real-world relevance.

## Volunteer Role

The integration of volunteers in the JA Financial Literacy course is best supported through a guest speaker role. Schools and educators may choose to incorporate volunteers, depending on scheduling, availability, and instructional goals.

**Overview:** Guest speakers are industry professionals who join the classroom for 1–2 sessions to provide insight into a specific financial concept.

**Purpose:** To deepen student understanding by connecting financial concepts to real decisions, lived experiences, and authentic outcomes.

### When to Use

Guest speakers are most effective when they are used to extend learning beyond the classroom and connect student understanding to real-world decision-making, rather than to introduce content for the first time.

They should be strategically placed at moments when students have already begun building understanding and are ready to deepen, apply, or reflect on what they have learned.

High-Impact Instructional Moments:

- After students have developed initial understanding, when they can define key terms but are ready to see how the concept actually functions in adult life, such as after a lesson on gross vs. net pay when students are surprised by paycheck deductions (taxes, benefits, retirement) and need a real example to understand what take-home pay looks like and how it affects a budget.
- As students begin applying concepts and making decisions, when they benefit from hearing how similar choices play out beyond the classroom, such as during a budget/cash-flow workday when student groups are choosing trade-offs (housing, transportation, food, entertainment) and a volunteer can help “stress test” their plan with realistic constraints like variable work hours, unexpected expenses, or fee/interest consequences.
- Following an activity or simulation, when students are reflecting on outcomes and are ready to expand their perspective
- When students question relevance or authenticity, particularly when concepts feel distant, abstract, or disconnected from their current life experience, such as credit, debt, investing, taxes, or insurance

At these moments, guest speakers serve as a bridge between academic learning and lived experience, helping students recognize that financial decisions are not theoretical; they are real, immediate, and consequential.

## Why This Works

Guest speakers are most impactful when students have enough foundational knowledge to anchor new information and experiences. At this point in the learning process:

- Students can connect real-world examples to an existing mental model, making the experience more meaningful and easier to retain
- Authentic stories introduce complexity, variability, and real constraints that are often simplified in classroom scenarios
- Hearing how financial decisions unfold in real life helps students understand that outcomes are shaped by trade-offs, context, and long-term consequences, not just right-or-wrong answers

In addition, guest speakers bring a level of credibility and “realness” that students often perceive differently than classroom instruction. When financial concepts feel distant or disconnected from their current life stage, students may disengage or assume the content may not be immediately relevant. Hearing directly from someone who has navigated these decisions helps students see how choices compound over time and shape current circumstances, helping shift thinking from:

**“This is something I am learning in school” -> “This is something I will actually need to navigate in my life”**

Guest speakers are also especially effective during moments of reflection and perspective-building. After students complete an activity or make a decision, speakers can:

- Challenge assumptions students may not realize they are making
- Expand thinking by introducing alternative paths, outcomes, or consequences
- Help students connect financial decisions to future goals, identity, and life choices

This is where the role of the speaker evolves from simply sharing information to helping students answer:

**“What does this mean for me—and what kind of decisions will I need to make?”**

When used too early, guest speakers can unintentionally limit inquiry by providing answers before students have had the opportunity to explore, question, and develop their own understanding.

## Best Applications in the 5E Model

Guest speakers are most effective when aligned to specific phases of the inquiry-based 5E instructional model where students are ready to deepen, apply, and reflect on their learning. As described in the topic structure details, the Elaborate phase is the most common placement for guest speakers because students have already built foundational understanding and are prepared to extend and apply their learning in more authentic contexts.

**Note:** These phases occur in the latter sessions of a topic.

**Explain.** During this phase, students are formalizing their understanding of key concepts. Guest speakers enhance this process by introducing real-world context that adds depth and nuance. Their examples help students see that financial concepts are not static rules, but ideas that operate differently depending on circumstances, choices, and constraints.

**Elaborate (Recommended).** As students apply their learning to new situations and make financial decisions, guest speakers provide insight into how similar decisions are made in real life. They can highlight trade-offs, unintended consequences, and external factors that influence outcomes. This phase represents the strongest alignment, as students are actively engaging in the same types of thinking and decision-making the speaker has experienced.

**Evaluate.** In the evaluation phase, students reflect on their decisions and justify their reasoning. Guest speakers deepen this reflection by offering additional perspectives, sharing real outcomes, and helping students consider long-term implications. This phase is especially powerful for reinforcing relevance, as students begin to connect their choices to real-life possibilities and future goals.

Guest speakers are generally not the best fit for Engage or Explore, since those phases prioritize student curiosity, discovery, and independent sense-making.

## Strong Opportunities for Volunteer Integration

The following examples highlight high-impact opportunities for volunteer integration across the course. They are not intended to be exhaustive; instead, they show concrete ways volunteers could support case study work, coach decision-making, and participate in student activities.

| Unit/Topic                                     | Strong Guest Speaker Moments (Concepts)                                                                                                   | Strong Occupations/Experts for Volunteers                                                                                    |
|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| <b>Unit 1, Topic 1: Earning &amp; Spending</b> | <ul style="list-style-type: none"> <li>Gross vs. Net Income</li> <li>Paychecks &amp; Deductions</li> <li>Values-Based Spending</li> </ul> | <ul style="list-style-type: none"> <li>Payroll Specialist</li> <li>HR Professional</li> <li>Early-Career Employee</li> </ul> |

(continued)

| Unit/Topic                                                                                          | Strong Guest Speaker Moments (Concepts)                                                                                                | Strong Occupations/Experts for Volunteers                                                                                                  |
|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Unit 1, Topic 2: Education, Careers, and Earning Potential</b>                                   | <ul style="list-style-type: none"> <li>• Career Pathways</li> <li>• Education and Training ROI</li> <li>• Earning Potential</li> </ul> | <ul style="list-style-type: none"> <li>• Career Counselor</li> <li>• Workforce Development Professional</li> <li>• Tradesperson</li> </ul> |
| <b>Unit 1, Topic 3: Taxes, Withholding, and Public Benefits</b>                                     | <ul style="list-style-type: none"> <li>• Taxes &amp; Withholding</li> <li>• Public Benefits &amp; Services</li> </ul>                  | <ul style="list-style-type: none"> <li>• Tax Preparer</li> <li>• Accountant</li> <li>• Public Finance Professional</li> </ul>              |
| <b>Unit 1, Topic 4: Employee Benefits and Total Compensation</b>                                    | <ul style="list-style-type: none"> <li>• Benefits &amp; Insurance</li> <li>• Compensation Trade-Offs</li> </ul>                        | <ul style="list-style-type: none"> <li>• HR Benefits Specialist</li> <li>• Recruiter</li> <li>• Insurance Representative</li> </ul>        |
| <b>Unit 2, Topic 1: Financial Institutions &amp; Services</b>                                       | <ul style="list-style-type: none"> <li>• Banking Options</li> <li>• Alternative Financial Products</li> </ul>                          | <ul style="list-style-type: none"> <li>• Banker</li> <li>• Credit Union Representative</li> <li>• Loan Officer</li> </ul>                  |
| <b>Unit 2, Topic 2: Consumer Decision-Making</b>                                                    | <ul style="list-style-type: none"> <li>• Influences on Spending</li> <li>• Decision Biases</li> </ul>                                  | <ul style="list-style-type: none"> <li>• Consumer Advocate</li> <li>• Marketing Professional</li> </ul>                                    |
| <b>Unit 2, Topic 3: Budgeting &amp; Cash Flow Management</b>                                        | <ul style="list-style-type: none"> <li>• Budgeting in Real Life</li> <li>• Cash Flow—Needs vs. Wants</li> </ul>                        | <ul style="list-style-type: none"> <li>• Financial Counselor</li> <li>• Small Business Owner</li> </ul>                                    |
| <b>Unit 2, Topic 4: Saving &amp; Financial Goal Setting</b>                                         | <ul style="list-style-type: none"> <li>• Saving Strategies</li> <li>• Financial Goals &amp; Planning for the Future</li> </ul>         | <ul style="list-style-type: none"> <li>• Financial Advisor</li> <li>• Banking Professional</li> </ul>                                      |
| <b>Unit 3, Topic 1: Credit &amp; Borrowing</b>                                                      | <ul style="list-style-type: none"> <li>• Credit Decisions</li> <li>• Loan Structures</li> </ul>                                        | <ul style="list-style-type: none"> <li>• Loan Officer</li> <li>• Credit Analyst</li> </ul>                                                 |
| <b>Unit 3, Topic 2: Credit Scores &amp; Credit Reports</b>                                          | <ul style="list-style-type: none"> <li>• Credit Scores &amp; Creditworthiness</li> <li>• Credit Impact on Opportunities</li> </ul>     | <ul style="list-style-type: none"> <li>• Credit Counselor</li> <li>• Mortgage Lender</li> </ul>                                            |
| <b>Unit 3, Topic 4: Consumer Protection, Fraud &amp; Identity Theft</b>                             | <ul style="list-style-type: none"> <li>• Fraud &amp; Scams</li> <li>• Identity Protection</li> <li>• Consumer Rights</li> </ul>        | <ul style="list-style-type: none"> <li>• Fraud Investigator</li> <li>• Cybersecurity Professional</li> </ul>                               |
| <b>Unit 4, Topic 1: Investing vs. Saving</b><br><b>Topic 2: Investing Basics &amp; Asset Growth</b> | <ul style="list-style-type: none"> <li>• Investing Principles</li> <li>• Risk &amp; Return</li> <li>• Long-Term Growth</li> </ul>      | <ul style="list-style-type: none"> <li>• Financial Planner</li> <li>• Investment Advisor</li> </ul>                                        |

## Guest Speaker Session Planning Outline

Guest speakers are most effective when they use a simple structure to help them stay focused, interactive, and aligned to the course experience. Encourage guest speakers to focus on what matters most: a clear takeaway, a relevant real-world example, and opportunities for student discussion and reflection.

A companion planning organizer is available in the JA Financial Literacy course (**Volunteer Guest Speaker Planning Guide**) to help volunteers prepare and structure their session in advance.

## Notes:



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