LEARNING EXPERIENCE OVERVIEW

JA Economics for Success®

▶ Work and Career Readiness ▶ Financial Literacy



JA Economics for Success introduces middle school students (ages 11–14) to initial work and career readiness and personal finance concepts. Students explore career interests and opportunities and learn about financial roles and responsibilities. They learn about planning for a career, including the importance of self-awareness to guide choices, relevant post-high school education to enable those choices, and sufficient income to pay for their wants and needs. Students recognize and develop transferable skills, useful regardless of career. They learn about the costs of expenses and setting personal financial priorities.

This learning experience is part of both the JA Work and Career Readiness Pathway and the JA Financial Literacy Pathway and can be used with students in grades 6–8. Implementation can feature a single JA Pathway, Work and Career Readiness or Financial Literacy, or a combination of both to meet local needs. Extended learning opportunities, student self-guided activities on JA Connect®, and an optional final project provide additional options.

CURRICULUM SESSIONS

Students complete 6 or more volunteer-led, educator-supported, 45-60-minute sessions in any order.

LEARNING EXPERIENCE OBJECTIVES

After participating in *JA Economics for Success*, students will:

- Develop an awareness of their individual preferences toward work and financial goals.
- Associate current values, skills, and interests with future success in a dynamic and changing workforce.
- Think critically to connect today's financial choices with their future in the digital economy.

Junior Achievement™

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JA Economics for Success

▶ Work and Career Readiness

CURRICULUM OUTLINE

Session	Overview Students:	Objectives Students will be able to:	Activities
My Career Exploration	• Explore career clusters and identify the clusters they find interesting. • Learn that early career planning results in more choices and opportunities for success in a career that matches their interests, skills, and values.	• Recognize the career clusters and their related careers. • Apply values, skills, and interests to the career clusters.	**Warm-Up: Plenty of Options** (10 minutes) Students learn that personal values, skills, and interests should guide career choices. **Career Exploration** (20 minutes) Students explore career clusters by matching clusters to people based on their values, skills, and interests. **Skills and Interests Matchup** (10 minutes) Students choose a career cluster and a corresponding career or job that most closely matches their current values, skills, and interests. **Wrap-Up: Keep Exploring** (5 minutes) Students review the big ideas from the session and reflect on their learning.
Getting to Know Me	• Better understand their own values, skills, and interests, as well as the importance of applying self-knowledge to future choices. • Use their self-knowledge to develop a word-based personal brand.	• Apply self-knowledge to identify a personal brand toward a future career. • Develop a personal brand statement, based on values, skills, and interests. • Recognize that self-knowledge is needed to work effectively with others.	**Warm-Up: Charting a Path** (5 minutes) Students learn that self-knowledge is critical to making positive career choices. **Who Am I?** (20 minutes) Students use their self-knowledge to build a personal brand statement as a first step toward charting their career path. **Working With Others** (15 minutes) Students build a profile of a future coworker with complementary skills. **Wrap-Up: In the World** (5 minutes) Students review the big ideas from the session and reflect on their learning.
My Career Goals	• Recognize that the choices they make will affect their education, career, and financial security. • Learn the value of self control, determination, and flexibility in achieving their goals.	• Recognize the connections between their choices and their education, personal finances, and career paths. • Create short- and long-term goals. • Identify character traits that can help them overcome obstacles and achieve career goals.	**Warm-Up: Career Guidance** (10 minutes) Students learn the importance of setting goals as part of a career plan. **The Path to Adulthood** (15 minutes) Students use their self-knowledge to build a personal brand statement as a first step toward charting their career path. **My Career Path** (15 minutes) Students map out short- and long-term goals and learn some strategies for how to overcome obstacles. **Wrap-Up: Ready for the Journey** (5 minutes) Students review the big ideas from the session and reflect on their learning.

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CURRICULUM OUTLINE

Session	Overview Students:	Objectives Students will be able to:	Activities
My Transferable Skills	• Recognize that skills they learn now will be useful in both their personal life and their future career. • Learn about the digital skills needed to work remotely.	• Recognize appropriate skills for the workplace. • Identify transferable skills and their importance. • Recognize the importance of having digital skills and using professional digital tools and programs.	**Warm-Up: Workplace Skills** (5 minutes) Students learn that they will use different kinds of skills in their careers. **Skills That Transfer** (20 minutes) Students learn about the different types of skills needed for employability and the importance of transferable skills. **Digital Skills and Tools** (15 minutes) Students identify the digital skills and tools needed to learn, work, and collaborate in-person and remotely. **Wrap-Up: Strive to Thrive** (5 minutes) Students review the big ideas from the session and reflect on their learning.

▶ Financial Literacy and/or Work and Career Readiness

CURRICULUM OUTLINE

Session	Overview Students:	Objectives Students will be able to:	Activities
My Income and Expenses	• Explore the importance of earning enough income to pay for expenses, including savings and common deductions. • Learn how to read a paycheck stub and explore the Pay Yourself First strategy. • Practice solving income- and expenses-related problems with positive solutions.	• Recognize that workers should not expect to keep all the money they earn. • Recognize problem solving as a challenge and not an obstacle. • Explore career-based solutions for income planning. (WCR) • Reflect on the personal impact of saving money. (FL)	**Warm-Up: Earn and Spend** (5 minutes) Students are introduced to the concepts of income and expenses. **WORK AND CAREER READINESS** (15–30 minutes) **Planning for Income** Students explore paycheck deductions and learn about take-home pay. **A Closer Look: Two Job Offers** Students evaluate two job offers to determine which one is better. **FINANCIAL LITERACY** (15–30 minutes) **Planning for Expenses** Students learn about saving as an important part of planning for expenses. **A Closer Look: Planning for Change** Students learn how changes in expenses affect spending plans. **Wrap-Up: Planning for the Future** (10 minutes) Students review the big ideas from the session and reflect on their learning.

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CURRICULUM OUTLINE

Session	Overview Students:	Objectives Students will be able to:	Activities
Planning for My Future Income	• Explore the role work plays in living independently. • Gain financial knowledge about the costs of living on their own. • Consider the role of career choices and the costs of goods and services.	• Express the financial considerations of possibly living independently and the importance of choosing work that can earn enough to pay for expenses. (WCR) • Examine the true costs of goods and services. (FL)	**Warm-Up: The Cost of Life** (5 minutes) Students explore how living expenses are paid for through income earned by working. **WORK and CAREER READINESS** (15–30 minutes) **Living Independently** Students explore how expenses are impacted by income. **A Closer Look: The Right Training and Education** Students explore post-high school education options. **FINANCIAL LITERACY** (15–30 minutes) **The Price Is Variable** Students learn about setting spending priorities and play a game to practice prioritizing their spending choices. **A Closer Look: Spending Choices** Students explore how to plan when expenses increase. **Wrap-Up: Earn, Save, Spend** (10 minutes) Students review the big ideas from the session and reflect on their learning.
Be a Success Game	• Explore how education and work choices impact income, housing, family life, travel, and job security over a lifetime. • Reflect on the keys to success: motivation, planning, and resiliency through challenges.	• Explain the impact of career and education decisions on your financial health over a lifetime. • Solve complex problems by adapting plans and managing unexpected challenges. • Evaluate trade-offs between short-term needs and long-term goals.	**Warm-Up** (5 minutes) Introduce the concept of consequences related to decisions about education and career. Explain how the game works using the kit materials. Share how points can be earned or lost and the goal of the game: to show how education and work choices intersect throughout life. **Game Play** (25-35 minutes) **Wrap-Up** (5 minutes)

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▶ Financial Literacy

CURRICULUM OUTLINE

Session	Overview Students:	Objectives Students will be able to:	Activities
Managing My Money	• Recognize the importance of managing money. • Learn how to keep a budget and make decisions about spending.	• Define a budget and its importance. • Express the need to say "no" to some short-term spending to save for more important items in the future and to plan for emergencies. • Practice budgeting skills using income that can be earned while still in school.	**Warm-Up: Where Does Money Go?** (5 minutes) Students learn that money can slip through your fingers without a plan. **Managing Money Is a Must** (25 minutes) Students learn the components and concepts related to budgeting. **Get What You Really Want** (10 minutes) Students apply the concepts of budgeting to their personal priorities. **Wrap-Up: Plan for Success** (5 minutes) Students review the big ideas from the session and reflect on their learning.
Paying for My Wants and Needs	• Learn to make better choices related to credit. • Learn about different ways of paying for goods and services, and the advantages and drawbacks of each.	• Describe ways to pay for everyday goods and services. • Identify the differences between debit (paying now) and credit (paying in the future, plus interest).	**Warm-Up: Pay Out** (5 minutes) Students discuss all the different ways to pay for needs and wants. **Ways to Pay** (20 minutes) Students learn about different payment methods for different kinds of purchases. **Pay Smart** (15 minutes) Students explore smart buying decisions and some of the costs associated with credit payments. **Wrap-Up: Be Smart** (5 minutes) Students review the big ideas from the session and reflect on their learning.
My Credit and Spending	• Prepare to use credit. • Learn about healthy spending habits and the importance of building a good credit score.	• Explain who looks at your credit report and why. • Describe how financial decisions can improve a credit report. • Identify spending habits that are financially responsible.	**Warm-Up: Financial Reputation** (5 minutes) Students learn that it is important to build a positive financial reputation. **Credit Reports and Scores** (20 minutes) Students learn that financial decisions are tracked, assessed, and reported. They examine a credit report. **My Money Today** (15 minutes) Students learn financially responsible spending habits and assess a credit report for financial responsibility. **Wrap-Up: Take Control** (5 minutes) Students review the big ideas from the session and reflect on their learning.

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CURRICULUM OUTLINE

Session	Overview Students:	Objectives Students will be able to:	Activities
My Ride on the Financial Roller Coaster	• Understand risk and methods for handling it. • Make decisions about scenarios involving risk by playing a Risk Bingo game.	• Describe examples of how to use personal responsibility to address risk. • Recognize that insurance is a way to transfer the risk of loss. • Identify the opportunity cost in different spending decisions.	**Warm-Up: Financial Ups and Downs** (5 minutes) Students learn three categories of money management: income, expenses, and managing risk. **Handling Risk** (15 minutes) Students consider different types of risk and methods of handling them. **Insurance** (20 minutes) Students learn about types of insurance and identify ways to reduce different kinds of risk. **Wrap-Up: Be Prepared** (5 minutes) Students review the big ideas from the session and reflect on their learning.

PROJECT (OPTIONAL)

My Future Time Capsule is an optional project that enables students to apply what they learned during *JA Economics for Success*. Students fill a virtual time capsule with entries representing each session of the learning experience they completed. The resulting artifact is a completed time capsule. Entries can be in various formats, including documents, pictures, presentations, and other digital options.

Students may complete the project cumulatively after completing all selected sessions from the learning experience, or they may complete the entry for each session as it is implemented. They should only create time capsule entries for the sessions they completed.

The project is self-guided, designed for students to complete individually and independently, in or out of class. They need Internet access, time, and resources to complete the project.

PROJECT AT A GLANCE

Project Entry	Overview Students:	Objectives Students will be able to:
My Magazine Cover (Corresponds with My Career Exploration; Work and Career Readiness)	• Create a magazine cover reflecting a career that matches their values, skills, and interests.	• Create a vision of future career success that demonstrates awareness of personal skills, interests, and values.
My Personal Brand Collage (Corresponds with Getting to Know Me; Work and Career Readiness)	• Create a collage that expresses their personal brand and represents their dream job.	• Demonstrate self-awareness by illustrating their personal brands and dream jobs.

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PROJECT AT A GLANCE

Project Entry	Overview Students:	Objectives Students will be able to:
My Goals Interview (Corresponds with My Career Goals; Work and Career Readiness)	• Interview a trusted adult they admire about his or her goals. • Apply what they learned from the interviewee to their own goals.	• Explore the relationship between goal setting and success.
My Favorite Characters (Corresponds with My Transferable Skills; Work and Career Readiness)	• Identify characters or people with similar transferable skills to themselves. • Describe how these characters or people demonstrate those transferable skills.	• Identify transferable skills in themselves and in others.
Contract (Corresponds with Managing My Money; Financial Literacy)	• Design a financial contract with their future selves to pay themselves first to afford three specified wants and three specified surprise expenses.	• Recognize the importance of saving for large purchases and surprise expenses, such as emergencies.
My Ways to Pay Infographic (Corresponds with Paying for My Needs and Wants; Financial Literacy)	• Create an infographic showing anticipated future expenses and the optimal ways to pay for them.	• Explain the best ways to use debit and credit payment methods to pay for goods and services.
My Credit Awareness Research (Corresponds with My Credit and Spending; Financial Literacy)	• Research the Truth in Lending Act and the costs of credit.	• Research the varying costs of credit.
My Insurance Timeline (Corresponds with My Ride on the Financial Roller Coaster; Financial Literacy)	• Students create a timeline of the different types of insurance they predict they will need in the future.	• Predict different types of insurance needed to mitigate risk during possible future life events.
The Right Job for Me Presentation (Corresponds with My Income and Expenses; Financial Literacy and Work and Career Readiness)	• Research and compare two possible future jobs of interest and present their findings.	• Research and compare career options of interest.
My Future Bills Projection (Corresponds with Planning for My Future Income; Financial Literacy and Work and Career Readiness)	• Research minimum wage and common costs, past and present, and project them for the future.	• Understand minimum wage and research increasing costs of goods and services over time for career and financial planning.

Visit https://connect.ja.org/, JA Connect Resource Guide https://data.ja.org/s/CQkAAA, and https://career.ja.org/ for additional resources.