LEARNING EXPERIENCE BRIEF

JA Financial Literacy®

▶ Financial Literacy ▶ Work and Career Readiness

Designed to answer the question, "*How can I become financially literate to thrive as an independent adult?*," *JA Financial Literacy* is a semester-long course that introduces essential financial concepts that help learners make informed decisions about earning, spending, saving, investing, and managing credit. Through real-world scenarios and collaborative problem-solving, learners build knowledge and confidence while creating a personal financial portfolio that connects concepts to real-life decisions. Flexible implementation and educator support enables delivery across diverse classroom environments, while the comprehensive, educator-led experience helps districts and states meet financial literacy mandates nationwide.

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.

LEARNING EXPERIENCE HIGHLIGHTS

- **Real-World Financial Decision-Making**

  Learners engage in authentic scenarios that mirror real financial choices, applying concepts to practical situations through case studies and the 5E framework (Engage, Explore, Explain, Elaborate, Evaluate).

- **Future-Ready Financial Planning**

  Students connect earning, spending, saving, and investing decisions to long-term goals and independence.

- **Personalized Financial Application**

  A portfolio-based approach helps learners apply concepts directly to their own lives and future plans.

- **Flexible, Standards-Aligned Implementation**

  Designed for diverse classroom settings, the course aligns to National Business Education Association (NBEA) and the National Standards for Personal Financial Education (NSPFE) standards and supports state mandates and standards.

- **Capstone Financial Challenge**

  Learners synthesize their knowledge by developing and defending a long-term financial plan grounded in their values.

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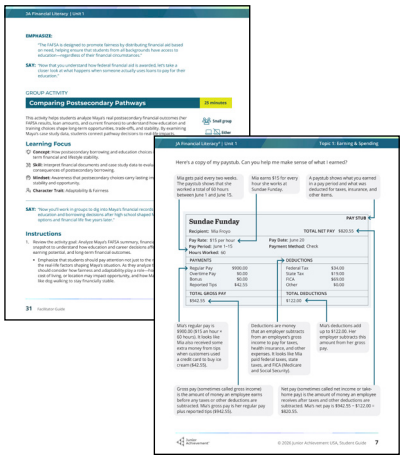
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JA Financial Literacy

CURRICULUM OUTLINE





Unit One: Employment, Income, and Financial Decision-Making

Learners explore how earning money connects to spending, saving, taxes, and career choices through a scenario positioning learners alongside alumni at their five-year high school reunion. They interpret pay stubs, financial snapshots, and career pathways to see how education, income, taxes, and benefits shape financial stability. Throughout the unit, learners create artifacts to plan future career, spending, and tax responsibilities, then use evidence from the scenario to evaluate job offers and explain the true value of work.

Unit Two: Money Management and Financial Institutions

Learners investigate how managing money requires balancing spending, saving, and financial choices within the real-life scenario of purchasing their first car and the corresponding decisions, designed to avoid long-term financial stress. They examine budgeting, saving strategies, consumer influences, and financial institutions to weigh trade-offs between convenience, cost, and long-term impact. Learners build artifacts that strengthen real-world skills such as planning major purchases, making intentional spending decisions, creating budgets, and saving toward future goals.

Unit Three: Credit, Debt, and Consumer Protection

Learners examine how credit, borrowing, and consumer protections shape financial decisions through a required $1,500 laptop financing case study. They compare financing offers, credit report information, repayment scenarios, and consumer warnings to understand how credit works, including how borrowers are evaluated, and how debt can create long-term consequences. Learners create artifacts to help them recognize credit risk, interpret credit scores, plan repayment strategies, and spot misleading offers. Then, they use evidence from the unit materials to recommend the most responsible option.

Unit Four: Planning for the Future and Financial Independence

Learners explore how saving, investing, risk management, and long-term planning work together to support financial independence. They evaluate real-world financial situations involving investment choices, debt repayment, insurance decisions, and long-range goal setting to see how time, risk, and opportunity cost shape financial growth. Activities include artifacts that help learners weigh options, anticipate risks, and map next steps toward long-term security. The unit culminates with learners balancing competing priorities and explaining the reasoning behind a plan for future stability.

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. Drawing from their FinanceFolio artifacts as evidence, they 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, responding to the case question:

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?

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