

LEARNING EXPERIENCE BRIEF

JA Finance Park® Entry Level Self-Guided

► Financial Literacy

JA Finance Park is Junior Achievement's capstone curriculum for personal financial planning and career exploration. This student self-guided classroom curriculum culminates with a *JA Finance Park* simulation experience that may be completed virtually or at a realistic on-site or mobile facility.

The self-guided curriculum provides students a more independent learning experience as compared to the traditional classroom curriculum. Students will engage in a series of interactive screencasts, videos, and fillable PDF activities. Educators introduce the curriculum assignments to students and provide opportunity for student reflection and discussion. The frequency of student-educator engagement is flexible. Implementation can be accomplished whether students are in a remote, face-to-face, or hybrid learning environment.

This learning experience has a primary focus on the JA Financial Literacy Pathway with a secondary focus on the JA Work and Career Readiness Pathway and can be used in Grades 7–12. The learning experience is primarily educator-led with volunteer engagement options that include recorded video, subject matter expert guest speaker, and simulation support.



LEARNING EXPERIENCE HIGHLIGHTS

- *JA Finance Park* self-guided curriculum is a fully online learning experience that students can access inside or outside the classroom.
- Sessions engage students in narrated interactive screencasts, videos, and downloadable activities.
- Each student participating in the *JA Finance Park* self-guided curriculum will require a digital device and access to the Internet.
- Self-guided modules are student self-paced and each one averages five to ten minutes in length.
- Student activity pages include fillable PDF documents suitable for educator grading if desired.

JA Finance Park Entry Level Self-Guided Curriculum

LEARNING EXPERIENCE OBJECTIVES

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

- Identify and match personal interests, skills, work preferences, and values to career interests.
- Evaluate the risks and benefits of saving and investing.
- Evaluate risk and recognize insurance as a way to minimize it.
- Explain the purpose of taxes, and understand how they affect everyone.
- Explain the advantages and disadvantages of using credit and debit cards.
- Identify the components of a successful budget and create a personal one.

CURRICULUM OUTLINE

1 Unit One: Income

Students determine work preferences, rate their interests, abilities, and values, and then match them to career goals. They will define taxes and explain their purpose and impact on income as well as calculate net monthly income.

2 Unit Two: Saving, Investing, and Risk Management

Students explore why saving money is critical, and learn about short- and long-term savings options as a part of their overall financial planning. They also examine risk and how insurance may help protect savings.

3 Unit Three: Debit and Credit

Students compare financial institutions and their services. 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 Unit Four: Budget +

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

5 Unit Five: Simulation

Students participate in the *JA Finance Park* simulation. The simulation can be completed in a virtual, site-based, or mobile format.

6 Unit Six: Debrief and Reflection

Students reflect on the activities they participated in during the *JA Finance Park* simulation and engage in an activity to connect their learnings and takeaways from the simulation to their future career and money management goals.