LEARNING EXPERIENCE OVERVIEW

JA Finance Park® Entry Level

▶ Financial Literacy

JA Finance Park Entry Level helps students build a foundation upon which they can make informed lifelong financial decisions, including those decisions related to income, expenses, savings, and credit.

JA Finance Park comprises 13 required educator-led, in-class lessons. It culminates in a hands-on budgeting simulation that is implemented either at a *JA Finance Park* facility, mobile unit, or virtual site. Additional extension activities are available for each lesson topic. Lessons are offered in a traditional classroom presentation format and in a project-based learning (PBL) format. Both formats provide educators a method of delivery that will best meet the needs of their students.

This learning experience is part of the JA Financial Literacy Pathway with a secondary focus on Work and Career Readiness competencies and is designed for Grades 7–8. The learning experience is primarily educator-led content, with multiple options for volunteer engagement.

LEARNING EXPERIENCE HIGHLIGHTS

- Primarily educator-led content with multiple options for volunteer engagement
- Curriculum delivery in person (face-to-face in the classroom) or virtually (online in a remote classroom)
- 13 required sessions, plus optional extension sessions
- On-site or virtual *JA Finance Park* simulation

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 one using hypothetical life situations.

Junior Achievement™

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JA Finance Park Entry Level

CURRICULUM OUTLINE: INCOME

	Unit Overview Students:	**Objectives** Students will be able to:	**Lessons**
Traditional	• Recognize the fundamental role of income in managing their personal finances and the factors that affect income and take-home pay. • Understand that the decisions they make about education and career have an impact on their potential income and quality of life.	• Rate their interests, abilities, and values. • Determine work preferences and match them to career choices. • Define taxes and explain their purpose and impact on income. • Figure net monthly income.	**Lesson One: Plan Your Future** Students make the distinction between abilities, aptitudes, interests, work preferences, and values. They explore various sources of income, including salaries and wages, interest, and business profit. **Lesson Two: Careers** Students identify their career interests and goals and how they relate to future income. They set a career goal they will revisit at the end of the learning experience. **Lesson Three: Taxes and My Income** Students learn about the federal government's three main taxes on income and determine net monthly income by deducting federal income, Social Security, and Medicare taxes.
Project-Based Learning	• Recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. • Understand that the decisions they make about education and career have an impact on their potential income and quality of life, through project-based learning (PBL).	• Tell the difference between abilities, interests, work preferences, and values. • Identify career interests and goals as a way to earn future income. • Interpret sources of income (salaries and wages, interest, profit for business owners, etc.). • Calculate NMI (net monthly income), income tax (including state income tax), Social Security, and Medicare.	**Lesson One: My Life–Got Skills?** Students rate their interests, abilities, and values. They determine work preferences and match them to career options. **Lesson Two: My Life–College or Not?** Students explore how their decisions about education and career have an impact on their income potential and quality of life. **Lesson Three: My Life–Where's All My Money? Part One** Students are introduced to the concept of taxes, why they are paid, and their impact on income. They determine net monthly income. **Lesson Four: My Life–Where's All My Money? Part Two** Working in teams, students debate the use of tax dollars and how they are distributed.

EXTENSION ACTIVITIES

- Career Exploration Tool
- Career Choice Research
- Being an Entrepreneur
- Windows of Opportunity
- STEM Careers
- Social Security and Medicare
- Sales Receipt Analysis
- How to Complete a 1040-EZ Income Tax Form

JA Finance Park Entry Level

CURRICULUM OUTLINE: SAVING, INVESTING, AND RISK MANAGEMENT

	Unit Overview Students:	**Objectives** Students will be able to:	**Lessons**
Traditional	• Explore and compare savings and investments as a part of their overall financial planning. • Examine risk and how insurance may help protect savings from both planned and unplanned events.	• Identify the benefits of saving a portion of income for future use. • Explain short- and long-term saving options. • Explain some of the advantages and disadvantages of savings and investment options. • Determine factors for choosing insurance.	**Lesson One: Saving and Investing** Students are introduced to various short- and long-term saving and investment options, such as savings accounts, stocks, and mutual funds. **Lesson Two: Managing Risk** Students recognize that insurance policies are a common way to minimize risk for accidents and unforeseen circumstances.
Project-Based Learning	• Explore savings and compare investments as a part of their overall financial planning. • Examine risk and how insurance may help protect savings from both planned and unplanned events.	• Identify the benefits of saving a portion of income for future use. • Explain short- and long-term saving options. • Explain some of the advantages and disadvantages of savings options and investment vehicles. • Assess personal risk and risk management.	**Lesson One: My Life–Pay Myself First?** Students examine how they can benefit from paying themselves first. They compare the impact that money, time, interest rates, and inflation have on the growth of their investments. **Lesson Two: My Life–Insurance Too?** Students recognize that insurance policies safeguard against risk by providing compensation in the event of sickness, injury, accidents, or other insured circumstances.

EXTENSION ACTIVITIES

- Understanding College Costs and the FAFSA
- Understanding Stock Quotes
- Roth IRAs: Teens and Retirement Savings
- Compound Interest and the Rule of 72
- Junior Achievement $ave USA “Risk and Insurance” online lesson

JA Finance Park Entry Level

CURRICULUM OUTLINE: DEBIT AND CREDIT

	Unit Overview Students:	**Objectives** Students will be able to:	**Lessons**
Traditional	• Compare financial institutions and their services. • Weigh the advantages and disadvantages of debit and credit through discussion and a game activity. • Examine the effect that personal finances have on credit scores and credit reporting.	• Define *financial institution* and identify the services it provides. • Examine debit cards and credit cards and their use. • Explain the benefits and common pitfalls of credit cards. • Explain the benefits of debit cards. • Define *credit score* and describe how it influences the ability to get credit and borrow money.	**Lesson One: Banking Partners** Students identify the types of financial institutions and the services they provide. **Lesson Two: Personal Spending** Students become aware of the advantages and disadvantages of debit and credit cards. **Lesson Three: Savvy Shopping** Students participate in the Savvy Shopper game and see firsthand the costs and benefits of debit and credit. **Lesson Four: Managing Credit** Students explore credit reports and credit scores, discover why they are important, and learn how to build good credit.
Project-Based Learning	• Compare financial institutions and their services. • Examine the value of credit scores. • Interpret the effect of creditworthiness.	• Describe the types of financial institutions and the services they provide. • Explain debit cards and credit cards and their uses. • Identify the advantages and disadvantages related to credit cards and debit cards. • Give examples of the best ways to build credit. • Demonstrate why credit scores are important.	**Lesson One: My Life–Financial Institutions** Students identify the various types of financial institutions and the services they provide. **Lesson Two: My Life–The Cost of Credit** Students explain the use of debit cards and credit cards and their advantages and disadvantages. **Lesson Three: My Life–My Credit Score** Students understand what a credit score is, why it is important, and how to build good credit.

EXTENSION ACTIVITIES

- Checks and Checking Accounts
- Installment Debt (Buying on Time)
- Rent or Home Ownership
- Leasing or Buying a Car
- Identity Theft

JA Finance Park Entry Level

CURRICULUM OUTLINE: BUDGET+

	Unit Overview Students:	**Objectives** Students will be able to:	**Lessons**
Traditional	• Recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.	• Categorize spending by needs and wants. • Compare teen and adult spending patterns. • Determine which categories belong in a budget. • Relate the need to save money to meet goals. • Prepare a budget using goals and income.	**Lesson One: Think Before You Spend** Students define what good money management is and why it is important. They discuss how setting financial goals and being an informed consumer will help them better manage their money. **Lesson Two: What Is a Budget?** Students identify the components of a successful budget. **Lesson Three: Who Uses a Budget?** Students practice budgeting and learn how this tool can help them responsibly manage their daily finances.
Project-Based Learning	• Set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being adults. Lessons focus on classifying income and expenses and staying with a plan - the first steps toward achieving financial independence. In each of the PBL lessons, integration of technology is required. • Explain the value of planning their spending and maintaining a balanced budget during the final lesson.	• Categorize their spending by needs and wants. • Determine which categories belong in a budget. • Distinguish between different kinds of budgets. • Prepare a budget using goals and income.	**Lesson One: My Life–"Riches to Rags" . . . Not Me!** Students explore common reasons why people run into financial difficulty, including unemployment, medical bills, overextended credit, and poor decision making. **Lesson Two: My Life–Income – Expenses = Reality** Students identify the components of a successful budget and distinguish between different kinds of budgets. **Lesson Three: My Life–In Control of My Money** Students make choices and discover how to maintain a budget. They prepare a budget based on goals and income. **Culminating Project Preparation: Two Class Sessions or Homework** Using the knowledge and skills gained from the *JA Finance Park* curriculum, students create a portfolio and presentation describing their education path, career path, savings goals, risk management strategy, or budget plan.

EXTENSION ACTIVITIES

- Sample Budgets
- Personal Budget
- Paying for Postsecondary Education

JA Finance Park Entry Level

Students experience the ***JA Finance Park* simulation**, where they apply classroom learning by creating a family budget based on a hypothetical life situation. Students recognize the impact of credit history on budget planning and purchasing options.

CURRICULUM OUTLINE: SIMULATION AND DEBRIEFING

	Unit Overview Students:	**Objectives** Students will be able to:	**Lessons**
Traditional	• Participate in the *JA Finance Park* simulation. • Put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. • Participate in a reflective assessment following their simulation experience.	• Create a family budget using hypothetical lifesituations. • Make saving and investment decisions. • Reflect on their simulation experience.	**Simulation:** Students experience the *JA Finance Park* simulation, where they apply classroom learning by creating a family budget based on a hypothetical life situation. Students recognize the impact of credit history on budget planning and purchasing options. **Debriefing:** Students reflect on the activities they participated in during the simulation and discuss what actions they can take now to affect real-life situations in the future. They also engage in a reflective writing assignment in which they address how their perceptions of money may have changed.
Project-Based Learning	• Use the knowledge and skills gained from the *JA Finance Park* lessons to create a Portfolio and a Presentation that answer the following Driving Question: What do I need to do today to accomplish what I want in the future?	• Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetime. • Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts. • Demonstrate originality and creativity. • Build confidence, self-esteem, and teamwork skills.	**Simulation:** Students experience the *JA Finance Park* simulation, where they apply classroom learning by creating a family budget based on a hypothetical life situation. Students recognize the impact of credit history on budget planning and purchasing options. **My Life Presentation:** Students use the knowledge and skills gained from the *JA Finance Park* lessons to create a portfolio and a presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?