

## LEARNING EXPERIENCE BRIEF

# 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.

The *JA Finance Park* learning experience comprises 13 required educator-taught, 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.

## CURRICULUM OUTLINE

### 1 Unit One: Income

Students recognize the fundamental role of income in managing their personal finances and the factors that affect income and take-home pay. They come to understand that the decisions they make about education and career have an impact on their potential income and quality of life.



## LEARNING EXPERIENCE HIGHLIGHTS

- Primarily educator-led
- 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

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## 2 Unit Two: Saving, Investing, and Risk Management

Students explore saving and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events..

## 3 Unit Three: Debit and Credit

Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the effect that personal finances have on credit scores and credit reporting.

## 4 Unit Four: Budget +

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

### 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.

### JA Finance Park Simulation and Debriefing Lesson

(Simulation applies to both traditional and project-based learning formats.)

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