

What is JA Finance Park®?

JA Finance Park® is an innovative, standards-based financial literacy education program that **meets NJ Student Learning Standards** and the **9.1 financial literacy standard** required for graduation. **JA Finance Park** combines teacher-taught lessons with a volunteer-assisted simulation field trip, giving middle and high school students invaluable experiences related to personal finances, smart money management, and career exploration.



Why JA Finance Park?

- The curriculum, materials, and educator training are **free** to NJ teachers and schools.
- The program completely **meets NJ Student Learning Standards** and the **9.1 financial literacy standard** required for graduation.
- Turnkey, standards-based curriculum in either a **Traditional or Project Based Learning** option.
- Educators attend annual **Training Sessions** and are supported by JA Staff throughout the implementation of the program.

JA Finance Park Works:

- Pre-/post-tests showed **significant gains** in students knowledge of personal finance concepts.
- More than 95% of students surveyed responded favorably that after participating in Finance Park they will plan for and set financial goals, start saving money, and believe they can create their own future.

In the classroom, students:

- Learn about college and career goals, credit scores, savings, investing, insurance and risk management.
- Understand salary, taxes, and net monthly income.
- Delve into all aspects of what it takes to build and maintain a realistic family budget.

During the field trip, students:

- Role-play as **adults for the day**, with an individual family composition, income, and career.
- Manage a household budget, making decisions around what they want and what they can afford.
- Make use of a **tablet** for the day, experiencing hands-on learning in a high-tech environment.
- Work with **corporate** and **community volunteer** role models who share their world of work.



For more information, or to sign up your school:

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Curriculum Highlights & Correlations

Unit 1: Income

- Students recognize the fundamental role of income in managing their personal finances and the factors that affect income and take-home pay. They understand that the decisions they make about education and career will have an impact on their potential income and quality of life. **Standards: SL6.1a, c, d; SL6.2; SL6.4; L6:1-4; L6.6; W6.1-2; W6.4; W6.6-8; RI6.2; RI6.4; SL7.1/7.1a, c, d; SL7.2; SL7.4; L7.1-4; L7.6; W7.1-2; W7.4; W7.6-8; RI7.2; RI7.4; SL8.1/8.1 a, c, d; SL8.2; SL8.4**

Unit 2: Saving, Investing, and Risk Management

- Students explore why saving money is critical, and they compare investments as a part of their overall financial planning. They also examine risk and how insurance may help protect savings. **Standards: RI6.2; RI6.4; RI6.7; SL6.1; SL6.4; L6.1; L6.3-4; W6.2d; RI7.2; RI7.4; SL7.1; SL7.4; L7.1; L7.3-4; W7.2d; RI8/4; SL8.1**

Unit 3: Debit and Credit

- Students compare financial institutions and their services. Through discussion and a game activity, 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. **Standards: RI6.7; SL6/1-2; L6.1-4; L6.6; W6.1; W6.4; W6.7; SL7.1-2; L7.1-4; L7.6; W7.1; W7.4; W7.7; SL8.1; L8.1**

Unit 4: Budget+

- Students discover the importance of spending money wisely and recognize a budget as a valuable tool. They create personal budgets based on saving and lifestyle goals and day-to-day situations. **Standards: RI6.1; RI6.7; SL6.1; L6.1; L6.3-4; RI7.1; SL7.1; L7.1; L7.3-4; RI8.1; SI8.1; L8.1; L8.3-4; SL9-10.1; L9-10.1; L9-10.4; SL11-12.1; L11-12.1; L11-12.4**

Unit 5 & 6: The Simulation and Debriefing

- Students experience the *JA Finance Park* simulation, where they apply classroom learning by creating a family budget based on a hypothetical life situation. They recognize the impact of credit history on budget planning and purchasing options. During classroom follow-up, students explore their insights and revisit their career goals to see how those might have changed following their *JA Finance Park* experience. **Standards: RI.6.1; SL.6.1; L.6.1; L.6.2; L.6.3; W.6.1; W.6.2; W.6.4; W.6.9; RI.7.1; SL.7.1; L.7.1; L.7.2; L.7.3; W.7.1; W.7.2; W.7.4; W.7.9; RI.8.1; SL.8.1; L.8.1**



“JA Finance Park taught me what life is going to be like after high school. I now have a better understanding of what it takes to be a successful adult - thoughtful planning about the future and determination.”

- JA Finance Park Student



“One thing that I learned today was that planning ahead was very useful, and improvising works too. With the budget that I had, I was unable to completely stick to my plans, but I did change a few things which led to my success.”

- JA Finance Park Student

For full correlations alignment, contact JA Staff.