

JA Finance Park®

Hands-on classroom activities and a real-world simulation provide *JA Finance Park* students with a solid foundation for making intelligent, personal-finance decisions throughout their lives. The capstone program culminates in a simulation experience in which middle and high school students put their newly acquired money-management skills to the test.

The students' experience begins with in-class, teacher-led instruction on personal finance. The program provides two curriculum implementation options—traditional and project-based learning. The turnkey curriculum is composed of 13 required lessons that are organized into five thematic, color-coded sections.

Extension activities also may be implemented with either curriculum option. These activities are designed to extend or support the concepts presented, and teachers may tailor them to fit their teaching style, students' abilities, or time constraints.

JA Finance Park Themes



Income: Students recognize their decisions about education and careers have an impact on their potential income and quality of life. They discuss factors that affect income and take-home pay.

Saving, Investing, and Risk Management: Students explore saving and compare investment options. They examine risk and how insurance helps to protect savings.

Debit and Credit: Students explore services offered by financial institutions, weigh the advantages and disadvantages of credit and debit, and examine the role of credit scores and credit reporting on personal finances.

Budget +: Students create personal budgets and discover the importance of spending money wisely.

“Students realize truly how much their actual living expenses are when they are considered adults. The choices they make about entertainment and dining, for example, really affect their budget when they actually have financial responsibilities. It was a reality check when they realized as adults how much housing, childcare, and having an automobile costs.”—JA Finance Park teacher

Percentage of parents who say their child learns about money from them:

89% of parents say their child learns money management from them



34% of parents do not discuss money with their children and let the “kids be kids”



84%

of teens look to their parents to learn money management

—2015 Junior Achievement USA/Allstate Foundation
Teens and Personal Finance Survey

JA Finance Park Simulation



The classroom lessons culminate in an exciting, daylong visit to *JA Finance Park*. The reality-based simulation gives students the opportunity to apply classroom learning by creating a family budget based on hypothetical life situations.

By adopting “real-life” personas, students learn to construct and adhere to a personal budget that includes typical expenses such as housing and food, saving, transportation, childcare, entertainment, health care, insurance, utilities, clothing, and education.

“I learned that keeping a budget is very important. Luxurious things like entertainment and expensive cars aren’t a necessity in life. You need to make some sacrifices to be stable.”—JA Finance Park student

Following the simulation, students revisit their career goals to see how the experience may have changed their plans for the future. Their participation gives students a solid base on which to form a lifetime of effective financial habits.

JA Finance Park Works!

JA Finance Park is correlated to Common Core State Standards and supports benchmarks from the Council for Economic Education, Jump\$tart, and the Partnership for the Assessment of Readiness for College and Careers (PARCC). JA programs are delivered by trained corporate and community volunteers who share their skills and personal and professional experiences to make learning come to life. *JA Finance Park* is proven to advance students’ knowledge, skills, positive attitude, and achievement.



“The program was exceptionally organized and the students were engaged. They enjoyed hands-on learning, the use of technology, and real-world applications.”—JA Finance Park volunteer

How to Get Involved

For details on how to implement the JA Finance Park program at your school, visit JA of New Jersey’s website, www.janj.org, or contact Mia Moares, Director of Capstone Programs

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