



## PROGRAM OVERVIEW

JA Financial Literacy, part of the JA High School Experience courses, is a one-semester, teacher-led course that equips high school students with foundational personal finance skills. These skills include how to earn and save money; manage money by being a wise consumer and creating and using a budget; manage bank accounts, investments, and credit; assess risks and use insurance; and address financial problems like identity theft and debt.



## OBJECTIVES/HIGHLIGHTS

- Learn the necessary concepts applicable to state and national educational standards
- Apply these standards-based concepts to the real world
- Synthesize elective concepts through a cumulative, tangible deliverable (project)
- 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 teacher grading if desired.



"I [learned] how to prepare to become an adult, because as a junior or senior we don't think about what our parents go through...being here helps you learn how your career path will effect your life."

- MIDDLE TENNESSEE STUDENT AFTER VISITING JA FINANCE PARK

## CURRICULUM

- **Theme One: Employment and Income**  
Topics include (1) The Basics of Earning, (2) Careers and Pay, (3) Education and Careers, (4) Taxes and Benefits. Within the project, students learn strategies for a savings plan, including identifying a savings goal and putting money aside consistently.
- **Theme Two: Money Management**  
Topics include (1) Financial Institutions, (2) Spending and Saving, (3) Think Before Your Spend, and (4) What is a Budget? Within the project, students review critical concepts and vocabulary related to budgeting, examine the importance of SMART goals, and create their own SMART goals.
- **Theme Three: Credit, Debit, and Keeping Your Finances Safe**  
Topics include (1) What is Credit?, (2) Types of Credit, (3) Protect Your Credit, and (4) Debt Management. Within the project, students learn the importance of a credit score and how to maintain a healthy one.
- **Theme Four: Planning for the Future**  
Topics include (1) Investing Versus Savings, (2) Investing for the Long Term, (3) Risks and Responsibilities, and (4) Types of Insurance. Within the project, students review basic information about stocks and the stock market and then conduct research to select at least 10 stocks in which to invest for a financial portfolio.
- **JA Finance Park Advanced simulation**  
Students spend the day at JA Finance Park, where they work with iPads and community volunteers to apply classroom in a real life scenario. In the JA Finance Park Advanced simulation students take a deep dive into financial consequences of life choices and decisions impacting long term goals. Students choose an "adult adventure" where students choose career and education level, and then navigate through various life stages, budgeting beyond one month.
- **Optional: Case Study**  
Students examine a process for making decisions and managing risk. They consider a scenario in which a business owner must make a difficult decision. Students use a decision tree to analyze options and consequences and recommend a course of action.

## FOR MORE INFORMATION

For questions or registration information, contact:  
Kat Jordan, Director of Capstone Programs  
kathrynj@janash.com | (615) 627-1197