



## PROGRAM OVERVIEW

*JA Finance Park (Entry)* helps students build a foundation upon which they can make intelligent lifelong financial decisions, including those related to income, expenses, savings, and credit. The *JA Finance Park* project based learning curriculum, designed for 9th-12th grade students, is composed of 13 required teacher-taught, in-class lessons. It culminates in a hands-on budgeting simulation that is implemented at JA Finance Park presented by Truist.

## PROJECT BASED LEARNING CURRICULUM

- Unit One: Income (four 45-minute lessons)**  
 Students rate their interests, abilities and values as they determine work preferences, match them to career options and see the relationship to income potential and quality of life. Students are introduced to the concept of taxes, why they are paid, and their impact on income.
- Unit Two: Savings, Investing, and Risk Management (two 45-minute lessons)**  
 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. Students recognize that insurance policies safeguard against risk by providing compensation in the event of sickness, injury, accidents, or other insured circumstances.
- Unit Three: Debit and Credit (three 45-minute lessons)**  
 Students identify the various types of financial institutions and the services they provide. They will explain the use of debit and credit cards and their advantages and disadvantages. Students will also understand what a credit score is, why it is important, and how to build good credit.
- Unit Four: Budget+ (three 45-minute lessons)**  
 Students explore common reasons why people run into financial difficulty, identify the components of a successful budget and distinguish between different kinds of budgets. They will make choices, discover how to maintain a budget, and prepare a budget based on goals and income.
- Culminating Project Preparation (2 class sessions or homework)**
- Unit Five: Advanced Simulation (4 hours)**  
 Students spend the day at JA Finance Park, where they work with iPads and community volunteers to apply classroom learning by creating a family budget based on a hypothetical life situation of their choosing. Students recognize the impact of credit history on budget planning and purchasing options.
- Unit Six: Debrief & My Life Presentations**  
 After the JA Finance Park simulation, students present their data and understanding, and reflect on their experience.



The real life scenarios [in JA Finance Park] allowed me to experience the pressure of meeting a budget and also the rewards of providing for myself and my family.

- MIDDLE TENNESSEE STUDENT AFTER VISITING JA FINANCE PARK

## ADDITIONAL RESOURCES

*JA Finance Park* is very flexible. While the program length is a minimum of 13 classroom hours and 4 site-visit hours, the optional extension activities can provide up to 21 extra hours to meet your classroom needs. Teachers receive an easy-to-use teacher guide with detailed lesson plans, and have the option to use student workbooks for the extension activities.



JA Finance Park's driving question:

What do I need to do today to accomplish what I want in the future?



## FOR MORE INFORMATION

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