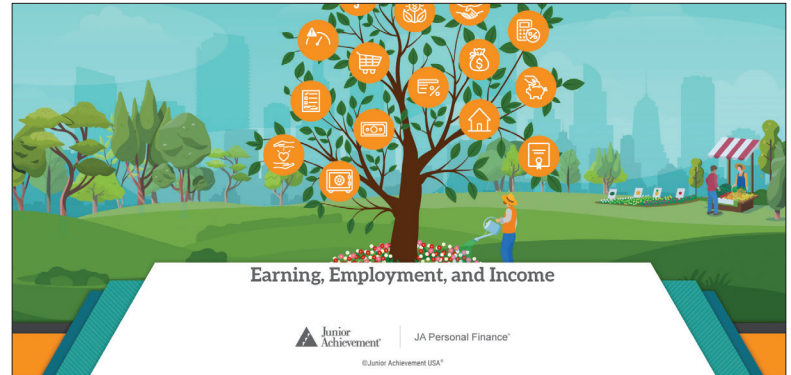


JA Personal Finance[®] 2.0

JA Personal Finance introduces high school students to the interrelationship between today's financial decisions and future financial freedom. To achieve financial health and wellness, students learn about money-management strategies, including earning, employment and income, budgeting, savings, credit and debt, consumer protection, smart shopping, risk management, investing, credit card usage, debt management, and net worth. They also explore how their decisions can affect other people with whom they have relationships and explore and practice healthy behaviors to discuss and manage shared financial decisions. At the conclusion of this program, students will identify how their personal finances affect their quality of life. They will understand how their financial choices will be the basis for meeting their needs and wants.



PROGRAM HIGHLIGHTS

- Blended model
- New design, look, and feel
- New digital Guide on the Side for volunteers and teachers to effectively manage remote or virtual delivery
- Infusion of healthy financial relationships concepts, discussion, and talking points
- Eight 45-minute sessions: Sessions One through Five are required and volunteer-led. Sessions Six through Eight are optional and designed to be student self-guided activities with teacher or volunteer support.
- Sessions Nine, Ten and Eleven are both optional and modular. Each session includes three to five 10-minute self-guided activities which can be used independently or in combination to meet individual student needs. Content focuses on credit cards, debt management, and net worth.

This program is part of the JA Financial Literacy Pathway and can be placed in Grades 9–12. The program may receive 5 or more ICH based on delivery and completion of the optional content. The program is primarily volunteer-led with options for student self-guided sessions/activities.

CURRICULUM OUTLINE

Session One: Earning, Employment, and Income (volunteer-led)

Students learn that healthy personal finances require planning and managing. They begin to analyze the financial implications of their educational and career choices as a basis for understanding the relationship between earnings and personal finance. Students also explore how their decisions can affect other people with whom they have relationships and practice using healthy behaviors to discuss shared financial decisions.

Session Two: Budgeting (volunteer-led)

Students investigate the importance of budgeting and staying within a budget. They review characteristics of a healthy relationship and explore how shared budgeting creates opportunities to talk about equality, independence, and respect.

Session Three: Savings (volunteer-led)

Students analyze the role that saving plays in their personal finances. They explore how having a healthy savings plan is necessary in all phases of life but is especially critical for big-ticket items and emergencies. Students learn how to apply communication strategies when discussing financial issues.

Session Four: Credit and Debt (volunteer-led)

Students analyze the importance of credit and the outcomes of wise and poor uses of credit. They examine the potential consequences of sharing credit or cosigning for loans.

Session Five: Consumer Protection (volunteer-led)

Students explore consumer protection basics, including how to avoid scams, manage their money, use credit and loans carefully, and protect their personal information. They learn some of the risks associated with sharing finances with others.

Session Six: Smart Shopping

This optional, student self-guided session focuses on making informed purchasing decisions to maximize buying power. Students learn about comparison shopping and participate in a simulated shopping experience. They explore communicating with other people about consumer behaviors and shared shopping. The teacher or a volunteer introduces and wraps up the session.

Session Seven: Risk Management

This optional, student self-guided session focuses on risks that can lead to financial loss. Students practice applying appropriate risk-management strategies in scenarios and learn how to discuss risk management and manage the risks associated with shared financial choices. The teacher or a volunteer introduces and wraps up the session.

Session Eight: Investing

This optional, student self-guided session explores the difference between saving and investing, the advantages and potential returns of investing, and common types of investment products. Students also learn about various types of investment risks and self-assess their personal investment risk tolerance and communication with others about shared investments. The teacher or a volunteer introduces and wraps up the session.

Session Nine: Credit Cards

This optional, modular session consists of four 10-minute, self-guided activities focused on various aspects of credit cards. Topics include: the pros and cons of using credit cards; how to choose the right kind of card for individual needs; the jargon and terms associated with credit card statements and contracts; and consumer rights. All of the self-guided learning experiences in this modular session include aspects of sharing credit cards and credit with another individual. The teacher or a volunteer introduces and wraps up each self-guided activity.

Session Ten: Debt Management

This optional, modular session consists of five 10-minute, self-guided activities focused on debt management. Two activities explain the process, purpose, and impacts of declaring bankruptcy and loans, the responsibilities of shared debt, and the consequences of failing to pay loans on time. The topics of the other activities include describing desirable and undesirable debt, the consequences of failing to pay back loans, and exploration of consumer credit-counseling services. The teacher or a volunteer introduces and wraps up each self-guided activity.

Session Eleven: Net Worth

This optional, modular session consists of three 10-minute self-guided activities focused on net worth. Topics include an explanation of net worth, how to set SMART financial goals, and ways to build wealth through passive income and long-term investing. The teacher or a volunteer introduces and wraps up each self-guided activity.
