

JA Finance Park® Advanced

JA Finance Park is a teacher-led classroom curriculum that introduces students to personal financial planning and career exploration. The program culminates with volunteer engagement during a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students practice what they've learned by developing a personal budget.

A new high school, or advanced, curriculum and simulation is being created with a more personal focus for students. Students select their career and define their future lifestyle and financial goals. The simulation allows students to see the long-term impact of their education, savings, and credit decisions.

PROGRAM HIGHLIGHTS

- New Advanced curriculum geared toward high school students who have had some previous introduction to personal finance content
- Eight required foundation sessions and multiple optional extension activities of various lengths (10 minutes to a full class period), which may be implemented in class or assigned for student self-guided use
- Teacher-led, blended format with optional self-guided or homework activities
- Students may submit assignments electronically if they have access to technology, or the class may be implemented in projection mode and assignments completed on paper.
- New Advanced on-site simulation delves into financial consequences of life choices and decisions impacting long-term goals.
- New Advanced on-site simulation engages students to choose their own adult adventure and select a persona based on career and education choices; students navigate financial decisions through various life stages, budgeting beyond 1 month.
- New Advanced on-site simulation will be pilot tested at facilities in fall 2020.

PROGRAM DESCRIPTION

- JA Financial Literacy (primary) and JA Work and Career Readiness (secondary) Pathways
- Placement: Grades 9–12, in-school or after-school/out-of-school
- Duration: Varies; minimum 12 ICH; 36 ICH total
- Volunteers participate as mentors during the on-site simulation



ADVANCED CURRICULUM OUTLINE

Note: The curriculum outline below describes the new Advanced curriculum, which prepares students for the all new Advanced site-based, mobile or Virtual simulation experience.

Advanced Curriculum Outline

Theme	Type	Session Title
One: Employment and Income (6 sessions possible)	Foundation (Required)	Career Clusters
	Foundation (Required)	Net Income
	Extension (Optional)	The IRS W-4 Form
	Extension (Optional)	My Work Value and Responsibilities
	Extension (Optional)	Job Loss
	Extension (Optional)	Entrepreneurial Strengths and Talents
Two: Employment and Education (6 sessions possible)	Foundation (Required)	The Value of Education
	Extension (Optional)	Career Decisions
	Extension (Optional)	Grades Count!
	Extension (Optional)	Paying for Post-Secondary Education
	Extension (Optional)	Applying for Financial Aid with FAFSA
	Extension (Optional)	Interpreting a Financial Aid Award Letter
Three: Financial Responsibility and Decision Making (7 sessions possible)	Foundation (Required)	Financial Decision Making
	Extension (Optional)	Planning for Financial Success
	Extension (Optional)	Buying Your First Car
	Extension (Optional)	Sales and Property Taxes
	Extension (Optional)	Philanthropy
	Extension (Optional)	My Financial Future and Debt
	Extension (Optional)	Differing Socio-Economic Status

Advanced Curriculum Outline

Theme	Type	Session Title
Four: Planning and Money Management (4 sessions possible)	Foundation (Required)	Next-Level Budgeting
	Extension (Optional)	Extracurricular Expenses
	Extension (Optional)	A World Without Cash
	Extension (Optional)	Unexpected Expenses
Five: Risk Management and Insurance (3 sessions possible)	Foundation (Required)	Insurance
	Extension (Optional)	Auto Insurance
	Extension (Optional)	Mortgages
Six: Investing (3 sessions possible)	Foundation (Required)	Investing for the Future
	Extension (Optional)	Purchasing Stocks
	Extension (Optional)	Investing for Retirement
Seven: The On-Site Simulation	Required	Site-based or Mobile Unit
Eight: Debrief and Reflection (1 session possible)	Required	Simulation Debrief

SAMPLE CURRICULUM ACTIVITIES

In the foundation sessions, students engage in some of the following activities:

- Conduct Internet research to find the career cluster that best suits them.
- Compete in teams to find occupations with the highest return on education investment.
- Set financial goals and brainstorm specific creative strategies for attaining those goals.
- Play a role-playing game to learn how to use and modify a budget.
- Create a chart comparing insurance products offered by two insurance companies.
- Collaborate to build a diversified investment portfolio.