

**NEWS RELEASE
FOR IMMEDIATE RELEASE**
April 19, 2023

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JA Finance Park® Virtual Simulations Accelerate Teens' Career Exploration and Budgeting Capabilities

*93% of Students Report Better Understanding of Budgets, and 82% Say They Think Differently
About Potential Careers Following Program Participation*

COLORADO SPRINGS, Colo. – Are gaming and making TikTok videos viable career options? How much schooling does it take to become a veterinarian? Can a hobby be a job? These are actual questions Junior Achievement teachers and volunteers have explored with middle school and high school students during the [JA Finance Park® Virtual Entry Simulation](#) and [JA Finance Park® Virtual Advanced Simulation](#) programs, during which young teens learn to make intelligent lifelong financial choices, including decisions related to income, careers, expenses, savings, and credit. Full evaluation reports for both programs can be found [here](#).

JA Finance Park® Virtual Entry and Advanced Simulations, made possible through the support of Discover, were shaped with today's youth in mind. These capstone experiences, designed for middle school (Entry) and high school (Advanced) students, teach key concepts about personal finance and budgeting and build a foundation for solid financial decisions throughout their lives. The students develop and commit to a family budget based on a hypothetical family situation, job and salary, and debt level. They are even taught to recognize the impact of credit history on budget planning and purchasing options given to them.

As a result of their participation in JA Finance Park® Virtual Simulations:

- 93% reported it helped them prepare and understand budgets,
- 85% believe the simulation prepared them for future budgeting,
- 80% better understand how to develop a budget, and
- 82% think differently about career options open to them.

“While inflation, job security, and college tuition costs aren't likely top of mind for most middle and high schoolers, in just a few short years, these students will be hyper-focused on what they want to be, where they want to be educated, and if they can afford it,” said JA USA President and CEO Jack Kosakowski. “Soon enough, the skills they learn will turn from hypothetical to real-world, and they'll last a lifetime.”

Debbie Petersen, a compliance and accounting professional with Discover, is a JA volunteer who also took part in JA programs when she was in secondary school. Determined to give back to other students, Debbie helps kids learn things that aren't always taught in school, about credit cards, check books, and interest payments.

“My hope is students use the skills they gain to make better lives for themselves and also help others who may not have had the opportunity to take part in these programs,” said Debbie.

About Junior Achievement USA®

Junior Achievement is the world's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic choices. JA programs are delivered by corporate and community volunteers and provide relevant, hands-on experiences that give students from kindergarten through high school knowledge and skills in financial literacy, work readiness, and entrepreneurship. Today, JA reaches more than 3.3 million students per year in 102 markets across the United States as part of 12.5 million students served by operations in more than 100 other countries worldwide. Junior Achievement USA is a member of JA Worldwide. For more information, visit www.ja.org.