JA Finance Park® Entry Level helps students build a foundation upon which they can make intelligent lifelong financial decisions, including those decisions related to income, expenses, savings, and credit.

The JA Finance Park program comprises 13 required teacher-taught, in-class lessons. It culminates in a hands-on budgeting simulation that is implemented either at a JA Finance Park facility, mobile unit, or virtual site. Additional extension activities are available for each lesson topic. Lessons are offered in a traditional classroom presentation format and in a project-based learning (PBL) format. Both formats provide educators a method of delivery that will best meet the needs of their students.

PROGRAM HIGHLIGHTS

- Primarily educator-led
- Curriculum delivery in person (face-to-face in the classroom) or virtually (online in a remote classroom)
- 13 required sessions, plus optional extension sessions
- On-site or virtual JA Finance Park simulation

This program is part of the JA Financial Literacy Pathway with a secondary focus on Work and Career Readiness competencies and is designed for Grades 7–8. The program may receive 18 or more ICH based on delivery of the optional content. The program is primarily educator-led content, with multiple options for volunteer engagement.
CURRICULUM OUTLINE

UNIT ONE: INCOME
Students recognize the fundamental role of income in managing their personal finances and the factors that affect income and take-home pay. They come to understand that the decisions they make about education and career have an impact on their potential income and quality of life.

Implementation Option One: Traditional Lesson Format - Three (Required) 45-Minute Lessons

Lesson One: Plan Your Future
Students make the distinction between abilities, aptitudes, interests, work preferences, and values. They explore various sources of income, including salaries and wages, interest, and business profit.

Lesson Two: Careers
Students identify their career interests and goals and how they relate to future income. They set a career goal they will revisit at the end of the program.

Lesson Three: Taxes and My Income
Students learn about the federal government’s three main taxes on income and determine net monthly income by deducting federal income, Social Security, and Medicare taxes.

Extension Activities
- Career Exploration Tool
- Career Choice Research
- Being an Entrepreneur
- Starting a Lawn Care Business
- STEM Careers
- Social Security and Medicare
- Sales Receipt Analysis
- How to Complete a 1040-EZ Income Tax Form

Implementation Option Two: Project-Based Learning Format - Four (Required) 45- to 50-Minute Lessons

Lesson One: My Life–Got Skills?
Students rate their interests, abilities, and values. They determine work preferences and match them to career options.

Lesson Two: My Life–College or Not?
Students explore how their decisions about education and career have an impact on their income potential and quality of life.

Lesson Three: My Life–Where’s All My Money? Part One
Students are introduced to the concept of taxes, why they are paid, and their impact on income. They determine net monthly income.
Lesson Four: My Life–Where’s All My Money? Part Two

Working in teams, students debate the use of tax dollars and how they are distributed.

UNIT TWO: SAVING, INVESTING, AND RISK MANAGEMENT

Students explore saving and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.

Implementation Option One: Traditional Lesson Format - Two (Required) 45-Minute Lessons

Lesson One: Saving and Investing

Students are introduced to various short- and long-term saving and investment options, such as savings accounts, stocks, and mutual funds.

Lesson Two: Managing Risk

Students recognize that insurance policies are a common way to minimize risk for accidents and unforeseen circumstances.

Extension Activities

- Understanding College Costs and the FAFSA
- Understanding Stock Quotes
- Roth IRAs: Teens and Retirement Savings
- Compound Interest and the Rule of 72
- Junior Achievement $ave USA “Risk and Insurance” online lesson

Implementation Option Two: Project-Based Learning Format - Two (Required) 45-Minute Lessons

Lesson One: My Life–Pay Myself First?

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.

Lesson Two: My Life–Insurance Too?

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

Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the effect that personal finances have on credit scores and credit reporting.

Implementation Option One: Traditional Lesson Format - Four (Required) 45-Minute Lessons

Lesson One: Banking Partners

Students identify the types of financial institutions and the services they provide.
Lesson Two: Personal Spending
Students become aware of the advantages and disadvantages of debit and credit cards.

Lesson Three: Savvy Shopping
Students participate in the Savvy Shopper game and see firsthand the costs and benefits of debit and credit.

Lesson Four: Managing Credit
Students explore credit reports and credit scores, discover why they are important, and learn how to build good credit.

Extension Activities

- Checks and Checking Accounts
- Installment Debt (Buying on Time)
- Rent or Home Ownership
- Leasing or Buying a Car
- Identity Theft

Implementation Option Two: Project-Based Learning Format - Three (Required) 45-Minute Lessons

Lesson One: My Life–Financial Institutions
Students identify the various types of financial institutions and the services they provide.

Lesson Two: My Life–The Cost of Credit
Students explain the use of debit cards and credit cards and their advantages and disadvantages.

Lesson Three: My Life–My Credit Score
Students understand what a credit score is, why it is important, and how to build good credit.

UNIT FOUR: BUDGET +
Students discover the importance of spending money wisely and recognize a budget as a valuable tool. They create a personal budget based on saving and lifestyle goals and day-to-day situations.

Implementation Option One: Traditional Lesson Format - Three (Required) 45-Minute Lessons

Lesson One: Think Before You Spend
Students define what good money management is and why it is important. They discuss how setting financial goals and being an informed consumer will help them better manage their money.

Lesson Two: What Is a Budget?
Students identify the components of a successful budget.

Lesson Three: Who Uses a Budget?
Students practice budgeting and learn how this tool can help them responsibly manage their daily finances.
Extension Activities

- Sample Budgets
- Personal Budget
- Paying for Postsecondary Education

Implementation Option Two: Project-Based Learning Format - Three (Required)
45-Minute Lessons Plus Project Preparation

Lesson One: My Life—"Riches to Rags” . . . Not Me!
Students explore common reasons why people run into financial difficulty, including unemployment, medical bills, overextended credit, and poor decision making.

Lesson Two: My Life—Income – Expenses = Reality
Students identify the components of a successful budget and distinguish between different kinds of budgets.

Lesson Three: My Life—In Control of My Money
Students make choices and discover how to maintain a budget. They prepare a budget based on goals and income.

CULMINATING PROJECT PREPARATION: TWO CLASS SESSIONS OR HOMEWORK
Using the knowledge and skills gained from the JA Finance Park curriculum, students create a portfolio and presentation describing their education path, career path, savings goals, risk management strategy, or budget plan.

JA FINANCE PARK SIMULATION AND DEBRIEFING LESSON
(Simulation applies to both traditional and project-based learning formats.)
Students experience the JA Finance Park simulation, where they apply classroom learning to create a family budget based on a hypothetical life situation. They recognize the impact of credit history on budget planning and purchasing options.

Implementation Option One: Traditional Lesson Format
Debriefing
During the debriefing, students revisit their career goals to see how the JA Finance Park experience may have changed their plans for the future.

Implementation Option Two: Project-Based Learning Format
My Life Presentation
Students present their insights and knowledge related to one of the four JA Finance Park curriculum sections.