



**Junior  
Achievement**  
of Southeastern Pennsylvania

**JA FINANCE PARK MOBILE  
EDUCATOR INFORMATION**

# JA SEPA FINANCE PARK OVERVIEW

## ABOUT JUNIOR ACHIEVEMENT OF SOUTHEASTERN PENNSYLVANIA

Junior Achievement of Southeastern PA equips young people for economic mobility and the pursuit of their own ambitions.

In collaboration with educators, community organizations, and businesses, we ensure young people (5-25) have access to high quality financial education and career-readiness learning experiences to inspire possibilities, prepare them for careers, and build skills to succeed. With a focus on under-resourced communities and expanded programming for middle and high school students, we provide foundational and scalable solutions that elevate all young people in Southeastern Pennsylvania to be future-ready.

## JA FINANCE PARK MOBILE

JA Finance Park is Junior Achievement's experiential learning program for personal financial planning and career exploration. This program, comprising of a curriculum and a simulation, helps students build a foundation on which they can make intelligent financial decisions that last a lifetime. This includes decisions related to income, expenses, savings, and credit. The topics and concepts track closely with national and state financial literacy standards and are intended to prompt students to begin thinking about, and planning for their financial future.

This educator-led classroom curriculum culminates with the JA Finance Park simulation. This is done at our mobile, in-person experience. Guided by volunteers, students put into practice what they learned in class by developing a budget and living a month as an adult.

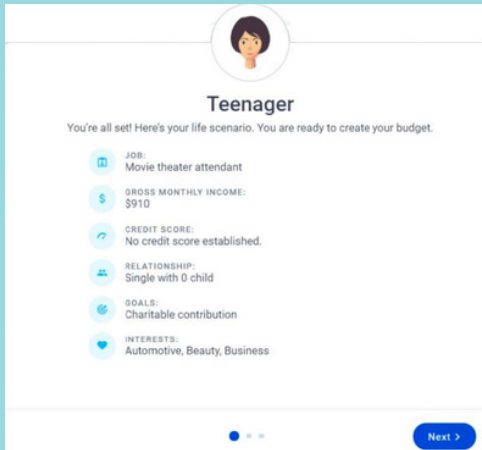
### AT JA FINANCE PARK STUDENTS WILL:

- Identify personal interests, skills, work preferences, and values
- Learn and explore various careers
- Evaluate risks and benefits of saving, investing, and spending
- Evaluate and recognize insurance as a way to minimize risk
- Define taxes and their purpose and how they affect everyone
- Explain the advantages and disadvantages of using credit and debit cards
- Identify the importance of a budget and the components of a successful budget
- Recognize the difference between needs and wants
- Create a successful budget using a hypothetical life situation

# SIMULATION

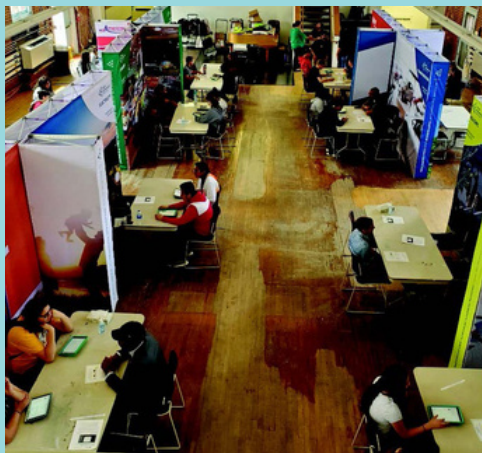
## JA FINANCE PARK MOBILE

Assisted by volunteers & educators, the JA Finance Park mobile simulation provides students the opportunity to become an adult for the day to conclude classroom learning around personal finance. They are immersed in a reality based decision-making process addressing aspects of individual family budgeting, including housing, transportation, food, utilities, healthcare, philanthropy, and banking.



### A GLIMPSE INTO ADULTHOOD

At the start of the day, students receive a tablet with their life scenario for the simulation. They will receive a job, salary, credit score, and family situation. They will then calculate their Net Monthly Income (NMI) and plan their budget accordingly to fit their scenario. Personas will vary. It is up to them to budget enough to take care of themselves and their potential families.



### PUT YOUR SKILLS TO THE TEST

After receiving their life scenario students will walk around Finance Park learning about each business and expense category and determine if it is a need or a want.

During the simulation, students will pay bills, shop, further their education, apply for an auto loan and mortgage, and much more!



### VOLUNTEERING AT JA FINANCE PARK

During the simulation, volunteers guide students through the simulation. Volunteers assist at each expense category and lead discussions with students on if that category is a need or a want. Volunteers serve as role models and share their own real-life experiences. Volunteers ultimately help bridge the gap between the simulation and what students may face in reality.

# JA FINANCE PARK CURRICULUM

## ENTRY LEVEL (GRADES 7-9)

JA Finance Park Entry Level is an introduction to budgeting and personal finances for middle school students. It contains a minimum of 13 teacher-led, 45 to 50 minute lessons, before the culminating simulation. Entry Level focuses on six major themes that build a foundation upon which students can make intelligent lifelong financial decisions. There are two delivery methods. Teachers can pick which method is best for their students for the required lessons and pick and choose any delivery method for extension lessons. *The Project Based Learning Option is recommended for only 8th grade students.*

### TRADITIONAL MODEL

**INCOME:** 3 required lessons focusing on Planning for the Future, Career Exploration, and Taxes and Income. Optional extension activities available.

**SAVING, INVESTING, AND RISK MANAGEMENT:** 2 required lessons focusing on short and long term saving and investing strategies and managing risk with insurance. Optional extension activities available

**DEBIT AND CREDIT:** 4 required lessons focusing on Finance Institutions, debit and credit cards, learning to be a savvy shopper, managing credit. Optional extension activities available.

**BUDGET+:** 3 required lessons focusing on money management, successful budget tips and tricks, and building a responsible budget. Optional extension activities available

**SIMULATION:** Students apply what they learned in the classroom in a mobile or virtual simulation

**DEBRIEF:** Students discuss and share their experiences from the classroom and simulation.

### PROJECT BASED LEARNING (PBL)

The PBL Model covers the same themes as the traditional model, but responsibility for learning shifts to the student. Teachers guide the process by providing a vision of a culminating product or presentation that answers the driving question: What do I need to do today to accomplish what I want in the future?

**INCOME:** 4 required lessons

**SAVING, INVESTING, AND RISK MANAGEMENT:** 2 required lessons and 2 optional lessons

**DEBIT AND CREDIT:** 3 required lessons and 2 optional lessons

**BUDGET+:** 3 required lessons and 1 optional lesson

**OPTIONAL:** 1-3 sessions for students to prepare their portfolio and presentation.

**SIMULATION:** Students apply what they learned in the classroom in a mobile or virtual simulation

**PRESENTATION:** Students present their insights and knowledge from JA Finance Park

**DEBRIEF:** 1 class period to debrief and reflect on the Finance Park experience.

For an official demonstration or for more information, please contact Annie Blankemeyer at [annie.blankemeyer@ja.org](mailto:annie.blankemeyer@ja.org).

# JA FINANCE PARK CURRICULUM

## ADVANCED LEVEL (GRADES 10-12 +)

JA Finance Park Advanced gives high school students a more personal focus in personal finance and career exploration areas. JA Finance Park Advanced offers 9 required lessons called Foundation (includes simulation) and 21 optional lessons called Extension. Many Extension lessons are self-guided through online resources, allowing students a more personalized experience.

In the Advanced simulation, students select their career and define their future lifestyle and financial goals. The advanced simulation has multiple life-stages, allowing students to see the long-term impact of their education, savings, and credit decisions.

### CURRICULUM OVERVIEW - 7 MAJOR THEMES

**EMPLOYMENT AND INCOME:** 2 Foundation lessons and 4 Extension lessons.

Students learn the difference between gross and net pay and understand taxes.

Students explore career clusters and determine career pathways.

Extension: Students explore entrepreneurship, learn risk and tolerances to economic shocks, discuss work values, and explore IRS forms.

**EMPLOYMENT AND EDUCATION:** 1 Foundation lesson and 5 Extension lessons

Students learn the time commitment, costs, and benefits of post-secondary education.

Extension: Students discuss the importance of choosing careers, consider the consequences of grades, explore the financial impact of post-secondary education, learn how to complete FAFSA, and interpret financial aid forms and awards.

**FINANCIALLY RESPONSIBILITY AND DECISION MAKING:** 1 Foundation lesson and 5 Extension lessons

Students recognize the responsibilities associated with financial decisions.

Extension: Students communicate the benefits of financial goals, learn smart decisions when buying a car, determine the impact taxes have on financial decisions, consider benefits of charitable giving, explore using credit responsibly, and explore the correlations of cost of living and location.

**PLANNING AND MONEY MANAGEMENT:** 1 Foundation lesson and 3 Extension lessons

Students explore the differences between needs and wants and the importance of budgeting.

Extension: Students budget for extracurricular activities, explore cashless spending, and understand the impact of unexpected expenses.

**RISK MANAGEMENT AND INSURANCE:** 1 Foundation lesson and 2 Extension lessons

Students analyze life, health, and disability insurance.

Extension: Students learn about auto insurance and mortgages.

**INVESTING:** 1 Foundation lesson and 2 Extension lessons

Students learn about different investment options.

Extension: Students learn the basics of the stock market and investing for retirement.

**JA FINANCE PARK SIMULATION AND DEBRIEF:** 2 Foundation lessons.

Students apply what they learned in the classroom in a mobile or virtual simulation. Students reflect on their entire experience.