



JA Finance Park[®] Curriculum Overview

JA Finance Park offers students personal financial management and career exploration through classroom instruction and active participation in a simulated community.

The curriculum is designed as an integrated unit, preparing students for an all-day visit to **JA Finance Park**.

The learning objectives listed beside each activity state the skills and knowledge the students will gain.

<p>Unit One: Financial Institutions</p> <p>Students recognize the role of financial institutions and the various services they provide. Through case study, graphing and other activities, students understand the advantages and disadvantages of saving, investing and using credit.</p>	<p>Key Learning Objectives</p> <p>The students will</p> <ul style="list-style-type: none"> • identify services provided by financial institutions and understand how/when the services are used • explain debit cards and their uses • define interest and credit • understand the cost of credit • explain the advantages and disadvantages of using credit • list the risks and benefits involved in saving and investing • identify the impact interest rates have on investment value • read stock quotes and determine stock value
<p>Unit Two: Taxes and My Salary</p> <p>Students discuss the similarities and differences among sales, income, and property taxes. Students study the benefits and limitations of Social Security. Using various scenarios, students determine net monthly income (NMI).</p>	<p>Key Learning Objectives</p> <p>The students will</p> <ul style="list-style-type: none"> • define the differences among sales, income, and property taxes and the purpose of each • identify the basic principles of Social Security • define NMI and demonstrate how it is calculated
<p>Unit Three: Budgeting</p> <p>Students learn the importance of creating and maintaining a personal budget. Students create their own personal budgets and evaluate other budgets through case study analysis.</p>	<p>Key Learning Objectives</p> <p>The students will</p> <ul style="list-style-type: none"> • understand who uses a budget and why • identify the components of a successful budget • evaluate the effectiveness of sample budgets • develop spending plans and practice making budget decisions
<p>Unit Four: Preparing for the Visit</p> <p>Students prepare for their visit to JA Finance Park by defining their schedule, conducting pricing research, and assessing investment. They also gain knowledge about budgeting by evaluating hypothetical life situations and prioritizing budget items.</p>	<p>Key Learning Objectives</p> <p>The students will</p> <ul style="list-style-type: none"> • create a personal budget • calculate net monthly income • conduct pricing research • assess investments



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<p>Unit Five: The Visit Students spend one day at <i>JA Finance Park</i> where they apply classroom learning by making important spending decisions and maintaining a balanced budget.</p>	<p>Key Learning Objectives The students will</p> <ul style="list-style-type: none"> • create a typical family budget using hypothetical life situations • use percentages to calculate minimum and maximum spending allowances • evaluate stock holdings
<p>Unit Six: After the Visit Students participate in a reflective assessment of their accomplishments during their visit to <i>JA Finance Park</i> that includes feedback from parents.</p>	<p>Key Learning Objectives The students will</p> <ul style="list-style-type: none"> • demonstrate integration of classroom instruction to the simulation experience • perform a credit card and investment assessment • conduct self-reflection regarding their visit
<p>Unit Seven: Career Goals Students identify their abilities, interests, work preferences, and values. Based on their newly acquired financial knowledge, students consider the type of lifestyle they would like and what goals they must set to achieve this lifestyle. Students determine the training they will need to achieve these goals.</p>	<p>Key Learning Objectives The students will</p> <ul style="list-style-type: none"> • differentiate between abilities, interests, work preferences, and values • identify their personal characteristics • rate their abilities, interests and work preferences • identify their career interests • perform career choice research • write a letter of application to a prospective employer

JA Finance Park enhances the students' learning of the following concepts and skills:

Skills – Analysis • Applying information • Budgeting • Cause and effect • Critical thinking • Computation • Data collection • Decision making • Filling out forms • Following directions • Graphing • Interpersonal communication • Interpreting data • Listening • Negotiation • Observation • Planning • Problem solving • Reading • Research • Role playing • Taking responsibility • Teamwork

Concepts – Banking • Budgets • Buying • Careers • Choices • Consumers • Credit • Debt • Exchange • Expenses • Income • Interest rates • Investments • Money • Opportunity costs • Saving • Scarcity • Spending • Social security • Standards of living • Taxes

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All JA programs have technology enhancements and are designed to support the skills and competencies outlined in the SCANS (Secretary's Commission on Achieving Necessary Skills) report. These programs also augment the school-based, work-based, and connecting activities for communities with school-to-work initiatives.

For *JA Finance Park* class registration, or to participate as a volunteer mentor, please contact:

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