



A Typical Day at *JA Finance Park*®

A “day” at *JA Finance Park* lasts approximately 4.5 hours. However, the schedule can be adjusted to accommodate different schools’ arrival and departure needs.

9:10-9:40	Opening Session Welcome and orientation.
9:40-10:15	The Truth Revealed Students report to their place of employment, learn their life situation, compute their Net Monthly Income, and compute Budget Guidelines.
10:15-10:45	The Big Search Students investigate housing and transportation expenses, collect budget options from each business, acquire a budget portfolio, and record opening stock prices for their investment portfolios.
10:45-12:30	The Budget Puzzle (& Lunch) Students report to their place of business to study budget information that they have gathered, make their final budget decisions based on the information and their Budget Guidelines, complete their Actual Budget, and record midday stock prices. Students take a half-hour break for lunch.
12:30-1:45	The Final Commitment & Checkout Students finalize decisions by making online bill payments and recording all “closing” stock prices.
1:45-2:00	Closing Students participate in cleanup, recap, and are dismissed.

Throughout the day, students use computer programs that provide them with information and assist in The budgeting process.

Overview of *JA Finance Park*:

JA Finance Park gives middle grade and high school students the opportunity to develop personal money management skills, acquire personal finance knowledge, and prepare for the financial decisions and challenges of their later adult lives.

JA Finance Park introduces students to personal finance and career explorations through classroom instruction complemented by a day-long, hands-on experience where **students are led by volunteer mentors** to apply learned concepts in a life-like community. During this one-day experience, students assume randomly assigned family and income scenarios and visit businesses to gather information for their personal financial decision-making. **The students are mentored throughout the day by a volunteer from the community. These caring mentors provide instruction, encouragement and answers to questions that students will have about their future.** Participating students use bank services; purchase housing, transportation, furnishings, food, health care, and other expenses; make investment decisions; contribute to charities; and work to create and balance their personal budgets.

JA Finance Park students develop knowledge of economic and personal finance concepts; understand budgets and the importance of financial planning and gathering information; become familiar with the use of financial services; utilize financial decision-making processes; and become better prepared for their future roles as consumers, investors, and workers.



JA Finance Park Student Outcomes

JA Finance Park helps students actively:

- Learn personal finance and economic terms
- Identify services that financial institutions provide
- Explain the costs and benefits of using credit
- Understand the risks and benefits of saving and investing
- Develop and use personal financial management skills such as reading stock quotations, determining stock value, and using different payment methods
- Learn about federal, state, and local taxes as well as Social Security and Medicare contributions
- Examine and calculate gross and net monthly income
- Identify the components of a budget and implement budgeting procedures
- Apply mathematical skills to income analysis, spending and saving plans, and investment decisions
- Explore career options and match them to personal abilities, interests, work preferences, and values as well as conduct research on the education levels required for different jobs

How JA Finance Park Complements State School Performance Assessment Programs

JA Finance Park is directly aligned to reinforce economic and social studies concepts taught in the middle and high school grades. The program also incorporates content aligned with desired learning outcomes for math and language arts. **JA Finance Park** is a hands-on interactive experience allowing students to apply and expand their classroom knowledge, teambuilding, critical thinking, and problem solving skills.

How We Prepare Community Stakeholders for JA Finance Park

Teacher Workshop: Teachers attend an interactive workshop at the **JA Finance Park** facility, conducted by experienced and credentialed JA staff. The workshop introduces curriculum and how to successfully implement the material at school, before the culminating, or “Capstone” visit to the facility.

Volunteer Training: Volunteers attend a hands-on workshop prior to the students’ visit to the Park to review their role during the students’ simulated, day-long experience.

Student Preparation: Students complete performance-based activities in the classroom before visiting the Park.

On-site Visit: Students spend a day at JA Finance Park transferring classroom learning in an interactive hands-on environment.

Follow-up Activities: Students participate in classroom activities evaluating their Park experience and applying learned knowledge to formulate career plans.

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