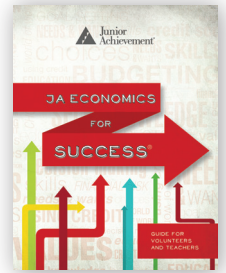


# JA Economics for Success®

*JA Economics for Success* provides practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values.

## Following participation in the program, students will be able to:

- Explore their skills, interests, values, and the world of work to make informed education, career, and life decisions.
- Develop their knowledge of personal finance to apply strong financial-management skills regardless of income.



## Session Titles and Summaries:

1

### Session One: Mirror, Mirror

Students make choices to better understand the concept of self-knowledge—the awareness of their skills, interests, and values—as they consider education, careers, and other life choices.

2

### Session Two: Be a Success

Students learn how to set goals for their financial future. They play the Be a Success Game to see the connection between personal finance, education, and careers.

3

### Session Three: Keeping Your Balance

Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on those monthly salaries, students evaluate the opportunity cost when making budget decisions.

4

### Session Four: Savvy Shopper

Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using debit and credit cards.

5

### Session Five: Keeping Score

Students examine how a credit score is determined and learn about the consequences of a positive and negative credit report.

6

### Session Six: What's the Risk?

Students learn that life involves risk and that insurance and personal responsibility help to reduce the financial consequences of loss or injury.



# JA Economics for Success®

Building a life is a complex project, particularly for teens and young adults entering the working world. This engaging program shows students how to earn money, spend wisely within a budget, save and invest, use credit cautiously, and protect their personal finances. Selected pieces of the program are featured below.

Join Junior Achievement's national network of more than 213,000 volunteers and help students in your community connect the dots between what they learn in school and the "business of life" — work readiness, entrepreneurship, and financial literacy.

## JA's Turn-Key Volunteer Solution:

### Personalized Placement

JA works with you to ensure you teach at the location and grade level of your choice.

### Comprehensive Training

JA staff provides training so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and delivering the JA curriculum, working with the classroom teacher, and communicating effectively with students.

### Minimal Time Commitment

The time commitment is minimal compared to the significant impact you make. Middle grade-level classes include six 45-minute sessions.

JA provides you with a kit containing all of the session plans and student materials you'll need to make every minute count.

### JA Staff Follow-Up and Support

JA staff is available to answer your questions or make suggestions about your volunteer assignment.

The collage features the following items:

- 1 Guide for Volunteers and Teachers:** A red and white guide with the title "JA ECONOMICS FOR SUCCESS" and "GUIDE FOR VOLUNTEERS AND TEACHERS".
- 2 Certificate of Achievement:** A white certificate with a green border, titled "Certificate of Achievement" and "JA ECONOMICS FOR SUCCESS".
- 3 Take-Home Newsletter:** A red and white newsletter titled "TAKE-HOME NEWSLETTER".
- 4 World at Work Poster:** A large colorful poster titled "WHAT WORK IS ALL ABOUT" showing various career paths like "AUDIO/VIDEO TECHNOLOGY AND COMMUNICATIONS", "BUSINESS, MANAGEMENT, AND ADMINISTRATION", "EDUCATION AND TRAINING", "FINANCE", "MANUFACTURING", "MARKETING, SALES, AND SERVICE", and "SCIENCE, TECHNOLOGY, ENGINEERING, AND MATHEMATICS".
- 5 My Career Goal Pocket Guide:** A small white guide titled "MY CAREER GOAL POCKET GUIDE".
- 6 Be a Success Game Board:** A large colorful board game titled "BE A SUCCESS GAME BOARD" with a path of "FINISH" and "START" and various educational and work-related cards.
- 7 Wristband:** A small green wristband with the text "KEEPING SCORE".
- 8 Budget Choice Ads:** A board titled "BUDGET CHOICE ADS" with various budget options like "\$650 per month", "\$325 per month", and "\$250 per month".
- 9 Keeping Score Game Pad:** A small white game pad titled "KEEPING SCORE GAME PAD".
- 10 Risk Bingo Card:** A small white bingo card titled "RISK BINGO" with various risk levels and outcomes.

**1 Guide for Volunteers and Teachers**  
Provides session plans, teaching tips, and talking points.

**3 Take-Home Newsletter**  
Introduces the program to parents and offers students a free, online career assessment.

**5 My Career Goal Pocket Guide**  
Helps students identify the skills and education needed in a chosen career.

**7 Wristband**  
Directs students to an online game exploring education and work choices.

**9 Keeping Score Game Pad**  
Demonstrates the actions that can raise or lower a credit score.

**2 Certificate of Achievement**  
Given to students in recognition of their participation.

**4 World at Work Poster**  
Displays 16 career clusters and a chart for goal setting.

**6 Be a Success Game Board**  
Students choose education or work paths and experience life choices along the way.

**8 Budget Choice Ads**  
Students develop a budget based on an assigned salary and expense options.

**10 Risk Bingo Card**  
Students play a game of Risk Bingo to learn about types of insurance.