



JA FINANCE PARK[®]

Virtual

Program Goals

The goals of *JA Finance Park*[®] are to:

- Help students think creatively, analyze tasks, and solve problems.
- Encourage students to develop and demonstrate personal responsibility for learning and self-management.
- Actively involve the business community and parents in helping students attain their goals.
- Communicate and work with schools to promote the highest level of student achievement.
- Help students develop and follow a monthly budget.

Curriculum Materials Provided:

- JA Finance Park Curriculum Teacher Guide
- JA Finance Park Virtual Session Guide
- JA Finance Park Virtual Technical Guide
- JA Finance Park Student Workbooks
- Manipulatives for Hands-on Activities

About JUNIOR ACHIEVEMENT

Junior Achievement is the world's largest organization dedicated to inspiring and preparing young people to succeed in a global economy. Through a dedicated volunteer network, Junior Achievement provides in-school and after-school programs for students in grades K-12.

Junior Achievement offers educational programs that focus on three key content areas: entrepreneurship, work readiness, and financial literacy. Today, 140 individual area operations reach approximately four million students in the United States, with an additional 3.5 million students served by operations in 114 other countries worldwide.

For more information, please contact Carla Prescott at (813) 631-1410 ext. 222 or e-mail carla.prescott@ja.org



TEACHERS

Unit Objectives

Unit One: Financial Institutions

Students recognize the role of financial institutions and the various services they provide. Through case study, games, graphing, and other group activities, students understand the advantages and disadvantages of saving, investing, and using credit.

Unit Two: Taxes and My Salary

Students learn what taxes are, why they are important, what they are used for, and how they affect income and expenses. They discover what is meant by net monthly income and how net monthly income is calculated.

Unit Three: Budgeting

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.

Unit Four: Preparing for the JA Finance Park Simulation

Students prepare for the JA Finance Park simulation by conducting pricing research, tracking stock prices, and receiving job assignments. They practice budgeting skills by evaluating hypothetical life situations and prioritizing budget items.

Unit Five: The Simulation

Students experience the JA Finance Park Virtual simulation, where they apply classroom learning by making important spending decisions and maintaining a balanced budget.

Unit Six: After the Simulation

Students participate in a reflective assessment of what they accomplished during their four JA Finance Park Virtual sessions.

Supplemental Unit Seven: Career Goals

Students identify their abilities, interests, work preferences, and values. Based on their newly acquired financial knowledge, students consider their career goals and what steps they must take to achieve them. Students investigate the training they will need for their careers of choice.

Teacher Training Information:

Please call for Teacher Training dates and Times

Training to be held at:
Muma JA BizTown at Bill Poe Family JA Center
13707 N 22nd Street
Tampa, FL 33613

To register, please click here:
[TEACHER TRAINING](#)

or contact Carla Prescott (813) 631-1410 ext. 222 or e-mail Carla.prescott@ja.org



These are exciting times in education in Hillsborough County. JA Finance Park Virtual is on its way to impacting the lives of our current high school seniors.

Curriculum

JA Finance Park® is an economics education program that introduces personal financial planning and career exploration designed to be taught by classroom teachers. The *JA Finance Park®* curriculum provides high school students with an effective and innovative way to learn money management and financial decision-making skills. At the culmination of this program, students experience *JA Finance Park®* virtual where they put into practice what they've learned about economic options and the principles of budgeting. Assisted by their teachers and trained volunteers, they have the opportunity to actually develop and commit to a personal budget.

Simulation Information

The *JA Finance Park® Virtual* simulation functions as an online capstone experience designed to follow in-class *JA Finance Park®* lessons, during which students are taught various aspects of finance—including monetary transactions, savings and investment options, and budgeting.

The virtual simulation consists of four, 45-minute volunteer led sessions and provides an interactive environment in which students design personal avatars and are assigned a randomly generated life-scenario, including a fictional job, age, income, educational background and family. Based on that scenario, students are then tasked with meeting real-life needs such as successfully developing a budget, maintaining a household and pursuing a career.

JA Finance Park Virtual is composed of two parts: the online simulation that students will complete and an administrative interface for JA teachers, volunteers, and staff.

Session One: The Truth Revealed

The simulation begins with a “Go Wild” round in which students must purchase eight different items without considering their cost, leading to a failure in budgeting that emphasizes the importance of financial planning, which they learned about in class. Each student then receives a randomly assigned, unique life situation then, they must use their “Financial Info” to calculate their NMI (Net Monthly Income). Some students may receive a “Lucky Chance Card,” which will increase their NMI. After choosing a home base, students calculate the minimum and maximum monthly amounts to spend in each budget category, based on the NMI.

Session Two: The Big Search

During “The Big Search,” students explore JA Finance Park, enter each business, listen to salespeople introduce their respective budget categories, and then collect option sheets that outline options available for purchase. Once they’ve gathered all 18 option sheets, they must sort the budget categories into “Primary Expenses” and “Secondary Expenses.”

Session Three: The Budget Puzzle

“The Budget Puzzle,” the heart of the JA Finance Park Virtual simulation, requires the students to view their option sheets, study the available choices, and select items and services in each budget category that fall within their minimum and maximum monthly spending range. Students are instructed to aim for a Remaining Balance of \$0, but they can move on to the next session if they achieve a balance of \$25 or less.

Some Life Situations present some students with “Unlucky Chance Cards”, which require students to spend money on unexpected expenses. Students who receive an “Unlucky Chance Card” will have to revisit their option sheets, altering purchases to account for their lower monthly budgets.

Session Four: The Final Commitment

After planning their purchases for an entire month during Session Three, students spend “The Final Commitment” travelling throughout JA Finance Park to pay their bills. In each business, they can choose to use either a check or debit card. After completing a successful transaction, students record their depleting funds on a ledger.

Extras

If students finish a session before the allotted 45 minutes have passed, they gain access to “Extras” activities. These supplementary opportunities begin with a “Stocks Round,” during which students receive a stock portfolio and track the value of their five stocks on the “JAX Stock Exchange” stock ticker. Over the course of four sessions, students witness their investments rising and falling, giving them insight into the volatility of publicly-traded companies.

After completing the “Stocks Round,” students may begin to explore JA Finance Park on their own. Five stars are hidden in each session, and industrious students will find them obscured under unassuming cityscape objects. Students can also visit other home bases to leave messages for their peers, fostering a supportive and dynamic learning environment.