



JA Financial Literacy Program

Available September 2007

Junior Achievement's Financial Literacy Program introduces students to the importance of making wise financial decisions. The program demonstrates the importance of planning, goal setting, and thoughtful decision-making within the context of personal financial decisions.

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

- Examine the role money plays in achieving lifelong personal goals.
- Make informed financial decisions.
- Protect themselves from unexpected financial pitfalls.

Session Titles and Summaries

Session One: A Month in the Life

Working in groups, students play the Balance, Break Even, or Broke Game. They examine the concept of budgeting and learn how their daily choices affect their ability to save for the future.

Session Two: From Dreams to Reality

Working in groups, students complete personal investment guides. They discuss investment options and plan for their financial futures.

Session Three: Your Credit, Your Future

Working in groups, students evaluate credit scenarios. They discuss credit options and make decisions to avoid common pitfalls.

Session Four: The Case of the Missing Identity

Working in groups, students evaluate behaviors that contribute to identity theft. They consider necessary actions to protect their identity.

Session Five: Yourself

Working in groups, students play the Make It Match Game. They explore types of insurance and identify how each type provides personal protections.

Session Six: Optional

Many organizations have developed effective curriculum on financial planning. This optional sixth activity provides the volunteer and educator the opportunity to extend the learning opportunities of the program.