

JA Finance Park® Virtual

JA Finance Park helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit. The program comprises several teacher-led, in-class lessons and culminates in a hands-on, online budgeting simulation that is supported by volunteers.

The *JA Finance Park Virtual* simulation is undergoing a full redevelopment, with a brand-new simulation that offers two implementation options: “Entry Level” geared toward middle school and “Advanced” geared toward high school.



PROGRAM HIGHLIGHTS

“Entry Level”

- Introduces the concept of “adulting,” laying the groundwork for the future.
- In the Virtual simulation, a persona is randomly assigned, and students focus on creating a monthly budget.

“Advanced”

- Delves deeper into financial consequences of life choices and decisions impacting long-term goals.
- In the Virtual simulation, students “choose their own adult adventure,” and select a persona based on career and education choices. Students navigate financial decisions through various life stages, budgeting beyond one month.

PROGRAM DESCRIPTION

- JA Financial Literacy (primary) and JA Work and Career Readiness (secondary) Pathways
- Placement: Grades 7–12; “Entry Level” for middle school; “Advanced” for high school
- Duration: Varies; minimum 12 ICH; up to 36 ICH total based on either current or new “Advanced” curriculum
- Volunteers required either in the classroom or during simulation; options include presenting as a guest speaker, delivering extension activities, or participating with the Virtual simulation

ADVANCED CURRICULUM SUMMARY

JA Finance Park Advanced curriculum will equip students to:

- Determine how choice in career affects future finances and lifestyle
- Summarize the purpose of taxes and how they affect a person's finances over time
- Analyze how saving impacts financial well-being and security
- Evaluate the risks and benefits of investing
- Explain the advantages and disadvantages of different payment methods over time
- Construct a budget to address long-term financial goals using hypothetical life situations
- Clarify how debt affects financial success

Note: The current *JA Finance Park* curriculum is remaining as is and can be used in conjunction with the new "Entry Level" Virtual simulation. Below is a sample of simulation activities, which can be used along with the new Advanced Virtual curriculum.

SIMULATION ACTIVITIES

In the new Advanced Virtual simulation, students will complete the following:

- Select their own avatar and interests
- Review information about career clusters to select their career path and education
- Set up to three savings goals for future items such as homeownership, dream car, etc.
- Research, shop, and pay for various categories
- Make financial decisions across multiple life stages
- Choose their future as it relates to marriage, having children or pets
- Track progress of their budgeting, spending, and saving through a financial health meter

