



Junior Achievement™

JA Financial Literacy for Indiana

FINANCIAL LITERACY

Starting with the students anticipated to graduate in 2028, it is mandated that individuals must successfully finish a personal financial responsibility course before being eligible for graduation. The legislation establishes specific content requirements for the course and dictates that public schools, charter schools, or state-accredited nonpublic schools must incorporate instruction on this course as a distinct subject.

HOW CAN JA HELP?

Junior Achievement has developed a course that meets the state requirements for this legislative bill.

The JA Financial Literacy course for Indiana offers invaluable support to educators by providing comprehensive resources and interactive materials designed to teach financial literacy in an engaging and practical way. The course is designed to equip educators with ready-to-use curriculum materials, hands-on budgeting simulation, and real-world project scenarios, making it easier for them to deliver impactful lessons on financial concepts.

By leveraging Junior Achievement resources, educators can enhance their students' understanding of financial literacy, helping to build a strong foundation for financial responsibility and decision-making.



COURSE OVERVIEW

JA Financial Literacy, is a one-semester teacher-led course that equips high school students with foundational personal finance skills. These concepts include how to earn and save money; how to manage money by being a wise consumer and creating and using a budget; how to manage bank accounts, investments, and credit; how to assess risks and use insurance; and how to address financial problems like identity theft and debt.

Students will:

- Learn the necessary concepts applicable to state and national educational standards.
- Apply these standards-based concepts to the real world.
- Synthesize elective concepts through cumulative, tangible deliverables (projects).
- Analyze a business situation or principle through the use of a case study.
- Demonstrate the skills necessary for future career pathway success.



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For more information on how Junior Achievement can help, contact your local JA representative today.

SESSION OVERVIEW

Careers & Budgeting	<p>Session One: Basics of Earning</p> <p>Session Two: Careers & Pay</p> <p>Session Three: Career Clusters</p> <p>Session Four: Net Income</p> <p>Session Five: The Value of Education</p> <p>Session Six: Taxes & Benefits</p> <p>Session Seven: Work Values, Responsibilities, & Forms</p> <p>Session Eight: Budgeting</p> <p>Session Nine: Next-Level Budgeting</p> <p>Theme 1 Project</p>
Financial Decision Making	<p>Session One: Financial Institutions</p> <p>Session Two: Spending & Savings</p> <p>Session Three: Think Before You Spend</p> <p>Session Four: Financial Decision Making</p> <p>Session Five: Debt & Taxes</p> <p>Session Six: What is Credit?</p> <p>Session Seven: Types of Credit</p> <p>Session Eight: Protect Your Credit</p> <p>Theme 2 Project</p>
Planning for the Future	<p>Session One: Philanthropy</p> <p>Session Two: Investing vs Saving</p> <p>Session Three: Investing for the Future</p> <p>Session Four: Investing for the Long Term</p> <p>Session Five: How the Market Works</p> <p>Session Six: Risks & Responsibilities</p> <p>Session Seven: Identity Theft</p> <p>Session Eight: Insurance</p> <p>Session Nine: Types of Insurance</p> <p>Theme 3 Project</p>
Capstone Simulation	<p>JA Finance Park Advanced</p>