

JA Finance Park Visit Information

Program Overview

What is *JA Finance Park*?

JA Finance Park gives middle/high school students the opportunity to develop personal money-management skills, acquire personal finance knowledge, and prepare for the financial decisions and challenges of their adult lives.

JA Finance Park introduces students to personal finance and career exploration through classroom instruction complemented by a day-long, hands-on experience where students apply learned concepts in a life-like community. During this one-day experience, students assume randomly awarded family and income scenarios and visit businesses to gather information for their personal financial decision-making. Participating students use bank services, contribute to nonprofit organizations, budget for housing, transportation, furnishings, food, health care, and other expenses, make investment decisions, and work to be certain their budgets balance.

Much like *JA BizTown*®, real-life members of the community—such as parents and local businesses—are actively involved in the *JA Finance Park* experience.

JA Finance Park students develop knowledge of economic and personal finance concepts, understand budgets and the importance of financial planning, become familiar with the use of financial services, utilize financial decision-making processes, and become better prepared for their future roles as consumers, investors, and workers.

JA Finance Park Student Outcomes

JA Finance Park helps students actively:

- Learn personal finance and economic terms.
- Identify services that financial institutions provide.
- Explain the costs and benefits of using credit.
- Understand the risks and benefits of saving and investing.
- Develop and use personal financial management skills, such as reading stock quotations, determining stock value, and using different payment methods.
- Learn about federal, state, and local taxes as well as Social Security and Medicare contributions.
- Examine and calculate gross and net monthly income.
- Identify the components of a budget and implement budgeting procedures.
- Apply mathematical skills to income analysis, spending and saving plans, and investment decisions.
- Explore career options and match them to personal abilities, interests, work preferences, and values, as well as conduct research on the education levels required for different jobs.

How *JA Finance Park* Complements State School Performance Assessment Programs

JA Finance Park is directly aligned to state and national standards to reinforce economic and social studies concepts taught in the middle/high school grades. The program also incorporates content aligned with desired learning outcomes for math and language arts. *JA Finance Park* is a hands-on, interactive experience allowing students to apply and expand their classroom knowledge, and contributes to their team-building, critical thinking, listening, and problem-solving skills.
