Overview and Implementation for Educators

Welcome to JA Finance Park Advanced

JA Finance Park Advanced enables students to make intelligent, lifelong personal-finance decisions through interactive and hands-on activities. The program culminates with a visit to *JA Finance Park*, a realistic on-site or mobile facility, or virtual experience, where students engage with volunteers and put into practice what they've learned by selecting a career, defining their future lifestyle goals, and creating a budget.

JA Finance Park Advanced has been designed with high school students in mind (grades 9–12). The topics and concepts align with national high school financial literacy standards and are intended to prompt students to begin thinking about and planning for their financial future.

JA Finance Park Advance equips 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.

Student Prerequisites

While it is NOT mandatory for students to have completed *JA Finance Park Entry Level* before completing *JA Finance Park Advanced*, it is advisable that students have some prior knowledge and experience with the following financial literacy concepts:

- **Earning and Income:** The difference between a job and a career and the reasons why people need to earn money
- **Financial Goals:** The principle of scarcity and why people create financial goals
- **Insurance:** The implications of going without insurance and the different types of insurance available

- **Spending and Saving:** There many types of financial institutions and many types of bank accounts and ways to pay

- **Credit:** The significance of a credit score and the implications of using credit

- **Investing:** The difference between simple and compound interest and how they are used to build wealth, plus familiarity with some investment vehicles, such as stocks, bonds, and mutual funds

JA Finance Park Advanced Program Content

Interactive content with digital, self-guided options

The *JA Finance Park Advanced* program is accessed online through JA Connect, the JA learning platform. The blended program has a flexible design with options for sharing and/or presenting content in learning environments with a range of Internet and device access. Each foundation session brings students together, face-to-face, to engage in collaborative, experiential activities and projects. These activities enable students to implement what they have learned from the session content and to practice skills to prepare for the *JA Finance Park* simulation experience. The program content can be used in classrooms with a single computer, in computer lab learning environments, and in classrooms where students have one-to-one access to devices. Because students have direct access to self-paced online extension activities, teachers can choose to implement course content through a range of instructional approaches. Alternatively, teachers can download and project content in a direct instruction model or implement a blend of digital and print media, with both face-to-face and asynchronous approaches as needed.

Curriculum Overview

The primary focus of *JA Finance Park Advanced* is on financial literacy, with a secondary focus on work and career readiness. The program is divided into seven themes that include instructional content addressing financial literacy topics. Each theme consists of at least one required foundation session and several extension activities. The foundation sessions are 45-minute minimum sessions that are teacher-led. Extension activities are optional, student self-guided learning experiences that address a variety of topics related to the theme.

Foundation Sessions

The foundation sessions are 45-minute, teacher-led learning experiences for high-school students. Each session is designed with warm-up questions to introduce the topic; direct instruction points; instructions for hands-on activities in which students use critical thinking, collaboration, creativity, and communication skills as they apply their newly gained knowledge to the concepts introduced in the direct-instruction portion of the lesson; and a wrap-up section for students to review and reflect on the key points in the session.

Extension Activities

In addition to the foundation sessions, there are multiple extension activities available for each theme to deepen and expand on the foundational learning. The extension activities are optional; teachers and/or volunteers decide which extensions they wish to implement. The extension activities are designed as student self-guided learning experiences that students can complete independently, within a given time frame.

Program Themes and Descriptions

Theme	Type	Title	Description
Theme One: Employment and Income	Foundation	Career Cluster	Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway.
	Foundation	Net Income	Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.
	Extension	The IRS W-4 Form	Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.
	Extension	My Work Values and Responsibilities	Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.
	Extension	Job Loss	Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress, and they sketch out a plan to prepare for a possible job loss.
	Extension	Entrepreneurial Strengths and Talents	Students are introduced to entrepreneurial characteristics and how these characteristics help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.

Theme	Type	Title	Description
Theme Two: Employment and Education	Foundation	The Value of Education	Students learn about the time commitments, costs, and benefits of postsecondary education options. Then they find four occupations from the Occupational Outlook Handbook with the highest return on investment.
	Extension	Career Decisions	Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.
	Extension	Grades Count!	Students consider the consequence of grades and other factors and their effects on college options and scholarships.
	Extension	Paying for Postsecondary Education	Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.
	Extension	Applying for Financial Aid with FAFSA	Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.
	Extension	Interpreting a Financial Aid Award Letter	Students learn how to interpret a financial aid award letter and negotiate for more aid.
Theme Three: Financial Responsibility and Decision Making	Foundation	Financial Decision Making	Students recognize the responsibilities associated with personal financial decisions.
	Extension	Planning for Financial Success	Students use critical thinking skills and design to communicate the benefits of financial goal planning.
	Extension	Buying Your First Car	Students learn to be smart consumers when purchasing a new or used car.
	Extension	Sales and Property Taxes	Students determine the impact taxes have on financial decision making.
	Extension	Philanthropy	Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.
	Extension	My Financial Future and Debt	Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.
	Extension	Cost of Living	Students explore the differences between cost of living and median income and how both are dependent on location.

Theme	Type	Title	Description
Theme Four: Planning and Money Management	Foundation	Next-Level Budgeting	Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.
	Extension	Extracurricular Expenses	Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.
	Extension	A World Without Cash	Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.
	Extension	Unexpected Expenses	Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.
Theme Five: Risk Management and Insurance	Foundation	Insurance	Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.
	Extension	Auto Insurance	Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.
	Extension	Mortgages	Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.
Theme Six: Investing	Foundation	Investing for the Future	Students learn about different types of investments and work to build a diversified investment portfolio.
	Extension	Purchasing Stocks	Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.
	Extension	Investing for Retirement	Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one's working life, and the impact of failing to fund one's retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).
Theme Seven: Simulation and Debrief	Foundation	Simulation	Students put into action all they have learned in the classroom by making important spending decisions, maintaining a balanced budget, and seeing how those decisions affect their future.
	Foundation	Debrief and Reflection	Students reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the *JA Finance Park* simulation to their future career and money management goals.

Planning for JA Finance Park

Work with your local JA staff to schedule the simulation and create a plan for teaching the sessions beforehand.

Volunteer Opportunities

JA Finance Park Advanced includes opportunity for volunteers to engage with students either during the simulation and in the session activities. Work with your local JA staff to determine whether volunteers will deliver session activities or participate during the simulation.

Volunteer guides are provided for the following themes:

1. **Theme Two: Employment and Education:** Volunteers lead a discussion on how economic and external factors can affect income and career opportunities, how a person's career plans and goals can change, and the importance of continual training and education.

2. **Theme Three: Financial Responsibility and Decision Making:** Volunteers facilitate a game that helps students make decisions about using credit responsibly and improving a poor credit score.

3. **Theme Five: Risk Management and Insurance:** Volunteers lead a discussion about common risks consumers face in the marketplace (especially online) and direct an activity that heightens students' awareness of ways to mitigate those risks.

Program Materials

JA Finance Park Advanced materials are designed to be flexible. They can be adapted to a variety of instructional approaches and implemented in classrooms with a range of access to technology. Teachers are encouraged to utilize the digital functionality of the materials but are empowered to determine how and where the materials are used as well as their sequence and timing.

Facilitator Materials Overview

- **Teacher and Volunteer Program Overview** (this document): Step-by-step instructions and troubleshooting guide for facilitators on how to implement the *JA Finance Park Advanced* program

- **Teacher Guide:** Step-by-step session information, setup, and talking points in a printable format for teachers to implement

- **Teacher On-screen Presentation:** Interactive, instructional content delivered through JA Connect, designed to project or share on-screen; On-screen presentations are used in conjunction with the teacher guide to enable teachers to facilitate the learning experience. The on-screen presentations provide visual representations of concepts or processes and have an interactive design to pace content delivery and increase engagement. They require Internet access.

Student Materials Overview

- **Student Program Overview:** An introduction to the *JA Finance Park Advanced* program delivered through JA Connect, which is designed for teachers to project or share on-screen or for students to view on their own device

- **Student Activity Pages:** Digital note-taking guides that include collaborative games and activities for students to use for each session; Student activity pages may be downloaded and shared with students as **editable word-processing documents or as fillable forms**. They may be submitted to teachers for assessment purposes. Cues in the teacher guide and the on-screen presentation direct students when to complete activities in their student activity page. *Although student activity pages can be printed, digital access is recommended.*

- **Student Online Session:** Instructional content in interactive slides designed for students to access independently; Teachers can share a direct link for each online session with students, or students can access the sessions through a student account on JA Connect. These online sessions can be used anytime, anywhere students have their device and an Internet connection.

- **Student Quizzes:** Multiple choice and short-answer questions to assess students' knowledge after completing each session

Student Materials Access and Expectations

Student materials may be accessed directly by students through JA Connect, the JA learning platform. Conversely, teachers and volunteers may choose to download student activity pages from JA Connect and share them with students through their usual file-sharing tool or program. There is also a direct link in the teacher guide to each student online session that may be shared with students.

Teachers and volunteers should demonstrate to students how they can access, download, and save their materials. Students should clearly understand the expectations for submitting their work/assignments.

Editable Word-Processing Documents

Students can download, edit, save, and share documents with their teacher or the JA volunteer. Share the following directions with students on how to use the editable word-processing documents:

1. Download the document in your personal workspace.

2. Open the document in either MS Word, or upload it to Google and open it as a Google Doc.

3. Answer any questions, respond to any prompts, and take notes by directly typing into the document.

4. Save your work and rename the file, as needed.

Fillable PDF Documents

Students can download, type-in, save, and share fillable documents with their teacher or the JA volunteer. Share the following directions with students on how to use the fillable documents:

1. Download the document in your personal workspace.

2. Open the document in your document reader (e.g., Chrome Web browser, Adobe Reader).

3. Select an input field (typically a shaded box), and type information in the box.

4. Press Tab (on your keyboard) to accept the input and move to the next field.

5. When you are done filling fields, select the Save icon from the menu bar to save your work. In some Web-based programs where a Save icon is not available, **right-click on the document and select Save-As** to save your work.

Materials Access

Digital versions of materials for the foundation sessions and extension activities can be accessed through JA Connect™.
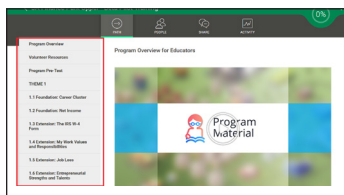
Log into JA Connect.

• Select Capstone.

• Select JA Finance Park Advanced.
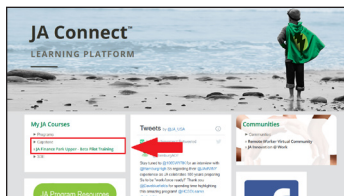
All the course materials can be found in the side navigation on the home page.

• At the top, you will find program resources that will help you understand how the program works and how to get started.

• You will also see volunteer resources and a pre-test for the program.
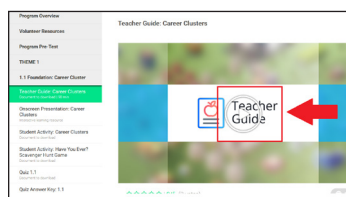
Beneath each theme, you will find the materials for all foundation sessions and extension activities.

Select the title to access the material. The teacher guide is the best place to begin.
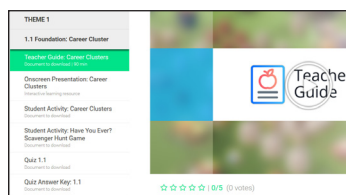
Then select the play button. The material will either download or open in a new window, depending on browser preferences.

Virtual Preparation Suggestions

The following best practices for remote virtual learning may be used, as needed, to implement this program:

1. **Use a "second screen" setup.** Use a second device like a tablet or smartphone to view the teacher guide or to access external tools like polling. The second screen allows you to avoid flipping between windows or browser tabs.

2. **Establish ground rules for class.** Be sure cameras are on, microphones are off to maximize participation and focus.

3. **Prepare your workspace for smooth transitions.** Organize the Web-conferencing tool's windows (e.g., main window, participants, chat) so they work for your facilitation style. Open the curriculum in JA Connect and the on-screen presentation ahead of time for easy access.

4. **Maintain a central location where information is conveyed for assignments, action items to complete before a session, and small group meetings.** Do this in the system established by the school district or create an online collaborative tool, such as a shared Google document.

5. **Utilize the Share functionality in JA Connect.** Consider posting questions for students to discuss in the Share area of the online course.

6. **Use a group text messaging tool.** Send quick reminders outside of class about upcoming sessions and assignments. Tools include:
   - Classpager
   - Remind101
   - ClassParrot

7. **Keep students engaged.** Determine how students will stay engaged with the content while working virtually. Decide which technology tools and strategies (e.g., virtual polls, chat, raise hand icon, paired chat) you will use for students to respond to questions and share ideas throughout the session.

8. **Use breakout rooms.** For student collaboration or small group activities in a virtual setting, use a breakout room feature. Learn how to use your Web-conferencing tool feature ahead of time and practice it in advance for smooth use during sessions. Establish small group assignments ahead of class to make set up easier during the session. As the facilitator, move from group to group virtually to provide support.

Virtual Tool Ideas

Review the following suggestions for virtual tools to use with students as you implement this program.

Web-Conferencing Features

All Web-conferencing tools have facilitator controls that you will need to use to turn on and off specific features. Acquaint yourself with the Web-conferencing tool before a session to use the features effectively. Sometimes a simple step like clearing the screen annotation can be confusing if you don't practice ahead of time.

Use the features provided in your Web-conferencing tool. Most software provides similar features such as:

- **Whiteboard:** A white screen is where students can annotate on the screen simultaneously.

- **Chat:** An instant messaging window allows students to type questions or provide input; monitor the chat panel to ensure the quieter students are being "heard" as well.

- **Audience control:** Most tools provide the facilitator with the ability to mute participants or limit chat abilities; use these controls to keep students' attention focused on the discussion.

- **Recording:** Consider recording a session to provide to students for reference if the tool provides that feature.

- **Nonverbal feedback:** Different icons can be used for student feedback:

- **Raised hand:** Students can use the hand icon to get your attention or ask a question; use this icon to also get consensus or feedback just like raising hands in a classroom.
- **Checkmark/X or Yes/No or Thumbs Up/Thumbs Down:** Icons can be used to indicate agreement/disagreement or ready/not ready.

- **Attendee status icons:** Different icons indicate when students have stepped away or are not available,

- **Poll:** Pose a question and get feedback from students; some tools instantly collate information into a final feedback form.

- **Breakout rooms:** Smaller group sessions within a primary session can be set up and managed during a live session.

External tools

There are multiple virtual learning tools available on the Internet. (Some examples are provided for reference; many options can be found in simple browser searches.) Some of the most popular features for synchronous collaboration are:

- **Brainstorming:** Students can collaborate in real-time using a virtual whiteboard and tools to share visuals, notes, and text:
  - Miro
  - Stormboard
  - Brightidea

- **Threaded discussion boards:** Students engage in open forum discussions, which usually are best used when assigned with a question prompt and then students have time to respond and share thoughts:
  - Kialo
  - NowComment

- **Polls:** External polling software is available if the Web-conferencing tool doesn't provide one:
  - Poll Everywhere
  - Survey Monkey
  - Mentimeter

- **Mind mapping/flowcharts:** Students organize their thoughts for brainstorming or thought organization:
  - Coggle
  - GitMind
  -

- **Visual content/infographics:** Students can design projects for everything from infographics, logos, screen shots, and images:
  - Canva

Best Practices for Virtual Engagement and Learning

The following best practices may be helpful when delivering *JA Finance Park Advanced* in remote, virtual environments.

1. **Leverage a "flipped classroom" model, whenever possible.** Maximize the time together live. Use live class time to deepen students' discussion of topics, collaboration activities, or experiential work. Try to minimize lecture-style teaching during live sessions; the goal is to keep students engaged and talking.

2. **Encourage student collaboration.** Use collaboration tools or shareable documents so students can collaborate during a session or outside of class.

3. **Offer enrichment opportunities.** Share resources with students that they can peruse on their own that enhance the topics they learned in class.

4. **Use reflection or question prompts as opportunities to open discussion.** Use open-ended discussion questions during live sessions to engage students and delve deeper into topics. Or, ask questions that require students to pick a side and state their opinion. Prepare questions ahead of time to guide the discussion.

5. **Collect information before class.** Send a quick email or a 1- to 3-question survey a day or two before class asking students about their experiences or opinions relevant to the session topic.

6. **Use web cameras.** Ask participants to keep their cameras on. Seeing faces creates a sense of connection and students' attention tends to stay focused when they are seen. (If bandwidth issues arise, you can always turn off video feeds later.)

7. **Socially connect with students.** Use the first few moments of the session to do a quick social check-in to break down the virtual barriers and warm up students\.

8. **Use sessions for consultation.** Have students bring challenging dilemmas or problems to get the group's input and advice; this is particularly useful in project-based or experiential programs.

9. **Use group forums.** Use tools like Slack to open discussion and information share via learning channels between sessions to increase camaraderie and engagement between students.

Implementation Scenarios

The following scenarios illustrate how facilitators can utilize the flexible content and delivery to enable students to complete assignments in their preferred learning style (e.g., online outside of class, in class with peers) and to obtain mastery of concepts and skills through additional time, repeated exposure, and varying modalities. The examples are provided to spark blended learning ideas. *However, always begin with the end goal in mind and implement the content in the method that will best achieve that end goal.*

Scenario 1

The session is delivered in a **remote, virtual learning environment**. Students access their student activity pages through JA Connect, the JA learning platform, independently in preparation for each session. Teachers open the teacher guide for the session on a tablet while sharing the on-screen presentation on a laptop. Students engage in discussion through the Web-conferencing tool by unmuting their microphones and responding and/or posting in the chat. Students complete and submit their student activity pages as directed by teachers.

Scenario 2

The session is delivered **in-person in a face-to-face learning environment**. Teachers distribute the student activity pages digitally using the file-sharing tool of choice. Students download and save their files. Teachers lead the session and project the on-screen presentation on the classroom smartboard to guide class discussion. Students complete independent and small group activities during class and debrief as a class to discuss their learning. Teachers continue the learning by launching a self-guided extension activity and assigning students to complete the rest of the extension activity independently outside of class time.

Additional Resources

Contact your local JA Area representative with questions or for additional resources and support, and to schedule your *JA Finance Park* simulation visit.