

JA Finance Park® Advanced

JA Finance Park Advanced introduces a new high school program to Junior Achievement's capstone curriculum for personal financial planning and career exploration. This teacher-led classroom curriculum culminates with a visit to *JA Finance Park*, a realistic on-site or mobile facility, or virtually in the classroom, 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. The advanced simulation allows students to have a more personal focus and to see the long-term impact of their education, savings, and credit decisions.

ADVANCED CURRICULUM HIGHLIGHTS

- Blended program with flexible options for delivery and learning.
- Foundation (required) sessions engage students in collaborative, experiential activities and projects.
- Students have access to self-paced online extension activities.

ADVANCED ON-SITE SIMULATION HIGHLIGHTS

- Deep dive into financial consequences of life choices and decisions impacting long-term goals.
- Choose an "adult adventure," where students select personas based on career and education selections.
- Navigate financial decisions through various life stages, budgeting beyond 1 month.
- Includes updated volunteer role during simulation visit and new volunteer resources.

VOLUNTEER ENGAGEMENT

- Flexible options to participate at an on-site or mobile facility, or virtually:
 - Deliver activities using tailored volunteer guides, or assist with curriculum sessions
 - Work with students during the simulation
- Minimum of 3 hours required

This program has a primary focus of the JA Financial Literacy Pathway and a secondary focus of the Work and Career Readiness Pathway and can be placed in Grades 9–12. Use of the advanced curriculum in middle school is possible with a program variance. The program may receive 12 or more ICH based on delivery of the optional content. The program is primarily teacher-led but also requires volunteers.



Advanced Curriculum Outline

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 they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.
Theme Two: Employment and Education	Foundation	The Value of Education	Students learn about the time commitments, costs, and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.
	Extension	Career Decisions	Students discuss the importance of carefully choosing careers and understanding how economic and other conditions can affect their future income and career opportunities.
	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.

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Theme Three: Financial Responsibility and Decision Making	Foundation	Financial Decision Making	Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.
	Extension	Planning for Financial Success	Students use critical thinking skills, and design thinking, 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 research the cost of living in different regions and create a goal and four step plan to make a living in a certain geographic area.
Theme Four: Planning and Money Management	Foundation	Next-Level Budgeting	Students explore the differences between needs and wants, and then they 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 experience.
	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.

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Theme	Type	Title	Description
Theme Six: Investing	Foundation	Investing for the Future	Students learn about different types of investments and collaborate 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.
Theme Seven: Simulation and Debrief	Foundation	JA Finance Park Simulation	Students participate in the <i>JA Finance Park</i> simulation (at an on-site or mobile facility, or virtually).
	Foundation	Debrief and Reflection	Students will reflect on the classroom lessons and simulation activities.