

Preparation Checklist

1. Thoroughly read your Guide for Volunteers & Teachers. Spend time planning your lessons and think about relevant stories you can share with students.
2. You do not need to complete the Pre/Post Test unless your teacher requests it or unless you are specifically asked by the JA Staff to complete them due to a grant requirement.
3. Separate and organize all materials for your lessons into six separate folders.
4. Visit the online program resource center for on-line training video and additional resources at:
<https://www.juniorachievement.org/web/ja-gstlouis/volunteer-resources>.
5. Organize six (6) “Be a Success” game sets and store in zip-top bags. (Session 2) Each game set includes:
 - a. 1 Game Board, 1 Die, 6 Game Pieces
 - b. 1 Set of Education Cards (One sheet torn apart makes each set)
 - c. 1 Set of Work Cards (One sheet torn apart makes each set)
6. Tear apart the Be a Success Score Sheets. (Session 2)
7. Tear apart “Occupation Cards” and bundle. (Session 3)
8. Organize 6 “Keeping Score” game sets. (Session 5) Each game set includes:
 - a. “Game Cards” (each set is 3 sheets, separated by blank sheets)
 - b. 1 Die
9. Tear apart the “Risk Insurance Cards”. (Session 6)
10. Separate in half the “Risk Bingo Cards”. (Session 6)
11. Table Tent & Certificate Template:
<https://www.juniorachievement.org/web/ja-gstlouis/volunteer-resources>.

Session 1: Mirror, Mirror

Helpful Hints

- To get the students interactive right away, have them sit/stand to show which item they would choose in the “You Choose” activity.
- Use caution when hanging up the poster – you will need the other side of the poster for Session 2.
- As the students are filling out their name tags, consider having the students write three qualities that best describe them on the inside of their table tents. (To engage all students in the introduction talking points.)
- When talking about “personal identity or brands”, consider having students stand up if they have a logo/brand on their t-shirt. Then use those brands as examples to talk about brand perception, how brand is built, etc.
- For the career cluster activity, consider dividing the class into groups of 2-3 students and assigning each group 2-3 clusters to review instead of having them focus on all of the clusters. It can be challenging for the students to think of an additional career, so instead, consider having them circle the career that interests them the most and underline the career that they don’t know much about. Have each group report back to the whole class.
- Point out that in the newsletter, students can do a career assessment to find out which job types match their interests, personality and skills. Visit <http://studentcenter.ja.org> and click on ‘Explore Careers.’

Session 2: Be a Success

Helpful Hints

- To provide more time for game play, do not have the students complete the “My Career Goal Pocket Guides” when the guidebook indicates. Rather, have the students complete them at the end of the class (if there is time) or take them home to complete.
- Play the game before you go into the classroom. It helps to understand the layout and rules of the game!
- Note the game references the “Career Path” which includes either the Education Path or Work Path.
- Explain the rules before you hand out the game so students are not distracted.
- Tell the students they must read aloud the scenario listed on the game board in order to get the positive points.
- Tell the students that once they get off the board game, play ends for them and they can begin totaling their points to “buy” a home or car found on the bottom of the score card. Game play continues for other players until they also get off the board.
- As illustrated on the game board, emphasize how education and careers intersect throughout life (continuing education, workshops/conferences, etc.)
- During your game review, point out the “Median weekly earnings” found on the bottom of the score sheet.
- **Collect the dice to use again in Session 5.**

Potential Challenge

- Some students will be confused. Don’t be afraid to stop the game and clarify instructions. Circulate around the room to make sure students understand.
- The wristbands may become a distraction; work with the teacher to determine the best method for distribution.

Session 3: Keeping Your Balance

Helpful Hints

- **Work with the teacher to see if students can have access to calculators for the Budget Activity and bring a few extra calculators of your own if you have them available.**
- Spend some time defining opportunity cost to make sure all students understand. Use examples of monetary opportunity costs. For example, if you spend your money to buy an iPod, you won’t have enough money to buy a new outfit for school.
- Point out the “Personal Budget” on page four of the flier. Encourage students to take them home and discuss with their families.

Potential Challenge

- When the students receive their occupation cards, some will want to trade. Do not allow them to trade, as it may disrupt the class.
- The percentages may be difficult for some students. Consider one of the below options:
 - Assist them by using pg. 51 of the Guidebook.
 - Direct students who complete their work to help a friend.
 - Show the students the tip of filling in the same number for each suggested percentage that is the same (e.g. 10% of net income is figured once and then placed in both savings and entertainment).
 - Print and use the supplemental “Occupation Worksheets” found on the Program Resource Center.

Session 4: Savvy Shopper

Helpful Hints

- The Savvy Shopper Challenge Sheet Answer Key is located on pg. 53 of the Guidebook.
- The students will not have time to complete all 50 questions. Instead of having them select questions at random, have them start at the top and answer as many as they can going down the list. This way, if you do not have time to go over all the answers, the students will have answered the first ones on the list.
- Before providing the answers, read the question and have the students raise their hand if they thought the answer was credit. This will provide accountability in their grading their own sheet and it will allow you to gauge how many students got the answer wrong. If multiple groups got the answer wrong, you may want to discuss the question in more detail.

Potential Challenge

- You may not have enough time to allow every group to earn the triple points on every “yellow highlighted” question. Consider having each group choose one or two questions to earn extra points on instead of all of them.

Session 5: Keeping Score

Helpful Hints

- Tips if you play the game according to the directions in the guidebook:
 - Explain the game prior to passing out game pieces.
 - To make the game less confusing for the students, do not use the “Accept/Required Draw” card and instead only use the “Exchange” and “Discard” cards.
 - All students need to read their scenario out loud before game play starts for that round.
- Alternate Game Play Option: The game can be very frustrating/confusing to the students as it is written in the guidebook. Consider turning the game into a “game show”:
 1. Conduct the introduction as outlined on page 36. (Wait until step 3 to talk about the remaining points found on pages 37-38)
 2. Set-up/Introduce the game show:
 - a. Divide the students into groups of 4-5 students.
 - b. You will read a question (from the scenario cards) to the first group and allow them the opportunity to answer if they think it is a situation that will increase or decrease their credit score (add = increase, subtract = decrease)
 - c. All other groups will have 3 seconds to raise their hand to “steal” the points if they think the group answered incorrectly.
 - d. Provide the correct answer, record points on the board.
 - e. Move onto the next group and repeat the process.
 3. Pull the scenario cards listed below to use while integrating the remaining talking points found on pages 37-38 throughout game play.

- a. **Scenario Card: “You have worked at the same company a long time.”**
 - i. Ask, why would this matter? (page 37 Bullet Point: “Information collected includes your bank account balance, your employment and residence history, and a record of whether you pay your bills on time.”)
- b. **Scenario Card: “You apply for an apartment. The management checks your credit and finds that you have a good score.”**
 - i. Ask, why would this matter? (page 37 Bullet Point: “Having poor credit limits your choices. Earning and keeping a good credit score is important beyond just determining whether you get a loan or a credit card. Credit rating may be looked at by: Lenders, Property Owners, Insurance Companies, Telephone and Utility Companies.”)
- c. Page 38 talking points (listed in yellow box):
 - i. Payment History: **Scenario Card - “You pay your mortgage 35 days late.”**
 - ii. How much credit you have vs. how much you’ve used: **Scenario Card – “You max out all your credit cards but get an extra part-time job to pay them down. Now, you’re using only 30% of your available credit.”**
 - iii. Account Age and Activity: **Scenario Card – “Your credit card account has been open, active, and paid on time each month for five years.”**
 - iv. Credit Inquiries: **Scenario Card – “During the holidays, several stores offer discounts for opening credit accounts. You open four new accounts, each requiring a credit inquiry.”**
 - v. Types of Credit: **Scenario Card – “You owe a lot of money, but almost all of it is for your home mortgage. You’re building equity.”**

Session 6: What’s the Risk?

Helpful Hints

- Separate the Risk BINGO cards at the half-page mark. The smaller perforations will be used later in the activity if you have time to complete the “extended activity” found on pg. 48.
- It is not used in the main activity; however, it is beneficial to have the students use the What’s The Risk Chart as a reference throughout the introduction. The charts are also used in the “Extended Learning Opportunity” found on pg. 50.
- Please note, when you use the first example of the free space “Warranty”, the students do not need phone insurance in order to use the free space (as they would in the actual game). You can briefly mention warranties are often extended to everyone, even without insurance (30-60 days, etc.).
- The students enjoy the “extended activity” found on pg. 48. If you have time to complete this activity consider the following tips:
 - To save time, have the students write on 4-6 of the cards instead of all twelve.
 - Collect all of the “Risk Insurance Cards” that were used in the Bingo Game and then ask the teacher to help you re-distribute them to students who want to purchase insurance (it is optional). The students would “pay” for insurance by giving up three of their cards.
 - When selecting insurance scenarios to read, choose those that have the highest “cost” associated with them.
 - Instead of having the students pay three cards if they don’t have insurance, have them pay three cards initially and an additional card for every thousand dollars owed. i.e.: <\$1,000 = 3 cards, \$4,225 = 4 cards, \$8,800 = 8 cards.

Graduation: Make this time special. Call the students up one-at-a-time to receive their certificates/treats and have other students provide applause. Teach them to shake your hand properly (no ‘limp fish’ or ‘super squeezers’) and to shake with the right hand while accepting the certificate/treat with the left.

Congratulations! You’ve Finished!

Please email the following to junioreachievement@jastl.org :“I have completed all 6 JA sessions as required by JA USA!”