



JA Finance Park[®]

Student Information

What are the first three letters of your **last** name?

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When were you born?

Month			Day			Year		

What grade are you in? (Please check only one) 7th 8th 9th Other: _____

NOT including this session, how many times have you participated in JA? (Please check only one)

This is my first time 1 2 3 4 5 or more

Are you completing the Pre- or Post-Test?

Pre-Test

Post-Test

Knowledge Questions

- The three variables that affect saving money are:
 - amount, interest, and credit.
 - amount, interest, and time.
 - amount, stocks, and time.
 - none of the above.
- A disadvantage of credit is that:
 - it allows you to track the money you are spending.
 - it encourages impulse or unplanned buying .
 - it allows you to establish credit.
 - it allows you to buy now and pay later.
- Which of the following about debit cards is **TRUE**?
 - A debit card is just another name for a credit card.
 - Using a debit card is the same as securing a loan.
 - Use of a debit card takes money directly from a person's bank account.
 - A debit card can be used even if there is not enough money in a person's account.
- Which of the following is **TRUE** about sales taxes?
 - Groceries are a taxable item.
 - The federal government deducts sales taxes from your paycheck.
 - You don't have to pay sales tax if your income is very low.
 - Sales taxes make things more expensive for you to buy.
- The total amount of monthly income remaining, after all deductions have been taken out, is known as:
 - gross annual income.
 - gross monthly income.
 - net annual income.
 - net monthly income.

Match the words on the left with the correct definition on the right:

- 6. _____ Savings Account
- 7. _____ Stocks
- 8. _____ Bonds
- 9. _____ Mutual Funds

- a.** An investment company that pools money from shareholders (plus interest earned) to buy varied securities, such as stocks and bonds.
- b.** An account provided by a bank or credit union where you can put money aside and earn interest at a low rate.
- c.** Long-term funds that represent part ownership in a company and are sold as shares.
- d.** An investment where a buyer receives a certain amount of money at the end of a stated period, plus interest payments at specific times or when it matures.

10. A record of spending or of probable expenditures and income for a given period of time is called:
- a. a budget.
 - b. interest.
 - c. credit.
 - d. investments.

Read the profile below to answer questions 11-13.

Gina is a single woman who lives by herself and is a district manager for a chain of home improvement stores. She earns an annual salary of \$55,000. However, she pays \$1,040 a month for federal income taxes, \$475 a month for Social Security, and \$200 a month for Medicare.

Gina also has several fixed expenses. She drives a 2003 vehicle and her payment is \$466 per month. She also pays \$117 per month for car insurance. Gina currently rents an apartment for \$985 per month. Her health insurance is \$95 per month, and she puts \$200 a month into her savings account.

Gina also has several regular variable expenses. One of these is her food bill, which normally runs about \$249 a month. She also spends about \$145 a month on gasoline for her car. Approximately \$260 per month is spent on entertainment.

11. What is Gina's gross annual income?
- a. \$23,000
 - b. \$55,000
 - c. \$23,300
 - d. \$36,500
12. What is Gina's net monthly income?
- a. \$2,788.33
 - b. \$2,868.33
 - c. \$2,878.33
 - d. \$2,768.33
13. After Gina has paid her fixed expenses, how much money does she have left over for monthly variable and other expenses?
- a. \$654
 - b. \$954
 - c. \$1,654.33
 - d. \$1,005.33

90 shares of Intuit at \$39 per share
 35 shares of General Electric at \$38 per share
 10 shares of Disney at \$20 per share
 16 shares of eBay at \$46 per share
 110 shares of Microsoft at \$59 per share

Total Portfolio Value:

- a. \$12,266
- b. \$12,866
- c. \$11,266
- d. \$11,496

Instructions: Please choose the extent to which you participate in the following behaviors. If you choose “a” it means that you never participate in the behavior, “b” is rarely, “c” is sometimes, “d” is often, and “e” is always.

		Never	Rarely	Sometimes	Often	Always
15.	I use a personal budget to plan how I spend money.	a	b	c	d	e
16.	I set personal financial goals for myself.	a	b	c	d	e
17.	I save money for the future.	a	b	c	d	e

Instructions: Please check your agreement to each sentence below. “A” means that you strongly disagree, “b” means that you disagree, “c” means that you neither agree nor disagree, “d” means that you agree, and “e” means that you strongly agree.

		Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
18.	I have set goals for my future.	a	b	c	d	e
19.	I feel in control over how my future will turn out.	a	b	c	d	e
20.	I feel good about myself.	a	b	c	d	e
21.	Doing well at school is important to me.	a	b	c	d	e
22.	I expect to graduate from high school.	a	b	c	d	e
23.	I expect to go to college.	a	b	c	d	e

Post-Test Only

Instructions: Please check your level of agreement to each statement below.

		Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
24.	The things I learned in JA Finance Park will help me be successful in life.	a	b	c	d	e
25.	I look forward to going to school more on the days JA takes place.	a	b	c	d	e
26.	My involvement in JA has helped me stay out of trouble in-school. (For example, this could include: skipping class, bullying, cheating, etc.).	a	b	c	d	e
27.	My involvement in JA Finance Park has helped me stay out of trouble out-of-school.	a	b	c	d	e
28.	JA Finance Park connected what I learned in the classroom with real life.	a	b	c	d	e
29.	JA Finance Park made me realize the importance of staying in school.	a	b	c	d	e