



JA Personal Finance®

Student Information

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

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2. When were you born?

Month			Day			Year			
3. What grade are you in? (Please check only one.) 9th 10th 11th 12th Other: _____
4. 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
5. Are you completing the pre- or post-test?
 Pre-Test Post-Test

Knowledge Questions (Please circle the correct answer.)

1. Of the following steps, which would be the **FIRST** step in financial planning?
 - a. Get a job so you can start earning money.
 - b. Determine your needs and goals for the future.
 - c. Starting looking for a home to buy.
 - d. Save a portion of your money for the future.
2. True or False: The best predictor of how much money you will make in the future is the education you choose.
 - a. True.
 - b. False.
3. Which of the following should you remember when developing a savings plan?
 - a. Wait until you are 40 years old before saving.
 - b. Pay yourself first.
 - c. Pay off your low-interest debt first.
 - d. Have only high risk investments.
4. All of the following are elements of financial planning except one. Which one?
 - a. Earn money.
 - b. Save money.
 - c. Never use credit.
 - d. Spend money wisely.
5. Alan has created a new budget. Which of the following should he **NOT** do?
 - a. Have a spending plan.
 - b. Spend less than he earns.
 - c. Use credit for all items not in his budget.
 - d. Stick to his budget.

6. Match each term to the correct definition.
- | | |
|------------------------|--|
| _____ Income | a. Money spent to buy or do something. |
| _____ Expenses | b. Expense that vary from month to month. |
| _____ Fixed expense | c. The next best alternative given up when a choice is made. |
| _____ Variable expense | d. Expenses that do not change from month to month. |
| _____ Opportunity cost | e. Any money earned or received. |
7. Which of the following statements about credit is **FALSE**?
- A credit score is something that can be used to determine if you get a loan.
 - Always read the fine print in a contract when you buy something on credit.
 - Credit is something that is bad and should always be avoided.
 - Most people will need credit at some point in their lives.
8. Which of the following statements is **NOT** good advice for risk management?
- Shred any mail that contains personal information.
 - Purchase insurance to lower your risk of out-of-pocket expenses.
 - Don't let anyone pressure you to buy something.
 - Store your list of passwords in your phone.

Please indicate the extent to which you engage in the following behaviors. A score of "1" means that you never engage in the behavior and a score of "5" means that you always engage in the behavior.

		Never	Rarely	Sometimes	Often	Always
9.	I track how I spend my money regularly.	1	2	3	4	5
10.	I use a personal budget to plan how I spend money.	1	2	3	4	5
11.	I take actions to protect myself from identity theft.	1	2	3	4	5
12.	I talk to my parents or guardian about my financial goals.	1	2	3	4	5
13.	I set personal financial goals for myself.	1	2	3	4	5

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

		Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
14.	I have set goals for my future.	1	2	3	4	5
15.	I feel in control over how my future will turn out.	1	2	3	4	5
16.	I feel good about myself.	1	2	3	4	5
17.	Doing well at school is important to me.	1	2	3	4	5
18.	I expect to graduate from high school.	1	2	3	4	5
19.	I expect to go to college.	1	2	3	4	5

Post-Test Only Questions – Please complete the questions above and these questions for the post-test.

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

		Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
20.	The things I learned in JA will be important later in the future.	1	2	3	4	5
21.	The things I learned in JA will help me get a good job.	1	2	3	4	5
22.	The things I learned in JA will help me be successful in life.	1	2	3	4	5
23.	I feel like my opinions are respected by my peers in JA.	1	2	3	4	5
24.	My JA volunteer makes me feel important.	1	2	3	4	5
25.	JA made school more interesting to me.	1	2	3	4	5
26.	The things I learn in JA will help me do better in school.	1	2	3	4	5
27.	I look forward to going to school more on the days JA takes place.	1	2	3	4	5
28.	My involvement in JA has helped me stay out of trouble in-school. (For example, this could include: skipping class, bullying, cheating, etc.).	1	2	3	4	5
29.	My involvement in JA has helped me stay out of trouble out-of-school.	1	2	3	4	5
30.	Junior Achievement connected what I learned in the classroom with real life.	1	2	3	4	5
31.	Junior Achievement taught me how to manage my money.	1	2	3	4	5
32.	Junior Achievement was fun.	1	2	3	4	5
33.	Junior Achievement made me realize the importance of staying in school.	1	2	3	4	5

34. Would you recommend this program to a friend? Yes No

35. List two things you learned from the program that you think are important:

a.

b.