JA Personal Finance® Blended Model

Students experience the interrelationship between today’s financial decisions and future financial freedom. To achieve financial health and wellness, they learn about money-management strategies, including earning, employment and income, budgeting, savings, credit and debt, consumer protection, smart shopping, risk management, and investing. At the conclusion of this program, students will be able to identify how their personal finances affect their quality of life. They will understand how their financial choices will be the basis of how they get what they want and need.

JA Personal Finance Blended Model consists of eight 45-minute sessions with Additional Opportunities offered throughout. The program has two implementation options—basic or advanced.

- Basic implementation includes Sessions One–Five delivered by the volunteer.
- Advanced implementation includes Sessions One–Five delivered by the volunteer and Sessions Six–Eight delivered by the teacher or volunteer.

Basic or advanced implementation depends on educator requirements and correlations to local standards. Contact your local JA Area staff to find out which implementation will be used.

Session Titles and Summaries:

1. **Session One: Earning, Employment, and Income (volunteer-led)**
   Students learn that healthy personal finances require planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.

2. **Session Two: Budgeting (volunteer-led)**
   Students investigate the importance of budgeting and how to plan for staying within a budget.

3. **Session Three: Savings (volunteer-led)**
   Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.

4. **Session Four: Credit and Debt (volunteer-led)**
   Students explore the importance of credit and identify the outcomes of wise and poor uses of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.

5. **Session Five: Consumer Protection (volunteer-led)**
   Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.

6. **Session Six: Smart Shopping (volunteer- or teacher-led)**
   Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.

7. **Session Seven: Risk Management (volunteer- or teacher-led)**
   Students investigate risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.

8. **Session Eight: Investing (volunteer- or teacher-led)**
   Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.
Join Junior Achievement’s national network of more than 237,000 volunteers and help students in your community connect the dots between what they learn in school and the “business of life”—work readiness, entrepreneurship, and financial literacy.

JA’s Turnkey Volunteer Solution:

Personalized Placement
JA works with you to ensure you teach at the location and grade level of your choice.

Comprehensive Training
JA staff provides training so you are comfortable visiting the classroom. Training also will be available in the Learning Platform so you are familiar with the program. Training topics include working with students and the classroom teacher, and understanding and facilitating the JA program.

Flexible Time Commitment through Blended Learning
The time commitment is flexible to maximize the impact you make. High school-level classes include eight 45-minute sessions.

JA provides you with online access to the volunteer, teacher, and student materials you’ll need to fit your schedule.

JA Staff Follow-Up and Support
JA staff is available to answer your questions or make suggestions about your volunteer assignment.

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1. Interactive digital tools and resources
2. Engaging interface and blended-learning opportunities
3. Volunteer resources, including a Volunteer and Teacher Guide with instructions and talking points
4. Multi-media content

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