## Junior Achievement Programs and Jump$tart Coalition Personal Finance Standards

### Financial Decision Making
- Recognize the responsibilities associated with personal financial decisions.
- Use reliable resources when making financial decisions.
- Summarize major consumer protection laws.
- Make criterion-based financial decisions by systematically considering alternatives and consequences.
- Apply communication strategies when discussing financial issues.
- Control personal information.
- Use a personal financial plan.

### Employment and Income
- Explore job and career options.
- Compare sources of personal income and compensation.
- Analyze factors that affect net income.

### Spending and Saving
- Develop a plan for spending and saving.
- Develop a system for keeping and using financial records.
- Describe how to use different payment methods.
- Apply consumer skills to spending and saving decisions.

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### Credit and Debt
- Analyze the costs and benefits of various types of credit.
- Summarize a borrower’s rights and responsibilities related to credit reports.
- Apply strategies to avoid or correct debt management problems.
- Summarize major consumer credit laws.

### Risk Management and Insurance
- Identify common types of risks and basic risk management methods.
- Justify reasons to use property and liability insurance.
- Justify reasons to use health, disability, long-term care and life insurance.

### Investing
- Discuss how saving contributes to financial well-being.
- Explain how investing builds wealth and helps meet financial goals.
- Evaluate investment alternatives.
- Describe how to buy and sell investments.
- Explain how taxes affect the rate of return on investments.
- Investigate how agencies that regulate financial markets protect investors.

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