

EMPOWERING THE NEXT GENERATION TO BE FINANCIALLY SUSTAINABLE

43% OF CHILDREN LIVE IN POVERTY

or a low income household with an income less than



\$49,000 FOR A FAMILY OF FOUR



OVER 19% OF HOUSEHOLDS IN THE U.S. HAVE ZERO OR NEGATIVE NET WORTH

40%

OF HOUSEHOLDS IN THE UNITED STATES

do not have sufficient net worth to support themselves at the poverty level for three months



29% OF HOUSEHOLDS

have less than \$1,000 in savings

63% OF ADULTS

cannot cover an emergency expense of \$500 without selling something or borrowing money

Junior Achievement is part of the solution, laying the foundation for greater economic stability across all communities and fulfilling the promise of economic independence for today's youth. JA's scalable, hands-on programs give K-12 students the opportunity to improve their financial capability, understand the importance of staying in school, and expand their vision for their future.



Research shows that JA works. JA students:



Finish high school at a rate of 93%.



Earn 20% more than the general population and secure employment at a higher rate than their peers.



Move out of poverty at a significantly higher rate and are more likely to be better off than their parents.



Are 30% more likely to have a college degree and 67% more likely to have an advanced degree.



Incur less debt than their peers and take care of their financial futures.



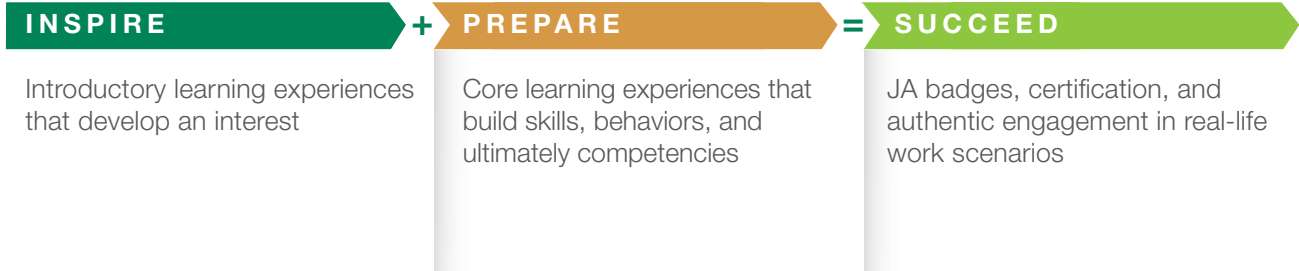
Feel confident in their ability to manage money.

“With JA, you’re helping students understand concepts that may not be brought up at home. It’s a great opportunity to interact with the kids and show them how financial concepts relate to communities, counties, states, and the global economy. Students realize that society is much bigger than me, my house, my block and my corner.” – JA VOLUNTEER



JA Student Journey

Our experiential programs and learning experiences foster the confidence, knowledge and determination for youth to thrive—building a better future for themselves and their community.



JA Financial Literacy Readiness Pathway Competency Model

JA's Financial Literacy Pathway Competencies provide a measurable way to ensure students have the skills, attitudes, and behaviors necessary to be financially capable. As students master the competencies below, they can obtain micro-credentials that provide access to exclusive opportunities and a competitive advantage in school and life.

- Employment and Income
- Spending and Saving
- Banking and Financial Institutions
- Credit and Debt
- Financial Decision Making
- Risk Management and Insurance
- Identity Fraud and Theft
- Investing
- The Economy
- Philanthropy