Tell Us about You

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

2. When were you born? 

   Month | Day

3. What grade are you in? (Please check only one.)

   - 9th
   - 10th
   - 11th
   - 12th

4. How many times have you participated in JA in the past?

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

Questions about the Program Content

Now that you’ve completed the program, please answer these questions about what you learned.

Circle the letter of the response that you think best answers the question.

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. The best predictor of how much money you will make in the future is the _______ you choose.
   a. skills
   b. connections
   c. education
   d. all of the above

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 is NOT?
   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. A credit score is something that can be used to determine if you get a loan.
   b. Always read the fine print in a contract when you buy something on credit.
   c. Credit is something that is bad and should always be avoided.
   d. Most people will need credit at some point in their lives.

8. Which of the following statements is NOT good advice for risk management?
   e. Shred any mail that contains personal information.
   f. Purchase insurance to lower your risk of out-of-pocket expenses.
   g. Don’t let anyone pressure you to buy something.
   h. Store your list of passwords in your phone.

Indicate the extent to which you engage in the following behaviors. A score of “1” means you never engage in the behavior and a score of “5” means you always engage in the behavior.

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
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<td></td>
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<td>13</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Rate your level of agreement with each of the statements below.

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td></td>
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<td>18</td>
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</tr>
</tbody>
</table>
## JA Personal Finance® (Kit)

**Rate your level of agreement with each of the statements below.**

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree nor Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>19.</td>
<td>The things I learned in JA will be important later in the future.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>20.</td>
<td>The things I learned in JA will help me get a good job.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>21.</td>
<td>The things I learned in JA will help me be successful in life.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>22.</td>
<td>I feel like my opinions are respected by my peers in JA.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>23.</td>
<td>My JA volunteer makes me feel important.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>24.</td>
<td>JA made school more interesting to me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>25.</td>
<td>The things I learn in JA will help me do better in school.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>26.</td>
<td>I look forward to going to school on the days JA takes place.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>27.</td>
<td>My involvement in JA has helped me stay out of trouble in school. (For example, not skipping class, bullying, cheating, etc.).</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>28.</td>
<td>My involvement in JA has helped me stay out of trouble out of school.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>29.</td>
<td>Junior Achievement connected what I learned in the classroom with real life.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>30.</td>
<td>Junior Achievement taught me how to manage my money.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>31.</td>
<td>Junior Achievement was fun.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>32.</td>
<td>Junior Achievement made me realize the importance of staying in school.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

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

34. List two things you learned from the program that you think are important:
   a. 
   b. 