

JA Finance Park is located at The Mike Curb Learning Center
on the JASoCal Campus
6250 Forest Lawn Drive
Los Angeles, CA 90068



ONE DAY THEY WILL LEAD.

BUT FIRST, THEY WILL PRACTICE WITHIN THESE WALLS

At JASoCal we believe that education from kindergarten to twelfth grade should be built on a bridge of engagement between classroom and community. Together with our educational partners, we can make learning relevant to every student's future by infusing authenticity, business connectivity, and real role models into the everyday learning experience.

Our unique approach allows volunteers from the community to facilitate the [JA Finance Park](#) simulation while sharing their personal experiences with students. Embodying the heart of JA, our volunteers transform the key concepts of our lessons into a message that inspires and empowers students to believe in themselves, showing them that they can make a difference in the world and achieve their vision for success, regardless of background.

BUDGETING

CAREER EXPLORATION

INCOME AND TAXES

SAVING & INVESTING

COST OF LIVING

MANAGING RISK

CREDIT AND DEBT

'ADULT FOR A DAY'

AT JA FINANCE PARK students have the rare opportunity to experience their personal financial futures first-hand. Here, students participate in an immersive simulation that enables them to develop skills to successfully navigate today's complex economic environment and discover how decisions today can impact tomorrow.

Before students travel to [JA Finance Park](#), they take part in JA's unique 12-lesson classroom curriculum, split into four main units, taught by their teacher. This knowledge serves as a foundation in personal finance education and gives them the skills they need for a successful JA Finance Park® experience...



SAMPLE SCHEDULE

8:00 – 9:00am
Volunteer Training

9:00am
School arrival

9:10 – 9:30am
Welcome and Orientation

9:30 – 10:15am
Set up and Savings

10:15 – 11:30am
Research

11:30am – 12:30pm
The Budget
(and Lunch Break)

12:30 – 1:10pm
Shopping

1:10 – 1:45pm
Payment

1:45–2:00 pm
Debrief & Closing

JA Finance Park includes three parts:

- ▲ Classroom lessons and activities
- ▲ Budgeting simulation at JA Finance Park
- ▲ Debrief and follow-up in the classroom



INNOVATIVE. BOLD. RELEVANT.

At JA Finance Park - The Simulation

Upon entering JA Finance Park, each student is provided a tablet with a randomly generated unique "life persona" - a personal profile with the details of their "adult life", including job title, annual salary, age, marital status, debt, savings and credit score.

Led by their volunteer facilitator, students visit life-like store fronts, exploring the advantages and disadvantages of the line items in their monthly budget. They will make choices on transportation, groceries, buying or renting a home, obtaining loans, insurances, savings accounts, investments and charities-- balancing up to 22 expenses without exceeding their budget.

By the end of the simulation, students recognize that the decisions they make about education and career will have an impact on their potential income and quality of life.

STUDENTS BECOME AWARE THAT CHOICES, COMPROMISES AND SAVING FOR THE FUTURE ARE KEY CONCEPTS FOR LIVING WITHIN ONE'S MEANS.

PROGRAM GOALS

- Teach students to develop and follow a monthly budget
- Help students research and understand the actual "Costs of Living" for the basic necessities of life.
- Encourage students to develop and demonstrate personal responsibility for learning and self-management.
- Communicate and work with schools to promote the highest level of student achievement.
- Challenge students to think critically, creatively and analytically.
- Exposure to future career options.



KNOWLEDGE GAINS

LEARNING OBJECTIVES OF JA FINANCE PARK

Healthy Relationship with Money	After going through the JA Finance Park Program money is no longer mysterious and students now understand the responsibility of managing it. With their understanding of banking, savings, credit scores and budgeting students are given a solid financial foundation.
Making Choices	By the end of the simulation students see how each choice they make impacts another and how many of their decisions are interconnected. If you buy a car, there's gas, maintenance and insurance to consider. If your discretionary funds are low you may have to decrease your entertainment budget.
Monthly Budgeting	Students are often daunted when they look at their iPad and see 22 line items. Do I buy a car? Take public transportation? Buy name brand or generic groceries? Can I afford Wi-Fi on my business flight? By the end, they can identify needs and wants as they determine their priorities for the month and learn to plan for the future.
Goal Setting	Students develop an understanding of short and long term goals, enabling them to factor these goals into creating an accurate personal budget.
Planning	There are a lot of moving parts to a budget and students develop a foundational understanding of how to balance the different monthly expenses alongside their life goals. They begin to see how their educational choices and career goals will impact their income and therefore their spending options in the future.
Confidence	Money can be intimidating-- the idea of getting it, having enough of it and knowing what to do with it, but through knowledge gained in classroom lessons and the simulation experience, students develop money management tools and come to realize they do have the capacity to manage their finances effectively.

Student Post-Survey Knowledge Gains & Attitudinal Development

I understand how to manage money	67%
I made the connection between real life and the classroom	64%
I found new ways of making decisions	61%
I intend to track how to spend money in the future	89%
I know how to handle financial risk	83%
I intend to set personal finance goals	85%
I will use a personal budget to plan my spending/savings	76%

66% OF STUDENTS HAD INCREASED CONFIDENCE WHEN IT COMES TO FINANCES.

TOP 3 TAKEAWAYS:

1. Parents do a lot
2. I know how to make my future better
3. Budgets are worth it

THIS IS WHY WE DO WHAT WE DO.

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Information provided to the students at JA Finance Park is crucial as they are about to step into adulthood. Students got to see what living costs are like and how money management is essential to attain assets.

-Damaris (staff/teacher)

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JA Finance Park Program is a great way to introduce students to finance. Most of our students come from low-income backgrounds and their families often face financial hardships. Exposing our students to programs like JAFP will educate them and hopefully break some of the cycles their families find themselves in.

-Gabriela (staff/teacher)

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I learn that budgeting is important when you're a family and you need to meet certain requirements. It helped me understand that I need to make sure where my money goes to in the future.

-Student

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Going through the simulation really made me think about my future and become more cautious on how I spend. I learned that what you get on the check isn't what you really get and I learned how to budget correctly.

-Student

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This is a spectacular program! I wish I was taught these life concepts as a child. 100% applicable and necessary!
Save! Strive! Budget!

-Kelaiah
(TD Ameritrade Volunteer)

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I am very impressed by my first experience watching my students go through Junior Achievement. The lessons are hands on, engaging and provide a real life crucial experience. Students learn skills necessary for adult life. I'm grateful to all of the efforts in planning and preparation done by staff and volunteers. I definitely hope to return in the future.

-Teacher

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Today was an amazing day. We learned how to manage our money and how we should spend it which is something that can be very valuable in the future. Being able to learn about this at this age is great so we know how to do it in the future. This was amazing and valuable so thank you very much.

-Joshua Romero (student)

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My experience has been great. I have learned a lot. I learned how to manage money and create a budget. I also learned that being an adult is hard and having a kid is expensive. I learned a lot about loans too.
I would LOVE to come back.

-Michael Gonzales (student)