

Building Real World Connections



JA Finance Park

Presented by TRANSAMERICA

JA Finance Park, presented by Transamerica, is an innovation in experiential education designed to prepare middle school students for life and work in the real world. By the end of the experience, students recognize that the decisions they make about education and career impact their potential income and quality of life. There are now two JA Finance Park locations - Thornton and Denver Tech Center - in addition to a fully virtual option. This program is offered to schools at no cost.

A Glimpse Into Adulthood

At the start of the day, students receive a tablet with their personas for the simulation. They will receive a job, salary, credit score, and family situation. They will then calculate their Net Monthly Income (NMI) and plan their budget accordingly to fit their scenario.

Personas will vary: some students may have spouses, children, and pets while others may not. It is up to them to budget enough to take care of themselves and their families.

Job Title: Project Manager
Annual Salary: \$63,000
Age: 38
Marital Status: Married with two children: girl age 8/boy age 5
Monthly Taxes: \$1,234
Social Security: \$326
Medicare: \$79
Other: Drive 22 miles round-trip to work each day
Employment background: After graduating from high school, you joined the Navy and earned your bachelor's degree in engineering. You are fortunate that you do not have any outstanding student loans. While you were in the Navy, you worked on large-scale projects. You will need a master's degree to move up in your company or secure a new job with better pay.



Put Your Skills to the Test

After receiving their personas, students explore JA Finance Park learning about each business and expense category and determine if it is a need or a want.

During the simulation, students will pay bills, shop, further their education, apply for an auto loan and mortgage, and much more!

Volunteer Component

Volunteers guide students through the simulation, assist at each expense category, and lead discussions with students.

Volunteers serve as role models and share their own real-life experiences to help bridge the gap between the simulation and what students may face in reality.



JA Finance Park Curriculum Entry Level (Grades 7-8)

JA Finance Park Entry Level is an introduction to budgeting and personal finances for middle school students. It contains a minimum of 12 teacher-led, 45 to 50 minute lessons, before the culminating simulation. Entry Level focuses on 4 units that build a foundation upon which students can make intelligent lifelong financial decisions. All curriculum is provided at no cost and meets Personal Financial Literacy (PFL) standards.

Curriculum Overview

INCOME:

Three required lessons focusing on planning for the future, career exploration, and taxes and income. Optional extension activities available.

SAVING, INVESTING, AND RISK MANAGEMENT:

Two required lessons focusing on short and long term saving and investing strategies and managing risk with insurance. Optional extension activities available.

DEBIT AND CREDIT:

Four required lessons focusing on finance institutions, debit and credit cards, learning to be a savvy shopper, managing credit. Optional extension activities available.

BUDGET+:

Three required lessons focusing on money management, successful budget tips and tricks, and building a responsible budget. Optional extension activities available.

SIMULATION:

Students apply what they learned in the classroom in a mobile or virtual simulation.

DEBRIEF:

Students discuss and share their experiences from the classroom and simulation.



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CODE TO SEE JA
FINANCE PARK
IN ACTION!



Register for JA Finance Park at www.JARockyMountain.org/Finance-Park
For more information contact FinancePark@JARockyMountain.org