



JA
Canada

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JA Worldwide

**SUCCESS
STARTS
HERE**

PERSONAL FINANCE

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Financial Literacy

Grades 9-12

Program Options: Facilitated by a JA Volunteer | Teacher-led | Self-Directed Online

Students develop an understanding of financial issues faced by teens and young adults.

NEW - Enhanced activities on credit and banking.

Learning Experience Highlights of the Personal Finance Program

- Recognize the role income plays in personal finances
- Discover the importance of planning their financial decisions
- Identify high-dollar items and unexpected costs that require savings
- Explain the importance of making and keeping a spending plan
- Consider the types of expenditures that might go into a monthly budget
- Express the need to make good credit decisions to avoid costly consequences
- Assess potential risks to their personal finances



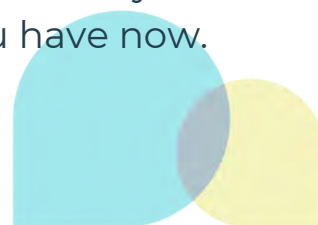
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National Development Partner



If you count the amount of money that you're spending and you budget well, it'll help you manage your money better and plan for the future and also enjoy what you have now.

-Grade 9 Student



JA programs are available at no cost to educators, youth or parents

- Digital classroom resources available through the JA Campus to enhance the students' learning experience
- Programs may occur in-person or virtually (based on location)
- Program length is flexible and can range from 2-6 hours
- By running the program with their class, educators can facilitate activities at their own pace to accommodate/allow for integration into instructional time and achieve curriculum objectives and learning goals
- JA volunteers who facilitate the program share their knowledge and perspectives relevant to the activities
- Youth gain new skills and can learn independently with the self-directed online program

Contact your local JA office to register and learn about opportunities in your community.

Visit jacanada.org to learn about national JA program options for student in grades 3-12.

Register for an online program or access the JA bite-sized learning experiences at jacampus.org.