

JA Finance Park is a financial literacy curriculum for middle and high school students with a hands-on experience that puts the lessons into practice.

- A.G. Edwards JA Finance Park offers students an education in personal finance and career exploration through classroom instruction and active participation in a simulated community.
- Students receive a four-week curriculum that covers concepts of personal finance such as spending, saving, investing, salary, taxes, and careers.
- During a culminating visit to our facility in Chesterfield, students create a monthly budget based on an assigned personal income and family scenario described on a "Life Situation" ATM card.



**"I learned how to set up and keep a balanced budget. I learned how to set priorities, and that to afford them one needs to cut back on less important expenses." St. Charles School District student**



- The A.G. Edwards JA Finance Park facility is divided into banking, clothing, education, entertainment, food, furniture, health care, home improvement, insurance, investment, real estate, transportation and utilities options. Each business represents part of a student's personal budget.
- The students experience opportunity cost as they find they can't afford everything they want.

**JA Finance Park supports state standards. Students learn economic skills that prepare them for their future.**



**A.G. Edwards JA Finance Park is an experiential learning adventure your students will never forget!**

## A.G. Edwards JA Finance Park—Middle & High School

### Program Overview:

- Teachers implement the JA Finance Park curriculum in the classroom over a four week period before the students visit A.G. Edwards JA Finance Park to put those lessons into practice.
- The lessons prepare the students for the visit day, but more importantly for the financial challenges and decisions they will face as adults.
- The visit lasts about 4½ hours with a budgeting exercise that is the focal point of the curriculum.
- After the visit, students reflect on their experience and make connections between their career choices and the decisions they had to make.



Teacher Training: Teachers implement JA Finance Park in the classroom and need to attend a training session that lasts about one hour at our facility.

- Training covers the curriculum materials and the logistics associated with the visit.
  - Training should occur at least 5-6 weeks before the scheduled visit date.
- Teacher training is held multiple times a semester and is usually held after school hours. If our schedule doesn't work for you, we can make other arrangements.
- All curriculum materials are provided to teachers at teacher training. Teachers are ready to begin as soon as they are finished with training.

### Curriculum:

- Twelve cross-curricular lessons cover math, social studies, and communication arts
- Skills taught support Missouri and Illinois state curriculum standards and utilize higher level thinking, skills such as application and evaluation.

### Volunteers:

- Adult volunteers are important to the success of the visit to JA Finance Park by bringing their experiences in making spending decisions to the students.
  - Schools are asked to secure one volunteer for every six students attending.
  - All volunteers receive training in their role for the visit day either at our facility the morning of the visit or online.

### Cost:

- The cost is \$15 per student, which includes a student workbook, all curriculum materials used in the classroom, and training. Schools often divide this cost among the school, the student, and either parent associations, educational foundation grants, or Title I money.

**See JA Finance Park for yourself. Contact Gary Kryvko at 636-728-0707 or [gkryvko@jastl.org](mailto:gkryvko@jastl.org) for a tour or for more information**

# A.G. Edwards JA Finance Park

## What Happens on the Visit Day?



### **The Truth Revealed** (1 hour)

- Students and teachers are given general information about the Park and the day.
- review key terms such as taxes and gross v. net income
- report to a business and learn their life situation: career, salary, taxes and family
- calculate their net monthly income
- compute Budget Guidelines, minimum and maximum amounts to spend monthly for all budget categories

### **The Big Search** (1 hour)

- review key terms such as loans, savings, and investment
- collect option sheets for monthly expenses from each business
- acquire an investment portfolio
- Receive Personal Investment Report and record “opening” stock prices

### **The Budget Puzzle** (1 hour and 30 minutes)

- review key terms such as balanced budget, credit, monthly payments, interest and opportunity cost
- report to their business to study collected budget options
- make final budget decisions based on their Budget Guidelines and options
- complete their Actual Budget
- record “midday” stock prices
- students usually eat lunch during this time



### **The Final Commitment** (1 hour)

- review key terms such as checkbook register and bill payment
- finalize decisions by making payments online and recording in their checkbook register
- record “closing” stock prices
- receive a budget recap

**“Now I also realize the importance of a good college education...Without a good job, it was hard to get everything I wanted and money was tight. This experience also made me understand how hard my parents work everyday to pay the bills and make money. It made me give them a big hug when I went home.”**  
**Parkway School District student**

