



# JA Economics for Success<sup>®</sup>

## POST-TEST

### Student Information

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

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2. When were you born?

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Month

Day

Year

3. What grade are you in? (Please check only one.)  5th  6th  7th  8th  Other: \_\_\_\_\_

4. NOT including this session, how many times have you participated in JA before? (Please check only one.)

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

5. Are you completing the pre- or post-test?

Pre-Test  Post-Test

### Knowledge Questions (Please circle the correct answer.)

1. Mary got a loan through a bank and bought a new car. She makes monthly payments to the bank and still owes \$10,000. The money Mary owes is called:

- a. Insurance
- b. Debt
- c. Net income
- d. Taxes

2. A plan on how to spend one's money is called a:

- a. Budget
- b. Income
- c. Bank Statement
- d. Profit

3. Misty has to choose whether to play at her friend's house or earn money by walking her neighbor's dog. If she chooses to walk the dog, what is her opportunity cost?

- a. Walking the dog
- b. Earning money
- c. Not earning money
- d. Playing at her friend's house

4. It is important for workers in \_\_\_\_\_ income levels to make wise budget decisions?

- a. High
- b. Low
- c. All
- d. None of the above

5. What percentage of one's income does a person who earns \$150,000 a year pay compared to a person who earns \$25,000 a year?

- a. More
- b. Less
- c. About the same

6. The total income a person earns before taxes are deducted from their paycheck is:
- Net income
  - Gross income
  - High tax bracket income
  - Low tax bracket income
7. Concern for others, integrity, and tolerance are examples of:
- A person's value
  - A person's talents or abilities
  - The act of making up one's mind
  - A person's activities or hobbies
8. Jenna said that she was good at solving math problems, drawing, and riding horses. This is a list of her:
- Values
  - Characteristics
  - Interests
  - Skills
9. Homeowners insurance allows a family to:
- Buy a new home
  - Reduce financial risk
  - Protect against death
  - Join the homeowner's association

**Please indicate the extent to which you engage in the following behaviors. A score of one means that you never engage in these behaviors and a score of five means that you always engage in these behaviors.**

		Never	Rarely	Sometimes	Often	Always
10.	I track how I spend my money regularly	1	2	3	4	5
11.	I use a personal budget to plan how I spend money	1	2	3	4	5
12.	I talk to my parents or guardian about my financial goals.	1	2	3	4	5
13.	Before making a purchase, I ask myself if this is a need or want.	1	2	3	4	5
14.	I save money for my future needs and wants.	1	2	3	4	5
15.	I set personal financial goals for myself.	1	2	3	4	5

**Instructions: Please circle your level of agreement to each statement below.**

		Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
16.	I have set goals for my future.	1	2	3	4	5
17.	I feel in control over how my future will turn out.	1	2	3	4	5
18.	I feel good about myself.	1	2	3	4	5
19.	Doing well at school is important to me.	1	2	3	4	5
20.	I expect to graduate from high school.	1	2	3	4	5
21.	I expect to go to college.	1	2	3	4	5

## Post-Test Only

**Instructions:** Please rate your level of agreement to each statement below.

		Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
22.	The things I learned in JA will be important later in the future.	1	2	3	4	5
23.	The things I learned in JA will help me get a good job.	1	2	3	4	5
24.	The things I learned in JA will help me be successful in life.	1	2	3	4	5
25.	I feel like my opinions are respected by my peers in JA.	1	2	3	4	5
26.	My JA volunteer makes me feel important.	1	2	3	4	5
27.	JA made school more interesting to me.	1	2	3	4	5
28.	The things I learn in JA will help me do better in school.	1	2	3	4	5
29.	I look forward to going to school more on the days JA takes place.	1	2	3	4	5
30.	My involvement in JA has helped me stay out of trouble in-school. (For example, this could include: skipping class, bullying, cheating, etc.).	1	2	3	4	5
31.	My involvement in JA has helped me stay out of trouble out-of-school. (For example, this could include: drugs, alcohol, sexual activity, etc.).	1	2	3	4	5
32.	Junior Achievement connected what I learned in the classroom with real life.	1	2	3	4	5
33.	Junior Achievement taught me how to manage my money.	1	2	3	4	5
34.	Junior Achievement was fun.	1	2	3	4	5
35.	Junior Achievement made me realize the importance of staying in school.	1	2	3	4	5

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

37. List two things you learned from the program that you think are important:

a.

b.