



JA Personal Finance[®]

Student Information

- What are the first three letters of your last name?

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- When were you born?

Month			Day			Year		
- What grade are you in? (Please check only one.) 9th 10th 11th 12th Other: _____
- NOT including this session, how many times have you participated in JA? (Please check only one.)
 This is my first time. 1 2 3 4 5 or more
- Are you completing the pre- or post-test?
 Pre-Test Post-Test

Knowledge Questions (Please circle the correct answer.)

- Elena develops a monthly budget. Using the money she makes baby-sitting, she wants to go out with friends once a week and has a long-term goal of buying a car. When Elena develops her budget, what is the first thing she should do?
 - Include monthly savings in her plan.
 - Pay her fixed expenses.
 - Pay her variable expenses.
 - Set aside money to go out with her friends.
- Which of the following would tend to be a low-risk investment?
 - Savings accounts.
 - Real estate.
 - Stocks.
 - Collectibles.
- A disadvantage of credit is:
 - It gives you a way to pay emergency expenses.
 - It encourages impulse spending.
 - It allows you to establish credit.
 - It allows you to buy now and pay later.
- An example of a variable expense (one that changes from month to month) would be:
 - Rent.
 - Car insurance.
 - Groceries
 - School loan.

5. Alan is a college freshman and wants to establish a good credit history. Which of the following will hurt his credit history?
 - a. Checking his credit report two to three times per year.
 - b. Taking out student loans to pay tuition.
 - c. Opening several new lines of credit at once.
 - d. Paying off a credit card.

6. Christina was seriously injured on the job and will not be able to return to work for several months. What kind of insurance would provide her with income?
 - a. Liability insurance.
 - b. Property insurance.
 - c. Malpractice insurance.
 - d. Disability insurance.

7. After earning money by mowing lawns all summer, Jose bought a three-month Certificate of Deposit (CD) from his bank. One month after buying the CD, Jose wants to withdraw the money to buy a new video game. In making his decision, Jose weighs several factors. Which of these factors is true?
 - a. He will pay a penalty for withdrawing his money early.
 - b. If the stock market isn't doing well, he may have already lost some of his money.
 - c. Jose will not be able to get his money until the three-month period is over.
 - d. All of the above.

8. Maria, a high school sophomore, has saved \$500 and wants to invest it so that she'll have more money for college. She doesn't want to risk losing any of the money that she invests and will need to have the money available to her in two years. Based on her needs, what is Maria's best option?
 - a. Buy stocks with all of her money.
 - b. Buy highly-collectible baseball cards with half of her money and buy stocks with the rest
 - c. Invest all of her money in a mutual fund.
 - d. Buy a two-year U.S. Treasury bond.

9. *Use the following information to complete the table and answer the question.* Jennifer is single and earns \$50,000 a year as a Systems Engineer. Her monthly income is \$4,160.00 before taxes. Of that amount, \$740.00 is withheld for taxes and she then saves \$175.00 every month toward her savings goal of continuing her education. When creating her monthly budget, what is Jennifer's starting balance?

Monthly income:	\$
Taxes Withheld:	- \$
Subtotal:	\$
Spousal Income:	+ \$
Monthly Available Income:	\$
Savings:	- \$
Starting Balance:	\$

- a. Between \$4,000 and \$4,500.
- b. Between \$3,500 and \$3,999.
- c. Between \$3,000 and \$3,499.
- d. Between \$2,500 and \$2,999.

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 take actions to protect myself from identity theft	1	2	3	4	5
13.	I talk to my parents or guardian about my financial goals.	1	2	3	4	5
14.	Before making a purchase, I ask myself if this is a need or want.	1	2	3	4	5
15.	I save money for my future needs and wants.	1	2	3	4	5
16.	I set personal financial goals for myself.	1	2	3	4	5

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

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



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21.	I expect to graduate from high school.	1	2	3	4	5
22.	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
23.	The things I learned in JA will be important later in the future.	1	2	3	4	5
24.	The things I learned in JA will help me get a good job.	1	2	3	4	5
25.	The things I learned in JA will help me be successful in life.	1	2	3	4	5
26.	I feel like my opinions are respected by my peers in JA.	1	2	3	4	5
27.	My JA volunteer makes me feel important.	1	2	3	4	5
28.	JA made school more interesting to me.	1	2	3	4	5
29.	The things I learn in JA will help me do better in school.	1	2	3	4	5
30.	I look forward to going to school more on the days JA takes place.	1	2	3	4	5
31.	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
32.	My involvement in JA has helped me stay out of trouble out-of-school.	1	2	3	4	5
33.	Junior Achievement connected what I learned in the classroom with real life.	1	2	3	4	5
34.	Junior Achievement taught me how to manage my money.	1	2	3	4	5

35.	Junior Achievement was fun.	1	2	3	4	5
36.	Junior Achievement made me realize the importance of staying in school.	1	2	3	4	5

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

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

- a.
- b.

Junior Achievement Program Evaluation

School: _____

Zip Code: _____ Program Name: **JA Personal Finance**

Teacher: _____ Volunteer (optional) _____

Student #	First three letters of name	Pretest Raw Score*	Posttest Raw Score*
1			
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33			

* raw score only, please do not use percentages

Junior Achievement Program Evaluation

Posttest Only (enter tally marks for number of responses)

Are these sentences true for you?		SD	D	A/D	A	SA
Please check the box under the answer that applies to you.		1	2	3	4	5
23.	The things I learned in JA will be important later in the future					
24.	The things I learned in JA will help me get a good job.					
25.	The things I learned in JA will help me be successful in life.					
26.	I feel like my opinions are respected by my peers in JA.					
27.	My JA volunteer makes me feel important					
28.	JA made school more interesting to me.					
29.	The things I learn in JA will help me do better in school.					
30.	I look forward to going to school more on the days JA takes place.					
31.	My involvement in JA has helped me stay out of trouble in school.					
32.	My involvement in JA has helped me stay out of trouble out of school.					
33.	Junior Achievement connected what I learned in the classroom with real life.					
34.	Junior Achievement taught me how to manage my money.					
35.	Junior Achievement was fun.					
36.	Junior Achievement made me realize the importance of staying school.					

Answer Key for Pretest and Posttest

1. (a) Include monthly savings in her plan
2. (a) Savings accounts
3. (b) It encourages impulse spending.
4. (c) Groceries
5. (c) Opening several new lines of credit at once
6. (d) Disability insurance
7. (a) He will pay a penalty for withdrawing his money early.
8. (d) Buy a two-year U.S. Treasury bond
9. (c) Between \$3,000 and \$3,499