

Central NC JA – High School Program

Junior Achievement Presents: The NEFE High School Financial Planning Program

JA Worldwide is partnering with the National Endowment for Financial Education (NEFE) to develop a new, kit based, personal financial literacy program for high school students. A volunteer guide and accompanying consumable materials has been developed by JA Worldwide for use with the award-winning *NEFE High School Financial Planning Program* curriculum. Through this collaboration, JA Worldwide will make a state-of-the-art, paper-based, financial literacy program available to high school students throughout the US beginning in fall 2007.



This program introduces students to the importance of making wise financial choices. Students explore the role that money plays in achieving personal goals throughout life. They develop planning, goal setting, and thoughtful decision-making skills that will help them protect themselves from the unexpected financial pitfalls that plague so many adults.

Junior Achievement Presents: The NEFE High School Financial Planning Program is a five-session program recommended for students in grades 9-12 and enhances students' learning of the following concepts and skills:

Concepts—Goal setting, Financial choices, Pay yourself first, Budgeting, Saving, Spending, Investment, Saving, Credit, Identity theft, Fraud, and Insurance

Skills—Decision making, Organization, Financial planning, Analyzing information, Categorizing data, Oral and written communication, Public speaking, Group work, and Reading comprehension

Lesson Plans:

Session One: A Month in the Life Working in groups, students play the Balance, Break Even, or Broke Game. They examine the concept of budgeting and learn how their daily chores affect their ability to save for the future.	Key Learning Objectives Students will be able to: <ul style="list-style-type: none">• Explain the purpose of setting goals.• Make wise financial decisions that meet personal goals.
Session Two: From Dreams to Reality Working in groups, students complete personal investment guides. They discuss investment options and plan for their financial futures.	Key Learning Objectives Students will be able to: <ul style="list-style-type: none">• Explain the difference between income and growth investments.• Demonstrate a basic understanding of various investment options.• Plan investment strategies for today and for the future.

<p>Session Three: Your Credit, Your Future</p> <p>Working in groups, students evaluate scenarios related to credit. They discuss credit options and make decisions to avoid common credit pitfalls.</p>	<p>Key Learning Objectives</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • Describe the advantages and disadvantages of credit. • Plan how to use credit now and in the future.
<p>Session Four: The Case of the Missing Identity</p> <p>Working in groups, the students evaluate behavior that contributes to identity theft, and learn to take necessary actions to protect their identity.</p>	<p>Key Learning Objectives</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • List the dangers of identity theft. • Recognize threats to their good credit and avoid them.
<p>Session Five: Protect Yourself</p> <p>Working in groups, students play the Make It Match Game. They explore different types of insurance and identify how each type provides protection.</p>	<p>Key Learning Objectives</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • Examine and describe the basic types of insurance. • Determine their current and future insurance needs.