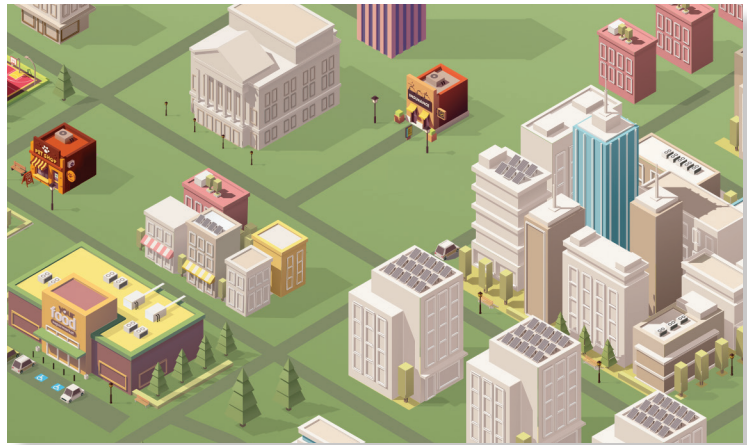


JA Finance Park[®] Virtual

JA Finance Park Virtual helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit. The program comprises several teacher-led, in-class lessons and a variety of optional extension activities. Options are available to use either the entry level or advanced curriculum, based on grade level and students' prior knowledge. The experience culminates in a hands-on, online budgeting simulation that is supported by volunteers. The *JA Finance Park Virtual* simulation has been fully redeveloped, with a brand-new experience that offers two implementation options: Entry Level (geared toward middle school) and Advanced Level (geared toward high school).



VIRTUAL SIMULATION HIGHLIGHTS

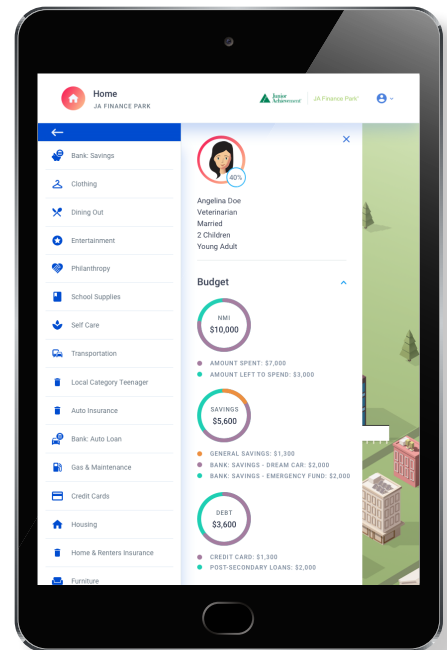
- Brand new simulation, dashboard, and content management system
- New modern designs, look and feel, including the following features:
 - Financial Health Meter (emoji and progress bar dynamically displayed as users make financial decisions; in Advanced simulations only)
 - Calendar and Profile (for users to track savings and spending decisions and to monitor debt)
 - Life Stage Summaries (on-screen summary of users' decisions within the life stage)
 - Your Future (users' choice: marriage, children, pets, in Advanced simulations only)
 - Reports (displayed at the end of the simulation or accessible from the dashboard)
- Entry Level introduces the concept of “adulting,” laying the groundwork for student’s future, and randomly assigns life persona. Student focus is on creating a monthly budget.
- Advanced Level allows students to choose their own “adult adventure,” where students select their persona based on career and education choices. Students navigate financial decisions through various life stages and budget beyond one month.
- JA Areas can set up simulations for demo or training purposes.
- Recommended for use on computers, laptops, and tablets with Internet connection, using current versions of either Mozilla Firefox, Google Chrome, or Apple Safari
- Scheduled for initial release by late summer 2020, for use during the 2020–21 school year

This program has a primary focus of the JA Financial Literacy Pathway and a secondary focus of the Work and Career Readiness Pathway and can be placed in Grades 7–12. The program may receive 12 or more ICH based on delivery of the optional content; the program is primarily teacher-led but volunteers are required.

SAMPLE SIMULATION ACTIVITIES

In the new Advanced Level Virtual simulation, students will:

- Select their own avatar and interests.
- Review information about career clusters to select their career path and education.
- Set up to three savings goals for future items such as homeownership or dream car.
- Research, shop, and pay for various categories.
- Make financial decisions across multiple life stages.
- Choose their own future as it relates to marriage, children, and pets.
- Track progress of their budgeting, spending, and saving through a financial health meter.



VOLUNTEER ENGAGEMENT

- Flexible options to participate virtually:
 - Deliver activities using tailored volunteer guides, or assist with curriculum sessions
 - Assist and support students during the simulation
- Minimum of 3 hours required

ADVANCED CURRICULUM OBJECTIVES

Note: The current *JA Finance Park* in-class traditional curriculum (Entry) will remain as is and will be used in conjunction with the new Entry-Level Virtual simulation. The Entry curriculum will also be available in a self-guided format in fall 2020. The curriculum objectives and outline for the Advanced Level will be used in conjunction with the new Advanced Level Virtual simulation.

JA Finance Park Advanced curriculum will equip students to:

- Determine how career choice affects future finances and lifestyle.
- Summarize the purpose of taxes and how they affect finances over time.
- Analyze how saving impacts financial well-being and security.
- Evaluate the risks and benefits of investing.
- Explain the advantages and disadvantages of different payment methods over time.
- Construct a budget to address long-term financial goals using hypothetical life situations.
- Clarify how debt affects financial success.