Following participation in the program, students will be able to:

- Explore their skills, interests, values, and the world of work to make informed education, career, and life decisions.
- Develop their knowledge of personal finance to apply strong financial-management skills regardless of income.

Session Titles and Summaries:

1. **Session One: Mirror, Mirror**
   Students make choices to better understand the concept of self-knowledge—the awareness of their skills, interests, and values—as they consider education, careers, and other life choices.

2. **Session Two: Be a Success**
   Students learn how to set goals for their financial future. They play the Be a Success Game to see the connection between personal finance, education, and careers.

3. **Session Three: Keeping Your Balance**
   Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on those monthly salaries, students evaluate the opportunity cost when making budget decisions.

4. **Session Four: Savvy Shopper**
   Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using debit and credit cards.

5. **Session Five: Keeping Score**
   Students examine how a credit score is determined and learn about the consequences of a positive and negative credit report.

6. **Session Six: What’s the Risk?**
   Students learn that life involves risk and that insurance and personal responsibility help to reduce the financial consequences of loss or injury.
Join Junior Achievement’s global network of more than 287,000 volunteers and help students in your community connect the dots between what they learn in school and the “business of life”—work readiness, entrepreneurship, and financial literacy.

**JA’s Turn-Key Volunteer Solution:**

**Personalized Placement**
JA works with you to ensure you teach at the location and grade level of your choice.

**Comprehensive Training**
JA staff provides training so you are comfortable visiting the classroom. You will be trained in classroom management, understanding and delivering the JA curriculum, working with the classroom teacher, and communicating effectively with students.

**Minimal Time Commitment**
The time commitment is minimal compared to the significant impact you make. Middle grade-level classes include six, 45-minute sessions.

JA provides you with a kit containing all of the session plans and student materials you’ll need to make every minute count.

**JA Staff Follow-Up and Support**
JA staff is available to answer your questions or make suggestions about your volunteer assignment.

Building a life is a complex project, particularly for teens and young adults entering the working world. This engaging program shows students how to earn money, spend wisely within a budget, save and invest, use credit cautiously, and protect their personal finances. Selected pieces of the program are featured below.