

JA Financial Literacy for Ohio

Looking to Give Your Students the Advantage?

JA Financial Literacy for Ohio is a one-semester teacher-led course that equips high school students with foundational personal finance skills. Created in partnership with **Peoples Bank**, the comprehensive curriculum is correlated to meet all Ohio’s Learning Standards and fulfill the Senate Bill 1 - Financial Literacy Half-Unit Course requirement.

By incorporating teacher-led materials, virtual simulations, self-guided student sessions and professional business volunteer engagement, Ohio students will participate in an engaging world of financial awareness to prepare them for post graduate life.

Why choose JA?

What makes JA Financial Literacy different?

Curriculum is available at **NO COST** to school partners and has been assessed to meet all Ohio standards

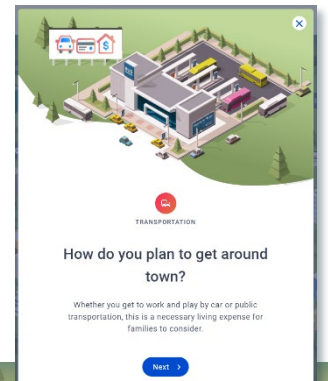
Problem-based learning projects are included into each theme

Sessions include relevant, real-life case studies that are relatable to students

Content is housed on an easy-to-navigate Google Site (teacher access only)

Content and technical support is local and responsive, including training sessions and site support

In a nutshell, our curriculum matches standards and incorporates practical knowledge students can apply right now. Our team is local and able to support you in-person, whether that’s a meeting at your school or a phone call.



Financial Advisor: Aleece Dye

Theme 4.2

Learn what a Financial Advisor is and their role on assisting consumers find financial security

Videos by Local Industry Leaders!

Interactive JA Finance Park Simulation



Want to learn more? Contact the **JA office** at **(330) 433-0063** or janco@ja.org

Course Overview

Course Theme	Theme Topics	Project Connections
Employment & Income	<ol style="list-style-type: none"> 1: The Basics of Earning 2: Careers & Pay 3: Education and Careers 4: Taxes and Benefits 	My Savings Plan: Students learn strategies for a savings plan, including identifying a savings goal and putting money aside consistently.
Money Management	<ol style="list-style-type: none"> 1: Financial Institutions 2: Spending and Saving 3: Think Before You Spend 4: What Is a Budget? 	My Budgeting Habit: Students review critical concepts and vocabulary related to budgeting, examine the importance of SMART goals, and create their own SMART goals.
Credit, Debit, and Keeping Your Finances Safe	<ol style="list-style-type: none"> 1: What Is Credit? 2: Types of Credit 3: Protect Your Credit 4: Debt Management 	My Credit Score: Students learn the importance of a credit score and how to maintain a healthy one.
Planning for the Future	<ol style="list-style-type: none"> 1: Investing Versus Savings 2: Investing for the Long Term 3: Risks and Responsibilities 4: Types of Insurance 	My Investment Plan: Students review basic information about stocks and the stock market and then conduct research to select at least 10 stocks in which to invest for a financial portfolio.
Additional Activities		
Case Study: Solving Problems and Managing Risks	Students examine a process for making decisions and managing risk. They consider a scenario in which a business owner must make a difficult decision. Students use a decision tree to analyze options and consequences and recommend a course of action.	
Virtual Simulation	The program culminates in JA Finance Park Virtual Advanced , a hands-on, online budgeting simulation. Students choose their own “adult adventure” by selecting their persona based on career and education choices and will take a deep dive into financial consequences of life choices and decisions impacting long-term goals. They will navigate financial decisions through various life stages and budget beyond one month. JA Finance Park Virtual Advanced is a great way to round out the curriculum in a comprehensive simulation that immerses students past the curriculum and into real-world scenarios.	
Assessments	Required pre- and post-program assessments provide metrics on student achievement, while optional Theme tests give flexibility for additional measurements, at educator’s discretion.	