



# JA Personal Finance

and personal finance. Participants also explore how their decisions can affect other people with whom they have relationships and practice using healthy behaviors to discuss shared financial decisions.

## 2 Session Two: Budgeting (volunteer-led)

Participants investigate the importance of budgeting and staying within a budget. They review characteristics of a healthy relationship and explore how shared budgeting creates opportunities to talk about equality, independence, and respect.

## 3 Session Three: Savings (volunteer-led)

Participants analyze the role that saving plays in their personal finances. They explore how having a healthy savings plan is necessary in all phases of life but is especially critical for big-ticket items and emergencies. Participants learn how to apply communication strategies when discussing financial issues.

## 4 Session Four: Credit and Debt (volunteer-led)

Participants analyze the importance of credit and the outcomes of wise and poor use of credit. They examine the potential consequences of sharing credit or cosigning for loans.

## 5 Session Five: Consumer Protection (volunteer-led)

Participants explore consumer protection basics, including how to avoid scams, manage their money, use credit and loans carefully, and protect their personal information. They learn some of the risks associated with sharing finances with others.

## 6 Session Six: Smart Shopping

This optional, self-guided activity focuses on making informed purchasing decisions to maximize buying power. Participants learn about comparison shopping and participate in a simulated shopping experience. They explore communicating with other people about consumer behaviors and shared shopping. A volunteer or the teacher can introduce and wrap up the session.

## 7 Session Seven: Risk Management

This optional, self-guided activity focuses on risks that can lead to financial loss. Participants practice applying appropriate risk management strategies in scenarios and learn how to discuss risk management and manage the risks associated with shared financial choices. A volunteer or the teacher can introduce and wrap up the session.

## 8 Session Eight: Investing

This optional, self-guided activity explores the difference between saving and investing, the advantages and potential returns of investing, and common types of investment products. Participants also learn about various types of investment risks and self-assess their personal investment risk tolerance and communication with others about shared investments. A volunteer or the teacher can introduce and wrap up the session.

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## 9 Session Nine: Credit Cards

This optional, modular session consists of four 10-minute, self-guided activities focused on various aspects of credit cards. Topics include their purpose, uses, advantages and disadvantages, consumers' rights, and the responsibilities of shared credit.

## 10 Session Ten: Debt Management

This optional, modular session consists of five 10-minute, self-guided activities focused on debt management, including the responsibilities of shared debt.

## 11 Session Eleven: Net Worth

This optional, modular session consists of three 10-minute, self-guided activities focused on net worth, including shared net worth.