

## Junior Achievement Presents: The NEFE High School Financial Planning Program

*Junior Achievement Presents: The NEFE High School Financial Planning Program* introduces students to the importance of making wise financial decisions. The program demonstrates the importance of planning, goal setting, and thoughtful decision-making within the context of personal financial decisions. Five required, volunteer-led sessions. Twenty-four additional teacher-led sessions available.

The key learning objectives listed beside each session state the skills and knowledge students will gain.

### **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:

- 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:

- 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.

### **Session Three: Your Credit, Your Future**

Working in groups, students evaluate scenarios related to credit. They discuss credit options and make decisions to avoid common credit pitfalls.

### **Key Learning Objectives**

Students will be able to:

- Describe the advantages and disadvantages of credit.
- Plan how to use credit now and in the future.

### **Session Four: The Case of the Missing Identity**

Working in groups, the students evaluate behavior that contributes to identity theft, and learn to take necessary actions to protect their identity.

### **Key Learning Objectives**

Students will be able to:

- List the dangers of identity theft.
- Recognize threats to their good credit and avoid them.

## Session Five: Protect Yourself

Working in groups, students play the Make It Match Game. They explore different types of insurance and identify how each type provides protection.

## Key Learning Objectives

Students will be able to:

- Examine and describe the basic types of insurance.
- Determine their current and future insurance needs.

*Junior Achievement Presents: The NEFE High School Financial Planning Program* 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

*Junior Achievement Presents: The NEFE High School Financial Planning Program* is a 5 session volunteer-led course, with the addition of up to 24 teacher-led sessions, and is recommended for students in grades 9-12. Instructional materials are packaged for 30 students and include detailed activity plans for the volunteer and consumable materials to be used in the classroom.

All JA programs are designed to support the skills and competencies identified by the Partnership for 21<sup>st</sup> Century Skills. These programs also augment school-based, work-based, and connecting activities for communities with school-to-work initiatives.