

## Junior Achievement Programs and JumpStart Coalition Personal Finance Standards



	JA Ourselves®	JA Our Families®	JA Our Community®	JA Our City®	JA Our Region®	JA Our Nation®	JA More than Money®	JA BizTown®	JA Economics for Success®	JA Global Marketplace®	JA It's My Business!®	JA It's My Future®	JA Finance Park®	JA Be Entrepreneurial®	JA Career Success®	JA Company Program®	JA Economics®	JA Exploring Economics®	JA Job Shadow™	JA Personal Finance®	JA Titan®	
	Elementary School Programs								Middle School Programs				High School Programs									
<b>Financial Decision Making</b>																						
Recognize the responsibilities associated with personal financial decisions.	•	•	•	•	•	•	•	•	•	•	•	•	•	•		•	•	•	•	•	•	
Use reliable resources when making financial decisions.				•	•	•	•	•	•	•	•	•	•	•		•	•	•	•	•	•	•
Summarize major consumer protection laws.																	•				•	
Make criterion-based financial decisions by systematically considering alternatives and consequences	•	•	•		•		•	•					•			•	•	•				
Apply communication strategies when discussing financial issues			•		•		•	•	•		•	•	•		•	•	•	•	•	•	•	
Control personal information.								•					•		•	•					•	
Use a personal financial plan													•			•					•	
<b>Employment and Income</b>																						
Explore job and career options.		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•			•		
Compare sources of personal income and compensation.		•	•	•	•	•	•	•	•	•	•	•	•	•		•	•			•		
Analyze factors that affect net income			•	•				•	•			•	•		•	•	•			•		
<b>Spending and Saving</b>																						
Develop a plan for spending and saving.	•			•	•		•	•	•				•								•	
Develop a system for keeping and using financial records.				•	•		•	•	•				•			•					•	•
Describe how to use different payment methods.				•				•	•				•								•	
Apply consumer skills to spending and saving decisions.						•		•	•				•			•					•	

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	Elementary School Programs						Middle School Programs						High School Programs									
<b>Credit and Debt</b>																						
Analyze the costs and benefits of various types of credit.							•	•	•												•	
Summarize a borrower's rights and responsibilities related to credit reports.																					•	
Apply strategies to avoid or correct debt management problems.								•	•												•	
Summarize major consumer credit laws.																					•	
<b>Risk Management and Insurance</b>																						
Identify common types of risks and basic risk management methods.									•												•	
Justify reasons to use property and liability insurance.																						
Justify reasons to use health, disability, long-term care and life insurance.																						
<b>Investing</b>																						
Discuss how saving contributes to financial well-being.	•						•	•	•												•	
Explain how investing builds wealth and helps meet financial goals.																					•	•
Evaluate investment alternatives.		•														•					•	•
Describe how to buy and sell investments.																						•
Explain how taxes affect the rate of return on investments.																						
Investigate how agencies that regulate financial markets protect investors.																						