

JA Finance Park provides a practical hands-on personal budgeting simulation for middle and high school students. The classroom curriculum is complemented by a visit to the Park where students will immerse themselves in a reality-based decision-making process addressing aspects of individual and family budgeting, including housing, transportation, food, utilities, health care, investments, philanthropy and banking.

The on-site activities are designed to allow students the opportunity to “put into action” what they have learned in the classroom and to understand the basic steps of maintaining a realistic personal budget. Classroom follow-up allows students to use their new financial knowledge to explore career options and to set future goals.

A Typical Day at JA Finance Park:

9:30-9:45 Student Arrival and Orientation

9:45-10:10 Life Scenario:

Students receive their persona- including income, job title, education background, marital status, if they have children, existing savings and debt, and their credit score.

10:10-10:25 The Savings Plan:

Students calculate their NMI (Net Monthly Income) and household NMI. Students decide what they will set as a monthly savings goal, then allocate that savings to three saving funds.

10:25-11:05 Research:

Students visit each business, and explore information for the business/budget category.

11:05-11:30 Lunch

11:30-12:00 Budget:

Students build a monthly budget using 100% of their household NMI.

12:00-12:45 Shopping:

Students make shopping selections. Then, discover how close they came to budgeting accurately based on their wants and needs.

12:45-1:15 Payment:

Students pay for their shopping selections using a debit card or online payments.

1:15-1:30 Debrief:

Students receive final report that details their life scenario and decisions. Group discussion about student experience.



A day at JA Finance Park is always preceded by a curriculum of lessons taught by the classroom teacher.

To learn more about JA Finance Park®, call JA of the Bluegrass at 859.219.2423, email Ron Wigglesworth at ron@jalexington.org, or visit www.jalexington.org.