JA Finance Park

Financial Capability Matters

The 2008 financial crisis evaporated $19.2 trillion in household wealth and left 8 million Americans jobless, bringing to light the critical need for financial awareness.* Over a decade later, total consumer debt is at an all-time high approaching $14 trillion. As Ben Bernanke, former Chair of the Federal Reserve, said at the Grand Opening of JA Finance Park, “financial literacy is not a fad.” The decisions we make today matter. That’s why Junior Achievement brings relevancy into the educational experience. JA Finance Park is an innovation in experiential education designed to engage middle school students for life and work in the real world.

And that means learning and practicing how to make informed decisions for lifelong success by:

- Aligning the realities of life – and personal choices – with financial stability;
- Connecting education and career decisions with income expectations; and,
- Experiencing first-hand what it takes to make it.

JA Finance Park is a public/private collaboration between our region’s school systems, businesses, educators and volunteer mentors who come together to inspire, guide and teach students how to be financially capable and ready to take on their futures. Students leave JA Finance Park equipped to make short-term decisions for long-term success, including decisions related to income, expenses, savings and credit.

JA Finance Park combines in-classroom curriculum taught by teachers with a high-impact simulation in one of JA’s world-class facilities.

Relevant

Before students travel to a JA Finance Park facility, they take part in JA’s unique 14-lesson classroom curriculum, which meets national, state and local educational standards.

Students learn about:

- **Income** – taxes, career planning and goal setting
- **Saving, investing and risk management** – short- and long-term saving and investment options and insurance to protect savings
- **Debit and credit** – financial institution comparisons and the role of credit scores and credit reporting
- **Budget** – the importance of spending money wisely and creating personal budgets based on saving and lifestyle goals.

**Impactful**

Once the JA classroom curriculum is complete, students practice newly learned microeconomic concepts and experience first-hand the complexities of personal financial management as an earning, bill-paying adult for the day at a one-of-a-kind, state-of-the-art JA Finance Park facility.

Students take on a life scenario—an avatar with a career, salary, credit score, debt, family and obligations—and make their way through various phases of the day where they work with volunteer mentors from the business community to balance a budget while making decisions about:

- Buying a home
- Selecting a health care provider
- Purchasing a family car
- Budgeting home improvements
- Determining investment options

The experience of making real-life financial decisions in a risk-free environment lays the foundation for how students approach their financial responsibilities in the future and navigate success and challenges in the dynamic global economy.

**Transformative**

At the heart of all JA educational experiences is a commitment to developing core competencies students need to be successful in an ever-changing economy:

- Creativity & Innovation
- Cultural Agility
- Self-Direction
- Effective Collaboration
- Engaging Communication
- Critical and Analytical Thinking

**You Know What it Takes**

Thanks to signature partners Capital One and the SunTrust Foundation, JA Finance Park is now a capstone learning experience for all area students. The continued success of JA Finance Park depends on the support and engagement of business leaders and companies of all types and sizes. Our students need your experience, expertise and commitment to help them be 100% inspired, 100% prepared and 100% employed when the time comes.

**Current JA Finance Park Locations**

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<th>JA Finance Park</th>
<th>JA Finance Park Prince George’s County</th>
<th>JA Finance Park Montgomery County</th>
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<tr>
<td>Fairfax County</td>
<td>960 Nalley Road Landover, MD 20785</td>
<td>Thomas Edison High School of Technology</td>
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<tr>
<td>4099 Pickett Road</td>
<td>Serves over 10,000 students annually</td>
<td>12501 Dalewood Dr, Silver Spring, MD 20906</td>
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<td>Fairfax, VA 22032</td>
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<td>Serves over 12,000 students annually</td>
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