



JA  
Canada

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## Personal Finance



**Empower students with financial literacy, so they can have a personal finance plan and clear goals for their financial security!**

Personal Finance is a program designed for grade 9-12 students. The program teaches students personal money management skills including the key elements of personal finance such as spending wisely, budgeting, saving, investing and using credit.

### Volunteer-Led Programs

- ▶ JA volunteer(s) facilitate the program activities adding their industry knowledge and perspective to the lessons
- ▶ Programs are offered in-class, virtually or live as permitted
- ▶ Teacher manages access and supervises students during the program
- ▶ Timing and duration of program is flexible

### Teacher-Led Programs

- ▶ Teachers can facilitate the program activities and lessons directly with their students or monitor their students while they work independently
- ▶ JA will provide support and access to the program resources through the JA Campus
- ▶ Teachers can lead the program at their own pace
- ▶ Programs usually take 2-6 hours to complete

## Key Learning Objectives

### After completing the program, students will be prepared to:

- Recognize the role income plays in personal finances
- Discover the importance of planning their financial decisions
- Identify high-dollar items and unexpected costs that require savings
- Explain the importance of making and keeping a spending plan
- Consider the types of expenditures that might go into a monthly budget
- Express the need to make good credit decisions to avoid costly consequences
- Assess potential risks to their personal finances



**This JA program can assist educators and students in achieving curriculum objectives.**

If you count the amount of money that you're spending and you budget well, it'll help you manage your money better and plan for the future and also enjoy what you have now.

— Grade 9, Personal Finance Student



## More Information

- [Visit JA Canada](#) to learn more about our other programs.
- Contact your local JA office to register or for more details.
- Learn about our free online programs on the [JA Campus](#).