

JA Personal Finance

Lesson 1: Plan to Earn



45 Min

GOALS

1. Recognize the role income plays in personal finances
2. Evaluate the effect educational choices have on lifetime earnings
3. Describe the importance of planning and making financial decisions

CORE ACTIVITIES

1. Introduction (10 minutes)
2. Activity (15 minutes)
3. Summary and review (25 minutes)

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Lesson 2: Saving for Life



45 Min

GOALS

1. Recognize high-dollar items and unexpected costs that require savings
2. Review key concepts related to successfully saving money

CORE ACTIVITIES

1. Introduction (15 minutes)
2. Activity (25 minutes)
3. Summary and review (5 minutes)

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Lesson 3: The Budget Game



45 Min

GOALS

1. Recognize the importance of making and keeping a spending plan
2. Consider the wide range of expenditures that might make up a monthly budget

CORE ACTIVITIES

1. Introduction (10 minutes)
2. Activity (30 minutes)
3. Summary and review (5 minutes)

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Lesson 4: Credit Choice



45 Min

GOALS

1. Recognize the importance of credit as part of personal finances
2. Express the need to make good credit decisions to avoid costly consequences

CORE ACTIVITIES

1. Introduction (10 minutes)
2. Activity (30 minutes)
3. Summary and review (5 minutes)



GOALS

1. Recognize potential risks to personal finances
2. Describe appropriate preventative methods to limit potential losses

CORE ACTIVITIES

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|-----------------------|--------------|
| 1. Introduction | (10 minutes) |
| 2. Activity | (30 minutes) |
| 3. Summary and review | (5 minutes) |

