

# PERSONAL FINANCE

Grades 11-12



## Financial Literacy

### ABOUT THE PROGRAM



Students develop an understanding of key financial issues, including how education, income, and planning impact personal finances. They learn the importance of budgeting, saving, making informed credit choices, and protecting themselves from financial risks.

**Program Length:** 4 hours

**Program Format:** In-Class or Online

**Supports Curriculum:** Math, Career Education

**Provided Resources:** Classroom presentation, interactive digital resources, and a physical kit or resources for activities/games\*

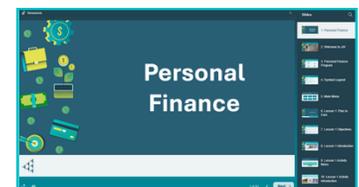
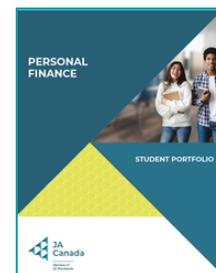
\*physical kit for in-class/in-person programs



[Learn More](#)

### What will students do and learn?

- Discuss factors that will affect the cost of living in the future
- Create a savings plan and explore the risk profiles of different investment vehicles
- Play a card game to explore budgeting concepts
- Match credit facts with real-world scenarios
- Create a public service announcement about a risk management lesson learned



“

Teaching students the fundamentals of budgeting and personal finance are some of the most beneficial materials to go over in high school.

”

JA Teacher



## How do I access this JA program?

### Step 1



Enrol at [jabc.org/connect](https://jabc.org/connect).

### Step 2



A JABC team member will follow up to coordinate details for teacher-led programs or to coordinate a volunteer to facilitate the program. Volunteer availability may vary by location.

### Step 3



Access the online resources for your program on [jacampus.org](https://jacampus.org) and receive a physical kit mailed directly to your school. If a volunteer will be facilitating the program, these details will be shared with the volunteer.

*Access to online resources requires setting up a free JA ID and using a program access code (provided by your local JA office).*



15,000+

youth participated in  
this program during  
the 2024-25 year.

## Reach Out Today!



Visit [jabc.org/programs](https://jabc.org/programs)

to learn about JA program options for students in grades 3-12.

JA programs are available at no cost thanks to our generous supporters in British Columbia.