JA British Columbia

Member of JA Canada

FINANCIAL LITERACY

2025-26



70 Years of Empowering Lives

REACH BY PROGRAM

THANK YOU FOR HELPING MAKE FINANCIAL LITERACY EDUCATION ACCESSIBLE TO YOUNG PEOPLE ACROSS BRITISH COLUMBIA. YOUR SUPPORT IS CREATING BRIGHTER FINANCIAL FUTURES.

36,713

FINANCIAL LITERACY YOUTH LEARNING EXPERIENCES

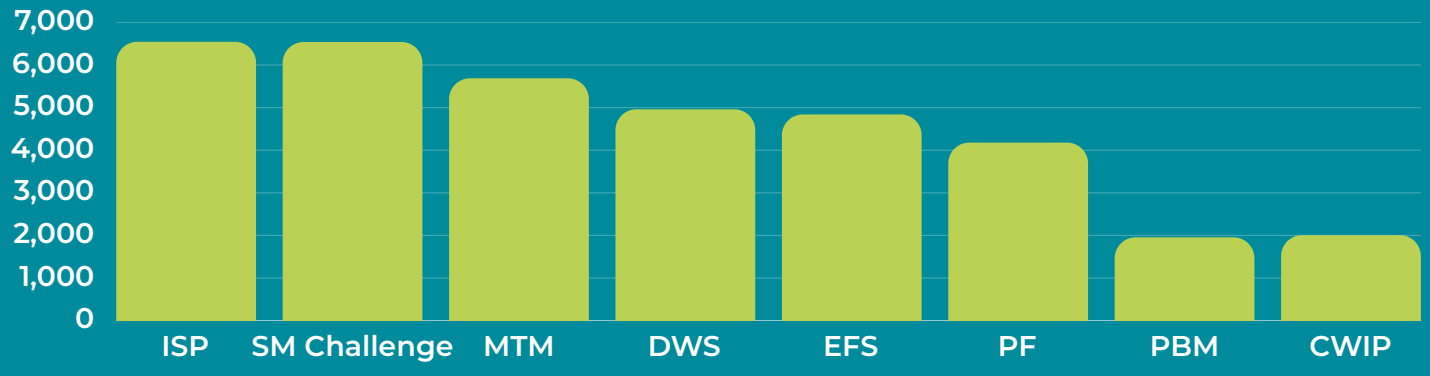
36% of JABC's total youth learning experiences

1,498

FINANCIAL LITERACY PROGRAMS DELIVERED

36% of all JABC programs delivered





ISP	SM Challenge	MTM	DWS	EFS	PF	PBM	CWIP
249	249	241	223	199	178	85	74

Number Of Programs Delivered

YOUTH LEARNING OUTCOMES

BUILDING THE FOUNDATIONS OF LIFELONG FINANCIAL LITERACY

From first budgets to first investments, JABC helps youth build the knowledge, confidence, and decision-making skills they need to navigate money and plan for their futures.

SERVING YOUTH AGES 8–25 | SCHOOL-BASED LEARNING FROM GRADES 3–12

BUILD EVERYDAY MONEY SKILLS

- Create and manage a budget
- Understand income, expenses, paycheques and deductions
- Make informed choices about saving, spending and credit

PLAN FOR THE FUTURE

- Connect education and career choices to financial goals
- Set short- and long-term financial goals
- Prepare for major financial decisions in adulthood

UNDERSTAND INVESTING AND RISK

- Recognize basic investment options
- Understand risk, diversification and long-term planning
- Evaluate financial information more critically



Learn More Here

After Participating in a JA Financial Literacy Program:

82% reported being more confident managing their money.

86% reported greater awareness of the importance of financial planning.

87% reported a better understanding of investment risk.

REACH ACROSS BC

YOUR SUPPORT HELPED US REACH COMMUNITIES ACROSS BRITISH COLUMBIA WITH PRACTICAL FINANCIAL LITERACY EDUCATION.

93 CITIES ACROSS BRITISH COLUMBIA

118 SCHOOLS/ COMMUNITY PARTNERS

23 UNDERSERVED SCHOOLS



23 NEW COMMUNITIES THIS YEAR

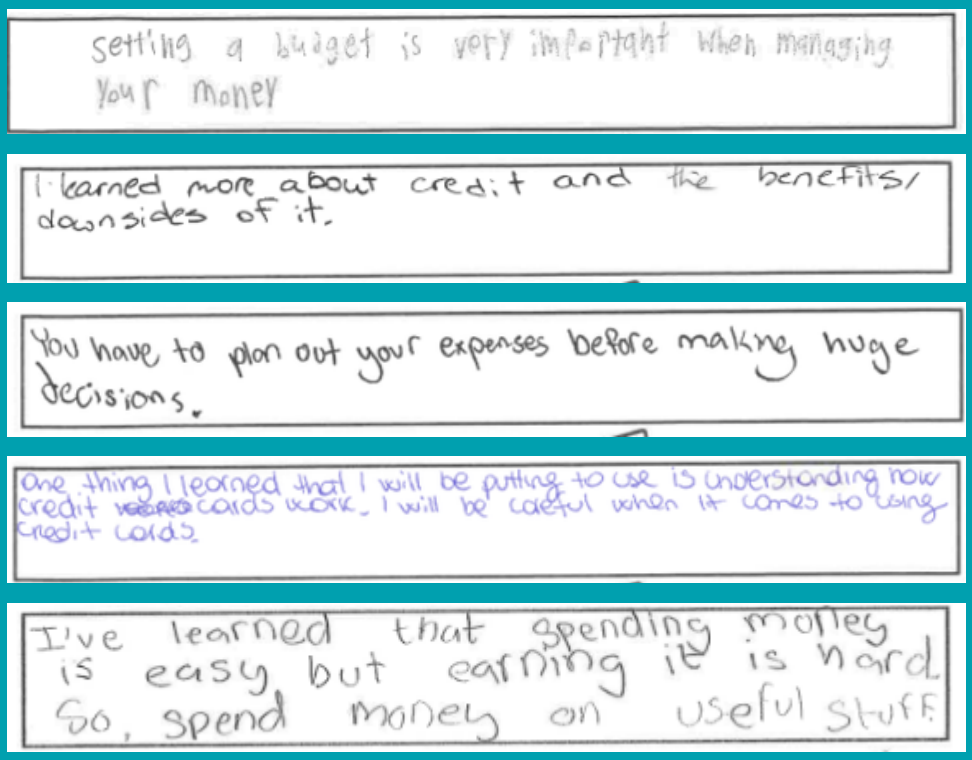
00 MILE HOUSE
ABBOTSFORD
ALDERGROVE
ANAHIM LAKE
BOWEN ISLAND
BRENTWOOD BAY
BURNABY
BURNS LAKE
CAMPBELL RIVER
CASTLEGAR
CHASE
CHETWYND
CHILLIWACK
CLINTON
COBBLE HILL
COMOX
COQUITLAM
COURTENAY
CRANBROOK
CRESTON
CUMBERLAND
DAWSON CREEK
DELTA
DUNCAN
ELKFORD
FERNIE
FORT ST. JAMES
GIBSONS
GOLDEN
HAZELTON
HOPE
KAMLOOPS
KASLO
KELOWNA
KEREMEOS
KITIMAT
KITKATLA
LADYSMITH
LAKE COUNTRY
LANGFORD
LANGLEY
LANTZVILLE
LOGAN LAKE
LUMBY
LYTTON
MAPLE RIDGE
MERRITT
MISSION
NANAIMO
NELSON
NEW WESTMINSTER
NORTH SAANICH
NORTH VANCOUVER
OLIVER
PARKSVILLE
PEMBERTON
PENTICTON
PITT MEADOWS
PORT ALBERNI
PORT COQUITLAM
PORT HARDY
PORT MOODY
POWELL RIVER
PRINCE GEORGE
PRINCE RUPERT
QUALICUM BEACH
QUESNEL
REVELSTOKE
RICHMOND
SAANICHTON
SALMO
SALT SPRING ISLAND
SECHELT
SHAWNIGAN LAKE
SIDNEY
SMITHERS
SOOKE
SOUTH SLOCAN
SPARWOOD
SQUAMISH
SURREY
THUNDER BAY
TSAWWASSEN
UCLUELET
VANCOUVER
VERNON
VICTORIA
VIRTUAL
WEST KELOWNA
WEST VANCOUVER
WHISTLER
WHITE ROCK
WILLIAMS LAKE

"One moment that really stood out to me was when students who weren't even in my class approached me asking if they could participate in the program because they genuinely wanted to learn about investing. Seeing that kind of initiative and curiosity beyond my own classroom showed me the true impact of the program."

– Educator

STUDENT FEEDBACK

What is one thing you have learned that you will put to use or share with others?



I've learned about many different investment strategies, so when I start investing for real, I'll put one of those strategies to use.

I liked that we had someone who came to tell us about financial goals and setting a savings account. I liked learning about making accounts and budgeting for the future.

I have learned about how to manage money in a broader perspective through investing.



> I liked that Dollars with Sense opened up a whole new world for me surrounding the money aspect. I know that learning about these things when I'm young will be very useful to me in my future.
>
> – Jessica, Student



WHAT VOLUNTEERS SAY

Creating Lasting Impact in the Classroom

Learn More Here About Volunteer Opportunities

Lara Hein | Founder of HeinSight

Lara delivered this program to nearly 500 students in a single session.

"Financial literacy is not just about money – it's about helping students feel prepared, capable, and empowered as they enter adulthood."



Selena Woo | VP Private Wealth, Nicola Wealth

A finance professional and parent, Selena volunteered in her son's classroom.

"Students are already forming beliefs about money, work, entrepreneurship, and what's possible. That's why early exposure to financial knowledge matters."



Sherman Lum | Senior Relationship Manager, RBC

Sherman returned to JABC as a volunteer after first experiencing its programs as a student.

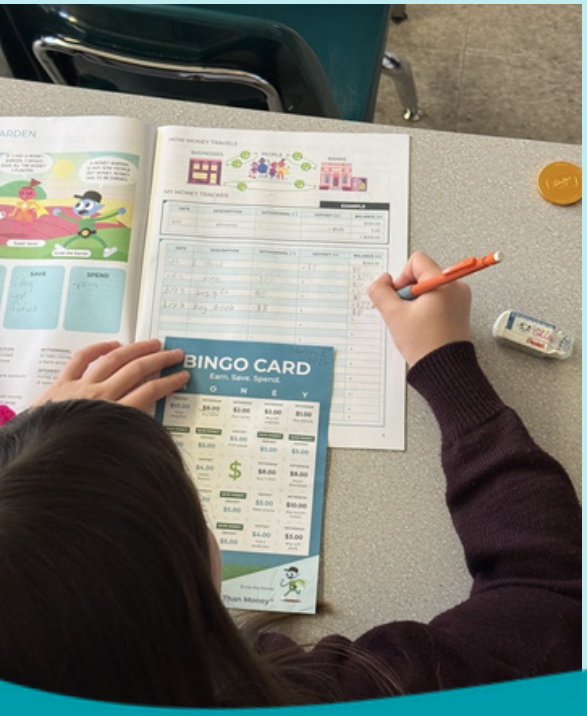
"I still remember participating in my first JABC program as a high school student... it's rewarding to continue giving back through an organization that helped shape my own learning journey."



EDUCATOR SPOTLIGHT STORIES

Bringing Financial Literacy to Life

Educators at Prince of Wales Secondary School shared how JA British Columbia helps students build practical money skills that prepare them for life beyond the classroom.

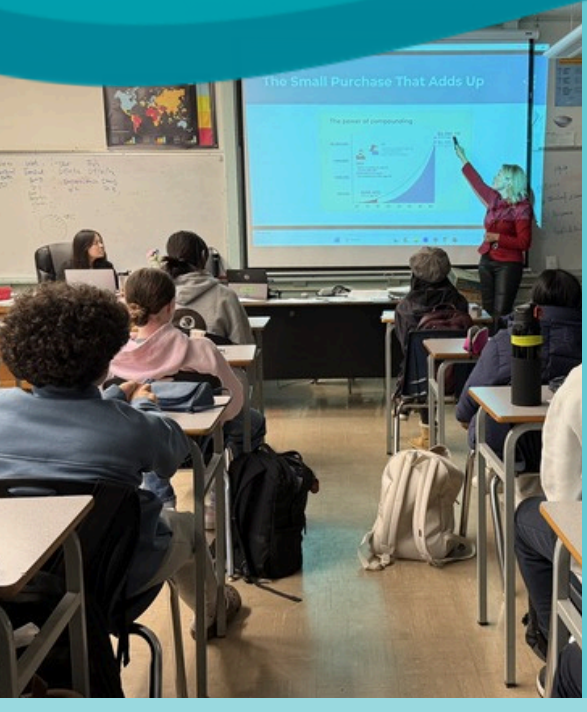


Sangeeta Kauldher | Principal

"Students are always asking for practical things – how to do their taxes, how to invest, how to make money. No matter which school I've worked at, students want real-world, practical learning."

Sangeeta believes financial literacy helps students connect classroom learning to everyday life.

"Programs like this help students connect math to real, everyday life, and hearing from people working in industry helps students understand why financial literacy truly matters."



Monica Chen | Educator

"Starting financial literacy young helps build habits that last over time. Even if students don't fully understand everything right away, the exposure matters."

Monica says students become more engaged when learning from professionals with real-world experience.

"Students earn paycheques, but many don't yet understand deductions or what they're actually making. Learning from real-world volunteers makes those concepts feel more real and credible."

PREPARING YOUTH FOR A CHANGING FINANCIAL WORLD

Young people are coming of age in a rapidly changing economy. Rising costs, evolving career pathways, new technologies, and an overwhelming amount of online financial information are shaping the decisions they make about education, work, and money.

Yet many enter adulthood without the practical financial knowledge they need. In 2024, only 47% of Canadians were considered financially literate, while 82% of young adults aged 18 to 24 turned to social media for investment advice, where misinformation is common.

Financial literacy is essential. Through practical, hands-on programs delivered with educators and business volunteers, JABC helps youth build the knowledge, skills, and confidence to make informed financial decisions and create opportunities for their future.

Because of your support

This year, thousands of young people across British Columbia gained access to practical financial literacy education at no cost. Your generosity brought trusted learning and real-world financial skills into classrooms and communities across the province.



ABOUT US

JA British Columbia
Member of JA Canada

70 Years of Empowering Lives

Celebrating 70 Years

Since 1955, JA British Columbia (JABC) has helped young people build the knowledge, skills, and confidence to shape their futures. What began with 200 students participating in the first JA program in Canada has grown into a province-wide organization.

Today, JABC delivers more than 100,000 Youth Learning Experiences each year, providing hands-on learning in work readiness, financial health, and entrepreneurship at no cost, thanks to donor support.

This work is possible because of the commitment of donors, partners, educators, and volunteers who believe in the potential of B.C.'s youth.

Thank you for investing in their futures. Together, we are building on 70 years of impact and preparing the next generation to shape a more confident and financially capable future.

Learn more at jabc.org



2025-26 IMPACT SNAPSHOT

102,233 Youth Learning Experiences

554 Volunteers

709 Educators

3,694 Indigenous Youth Learning Experiences

510 Schools and Venues

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