

# PERSONAL FINANCE

Grades 9-12



## 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:** 2-6 hours

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

**Supports Curriculum:** math, language, social studies

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

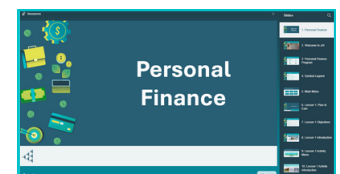
\*physical kit for in-class/in-person programs



Sign up

### What will students do and learn?

- Discuss factors that will affect their ability to comfortably afford the cost of living in the future
- Create a savings plan
- Play a card game to explore budgeting concepts
- Match credit card facts with real-world scenarios
- Create a public service announcement about a credit card fact they've learned



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

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JA Teacher



## How do I access this JA program?

### Step 1



Reach out to your local JA office to register your class.

### Step 2



Your local JA contact 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 the physical kit material. 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).*

### Provincial Partner:



## Reach out Today!



### [Contact your local JA office](#)

to register and learn about opportunities in your community.



### [Visit at janovascotia.ca](https://janovascotia.ca)

to learn about JA program options for student in grades 5-12.

JA programs are available at no cost to educators and participants thanks to our generous supporters.