

# JA Finance Park Visit Information

## Sample Daily Schedule

### **(15 minutes) Opening**

Students gather for a brief welcome and overview of the day.  
Students disperse into small groups and join their assigned adult volunteer.

### **(45 minutes) Set up and Savings**

Students watch a career presentation in their assigned business/group.  
Volunteers sign-out an iPad to each.  
Students log into the software and answer six lifestyle goals questions about their plans/hopes for their financial future.  
Volunteers lead a discussion in which students share highlights of their assigned persona – including income, job title and education background, marital status, if they have children, existing savings and debt, and their credit score.  
Students calculate their NMI and their household total NMI.  
Volunteers lead a discussion on saving and students decide what they will set as a monthly savings goal. They then allocate that savings to three saving funds.

### **(60 minutes) Research and Lunch Break**

Students and volunteers visit each business in the Park and read and discuss information for business/budget categories.  
Utilizing discussion questions, volunteers initiate group discussion with students about their research discoveries and share personal experience and suggestions about budgeting.

### **(30 minutes) Budget**

Students build a monthly budget, informed by their research and volunteer discussion.  
Students allocate 100% of their household NMI during this phase and record their budget plan in the software.

### **(40 minutes) Shopping**

Shopping is completed on student iPads in assigned business.  
Students discover how close they came to budgeting accurately, based on their wants and needs. They may spend more in a category than they budgeted, but overall they may NOT spend more than their income, nor may they dip into existing savings.

### **(30 minutes) Payment**

Students pay for all their shopping selections.  
Note: Some items are paid for with a debit card (groceries, gas and maintenance for their car(s), entertainment, etc.) and other items are paid electronically by making an online payment from their banking account.

### **(20 minutes) Debrief**

Students receive a final report that details their life scenario and decisions.  
Volunteer reviews final report with students to highlight student outcomes.  
JA staff leads a group debrief prior to student dismissal.