



**Junior
Achievement™**
of Tampa Bay

JA Tampa Bay High School Financial Literacy Resources



JA Connect

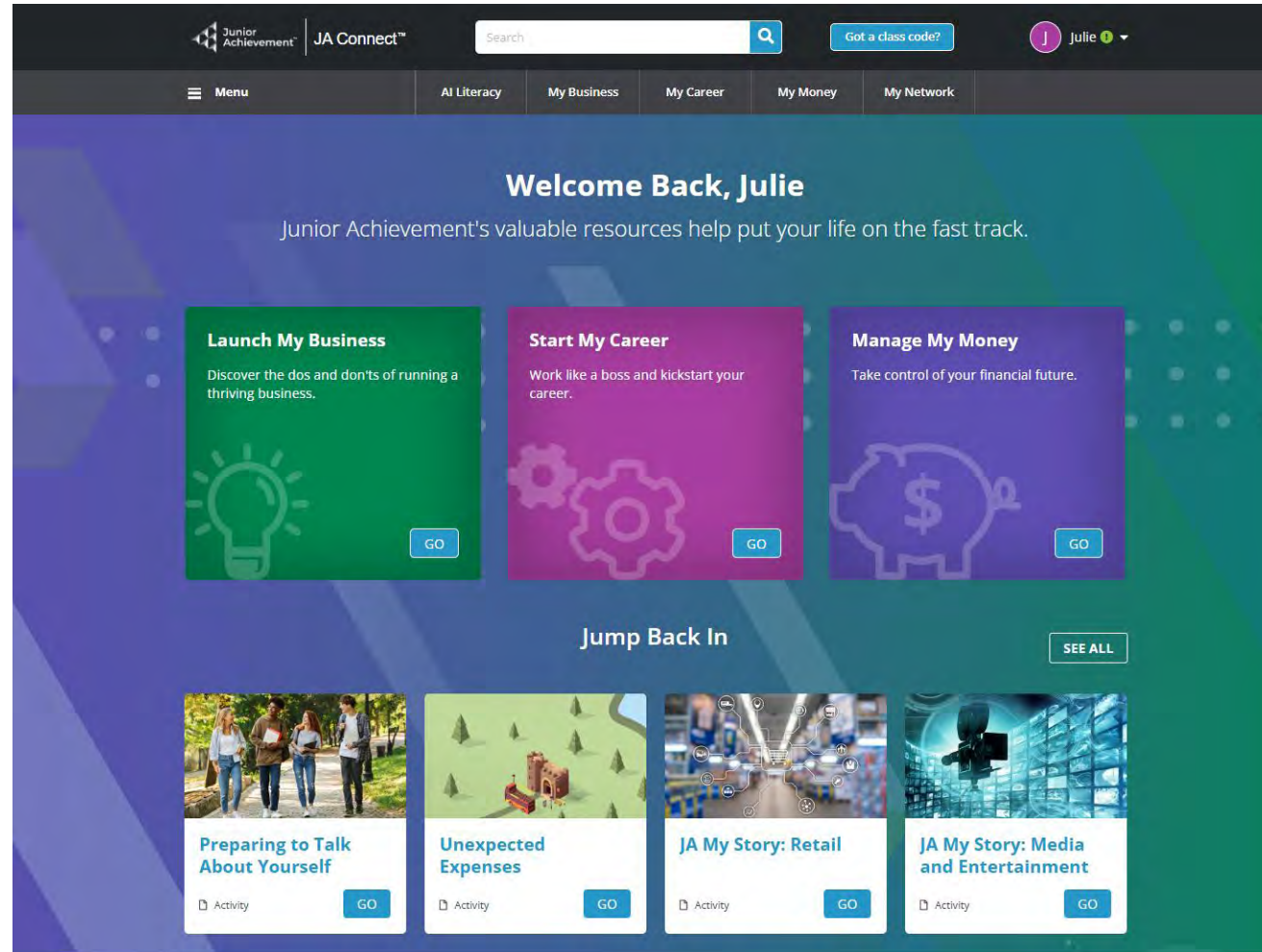
- Help students CONNECT the dots between what you teach in the classroom and the real world
- Interactive self-paced learning activities and resources
- Activities average 5 – 10 minutes
- Activities cover JA's three pillars:
 - Work readiness
 - Financial literacy
 - Entrepreneurship



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<https://connect.ja.org>



JA Connect - Manage Your Money

Junior Achievement™ JA Connect™

Search

Got a class code?

Julie

Menu

AI Literacy My Business My Career **My Money** My Network

Manage Your Money

Skill Level: All Levels

Manage Your Money

Plan Your Financial Future

Make Your Money Work For You

Show All

All Topics Managing and Understanding Risk **Budgeting Basics** Economics Credit & Debt

JA Budgeting Tool

Creating and maintaining a budget is an important step on the road to...

GO

Interactive 5 mins Entry Favorite

Planning for Financial Success

Have you thought about your financial future? Learn more about the benefi...

GO

Interactive 5 mins Intermediate Favorite

Auto Insurance

What do you do when you have a car accident? Learn about different type...

GO

Interactive 5 mins Intermediate Favorite

Buying Your First Car

Do you think that you will some day buy a car? Learn to be a smart...

Interactive 5 mins Intermediate

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AI Literacy My Business My Career **My Money** My Network

Manage Your Money

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Show All

All Topics Managing and Understanding Risk Budgeting Basics Economics **Credit & Debt**

Types of Credit Over Time

Learn about different types of credit and understand how their use of...

GO

Interactive 15 mins Intermediate Favorite

The Consequences of Failing to Pay a Loan

Learn about the consequences of failing to pay a loan, including...

GO

Interactive 15 mins Intermediate Favorite

Differences Between Types of Loans

Compare and contrast different types of loans and recommend the correct...

GO

Interactive 15 mins Intermediate Favorite

Interest on Deposits

Learn about different types of bank accounts to understand why banks...

GO

Interactive 15 mins Intermediate Favorite

Understanding Credit



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JA Connect - Plan Your Financial Future

The screenshot displays the 'Plan Your Financial Future' section of the JA Connect platform. The top navigation bar includes links for 'AI Literacy', 'My Business', 'My Career', 'My Money' (which is highlighted), and 'My Network'. A user profile for 'Julie' is visible in the top right corner. The main heading 'Plan Your Financial Future' is prominently displayed. Below this, a sidebar on the left offers options: 'Manage Your Money', 'Plan Your Financial Future' (selected), 'Make Your Money Work For You', and 'Show All'. The main content area features a filter bar with 'All Topics', 'Career and Income' (selected), 'Managing and Understanding Risk', and 'Investing'. A 'Skill Level' dropdown is set to 'All Levels'. The content is organized into a grid of interactive modules, each with a 3D cityscape illustration, a title, a brief description, a 'GO' button, and a 'Favorite' icon. The modules include: 'My Work Values and Responsibilities' (What do employers look for in employees? Learn why soft skills an...), 'Applying for Financial Aid with FAFSA' (Do you need help paying for college? Learn how to complete the Free...), 'Career Decisions' (Is it possible to love your job? Create a plan based on your interests and...), 'Paying for Post-Secondary Education' (Are you worried about paying for college? Learn about some ways to...), and 'The IRS W-4 Form'.

Plan Your Financial Future

Skill Level: All Levels

Manage Your Money

Plan Your Financial Future

Make Your Money Work For You

Show All

All Topics Career and Income Managing and Understanding Risk Investing

My Work Values and Responsibilities

What do employers look for in employees? Learn why soft skills an...

GO

Interactive 5 mins Intermediate Favorite

Applying for Financial Aid with FAFSA

Do you need help paying for college? Learn how to complete the Free...

GO

Interactive 5 mins Intermediate Favorite

Career Decisions

Is it possible to love your job? Create a plan based on your interests and...

GO

Interactive 5 mins Intermediate Favorite

Paying for Post-Secondary Education

Are you worried about paying for college? Learn about some ways to...

GO

Interactive 5 mins Intermediate Favorite

The IRS W-4 Form



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JA Connect - Make Your Money Work for You

The screenshot displays the 'Make Your Money Work For You' section of the JA Connect platform. At the top, a navigation bar includes 'Menu', 'AI Literacy', 'My Business', 'My Career', 'My Money' (highlighted), and 'My Network'. Below this, the main heading 'Make Your Money Work For You' is accompanied by a 'Skill Level: All Levels' filter. A left sidebar lists options: 'Manage Your Money', 'Plan Your Financial Future', 'Make Your Money Work For You' (selected), and 'Show All'. The main content area features four topic cards under the 'Investing' filter:

- Investing for the Long Term**: Includes a bull and bear market graphic, a description about long-term investing, a 'GO' button, and metadata (Interactive, 15 mins, Intermediate, Favorite).
- Smart Investing**: Includes the same bull and bear market graphic, a description about stock market basics, a 'GO' button, and metadata (Interactive, 20 mins, Entry, Favorite).
- Create Wealth with Homeownership**: Includes a house graphic, a description about renting out homes, a 'GO' button, and metadata (Interactive, 10 mins, Intermediate, Favorite).
- The Animals of the Stock Market**: Includes the bull and bear market graphic, a description about animal-centric language, a 'GO' button, and metadata (Interactive, 15 mins, Entry, Favorite).



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JA Finance Park Advanced

Junior Achievement's capstone curriculum for personal financial planning and career exploration. The advanced curriculum and simulation allows high school students to have a more individual focus and to see the long-term impact of their education, savings, and credit decisions.

JA Finance Park Advanced Curriculum

Seven Themes – Seven required lessons and 20+ extension activities:

1. Employment and Income
2. Employment and Education
3. Financial Responsibility and Decision Making
4. Planning and Money Management
5. Risk Management and Insurance
6. Investing
7. Simulation



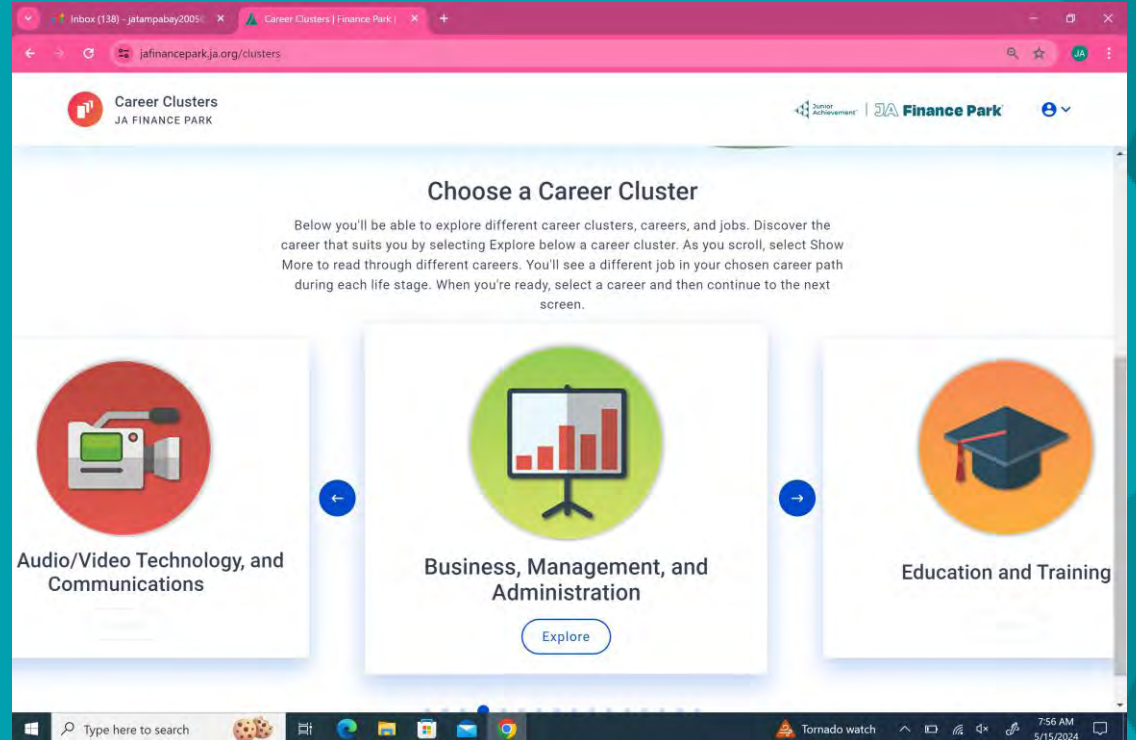
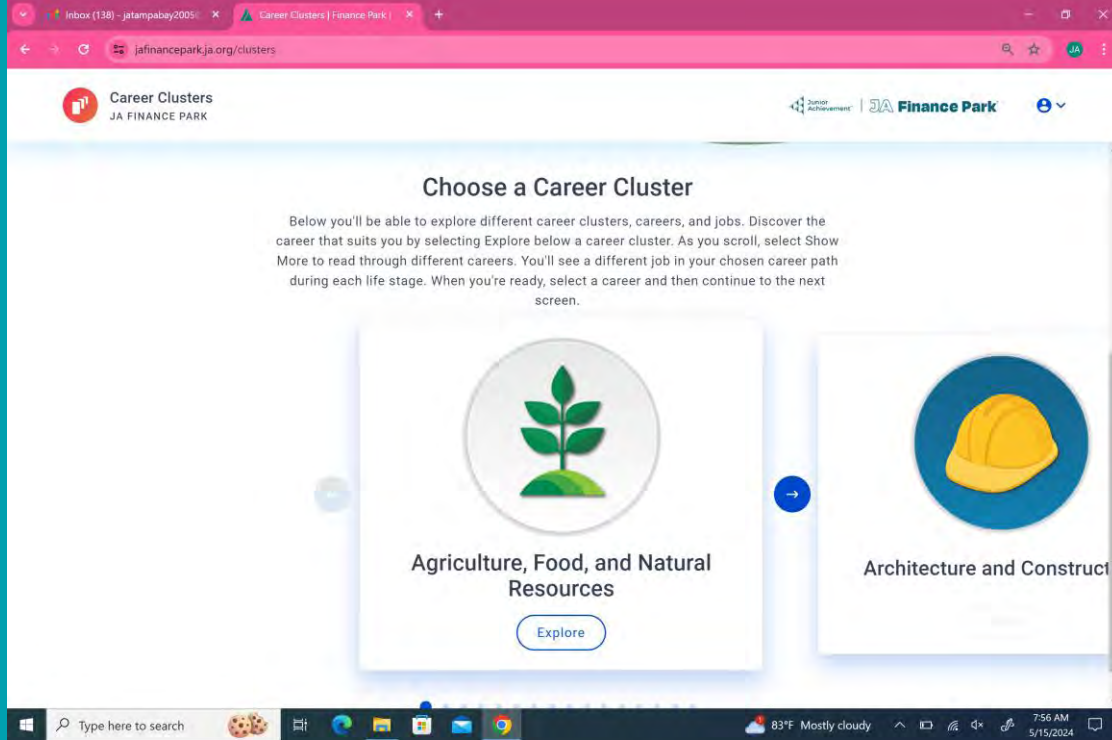
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JA Finance Park Advanced Simulation



Career Clusters



- Choose a career cluster based on the results from the **career inventory test**.
- Tap explore under the Career Cluster you are most interested in and review the careers listed.
- Select your career for the day.

Savings Goals

Choose 3 saving goals for the day.

Select from

- Charitable contribution
- Continuing education
- Dream car
- Emergency fund
- Homeownership
- Retirement
- Vacation

What are some of your savings goals?

Select up to three goals (minimum of one). In each life stage, you will decide how much to save every month towards each goal. Some goals may be achieved quicker than others!

Charitable contribution

Donating to worthy causes can be a major mood-booster. The knowledge that you're helping others is empowering. Setting aside money to give to others is a generous act. A recommended charitable contribution savings goal is \$1,000.

Continuing education

We are never too old to learn new information. Whether you want to earn a higher degree to advance in your career or take a class to become more skilled at a hobby, it is important to have money set aside for education costs. A recommended savings goal towards continuing education is \$10,000.

Dream Car

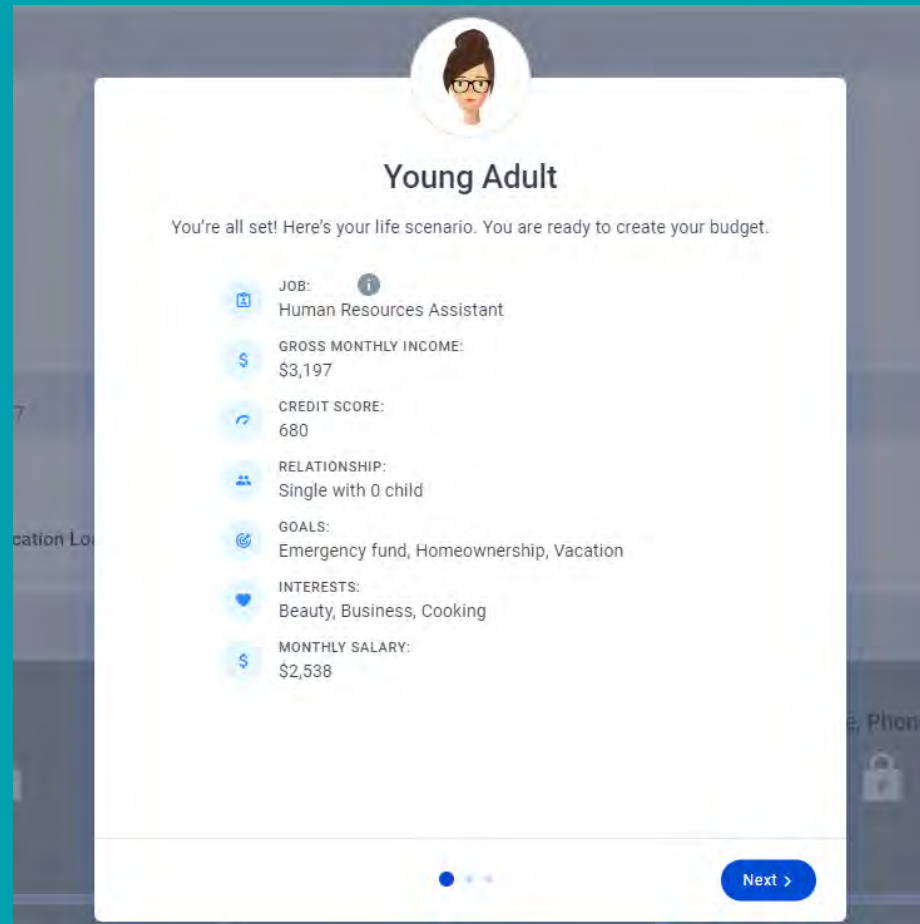
Your dream car doesn't always have to be a dream. You can make it a reality by strategically planning ahead and getting your finances in order. A recommended savings goal for a down payment towards your dream car is \$5,000.

Emergency fund

An emergency fund is money that has been set aside to cover large unexpected expenses, such as job loss, home appliance repair or replacement, or major car repairs. Financial advisers recommend saving an amount equal to 3 to 6 months' income to cover unexpected expenses. A recommended emergency fund



Life Persona based on their Career Cluster



A screenshot of a digital interface for creating a 'Young Adult' life scenario. At the top, there is a circular profile picture of a woman with glasses and a bun. Below it, the title 'Young Adult' is centered. A message reads: 'You're all set! Here's your life scenario. You are ready to create your budget.' The main content area lists several attributes, each with a small icon to its left: a briefcase for 'JOB: Human Resources Assistant', a dollar sign for 'GROSS MONTHLY INCOME: \$3,197', a circular arrow for 'CREDIT SCORE: 680', two people for 'RELATIONSHIP: Single with 0 child', a target for 'GOALS: Emergency fund, Homeownership, Vacation', a heart for 'INTERESTS: Beauty, Business, Cooking', and another dollar sign for 'MONTHLY SALARY: \$2,538'. At the bottom right, there is a blue button labeled 'Next >'. A progress indicator with three dots is at the bottom center, with the first dot being filled.

Young Adult

You're all set! Here's your life scenario. You are ready to create your budget.

- JOB:** Human Resources Assistant
- GROSS MONTHLY INCOME:** \$3,197
- CREDIT SCORE:** 680
- RELATIONSHIP:** Single with 0 child
- GOALS:** Emergency fund, Homeownership, Vacation
- INTERESTS:** Beauty, Business, Cooking
- MONTHLY SALARY:** \$2,538

Next >

Include what your job is, gross monthly income, and your credit score.

Volunteer Discussion.....

Excellent 800 - 850
Very Good 750 - 799
Good 700 - 749
Fair 650 - 699
Poor 600 - 649
Very Bad 300 - 599



Credit Score

NMI & Taxes

Calculate Your NMI

To calculate your Net Monthly Income (NMI), subtract your taxes from your Gross Monthly Income.

Select each tax line to reveal the amount. After all lines are selected, the NMI will be calculated.

Gross Monthly Income: \$4,659

- ☐ Federal Income Tax
- ☐ Medicare Tax
- ☐ Social Security Tax

Your Net Monthly Income is:

Next >

Bay Lightning & Rays ✓ Phone, and Internet ✓

Allocate Savings

Allocate Your Budget
PLAN YOUR BUDGET FOR THE MONTH

PROFILE

NAME
Angelica T

LIFE STAGE
Young Adult

Left to Budget
\$2,538

Financial Health
Good

View profile

Powered by
KPMG

Allocate Your Savings

Now that you know how much you bring home in a month, you can begin to think about the things you'll pay for. At the top of your list should be paying yourself! Saving should be a priority. It allows you to weather tough times and plan for your future. The shown NMI includes any deductions made for budgets and savings set in the previous life stages

Household NMI: \$2,538

Savings Available (15%) \$381

Savings \$0

- Minimum amount recommended for each category based on your NMI and life scenario. A warning message will display if you go above the recommended maximum amount.

General Savings

Amount to save each month

Below the recommended minimum

Finish \$

Allocate Your Budget
PLAN YOUR BUDGET FOR THE MONTH

PROFILE

NAME
Angelica T

LIFE STAGE
Young Adult

Left to Budget
\$2,538

Financial Health
Good

View profile

Powered by
KPMG

Allocate Your Savings

Now that you know how much you bring home in a month, you can begin to think about the things you'll pay for. At the top of your list should be paying yourself! Saving should be a priority. It allows you to weather tough times and plan for your future. The shown NMI includes any deductions made for budgets and savings set in the previous life stages

Household NMI: \$2,538

Savings Available (15%) \$381

Emergency Fund

Total goal amount

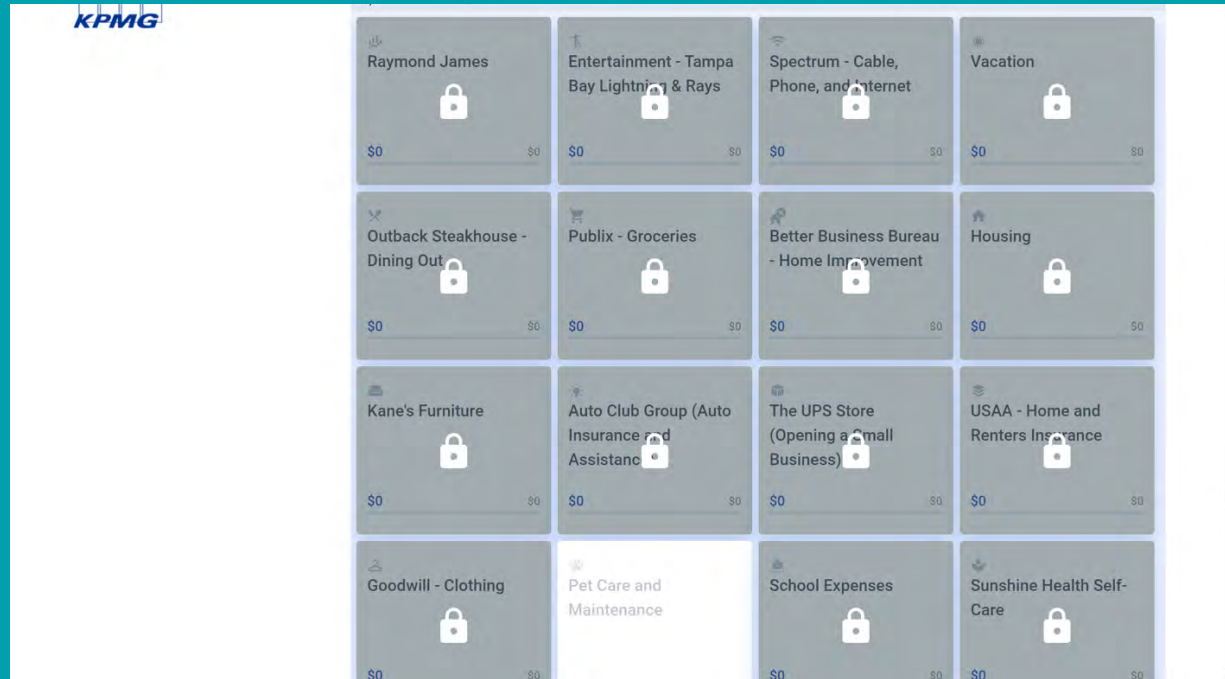
Amount to save each month

Homeownership

Total goal amount

Finish \$

Research/Budget



A screenshot of a KPMG budgeting tool interface. The interface shows a grid of 16 budget items, each with a lock icon and a value of \$0. The items are arranged in a 4x4 grid. The KPMG logo is visible in the top left corner.

Item	Value
Raymond James	\$0
Entertainment - Tampa Bay Lightning & Rays	\$0
Spectrum - Cable, Phone, and Internet	\$0
Vacation	\$0
Outback Steakhouse - Dining Out	\$0
Publix - Groceries	\$0
Better Business Bureau - Home Improvement	\$0
Housing	\$0
Kane's Furniture	\$0
Auto Club Group (Auto Insurance and Assistance)	\$0
The UPS Store (Opening a Small Business)	\$0
USAA - Home and Renters Insurance	\$0
Goodwill - Clothing	\$0
Pet Care and Maintenance	\$0
School Expenses	\$0
Sunshine Health Self-Care	\$0

Loans



Banking Loan




Auto Dealership Loan



Home Loan


Shopping

 Publix - Groceries

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ⓘ ? ⌵

Select the items that meet your household's needs and wants.




Budget

On this budget, you are buying generic store products. You buy in smaller quantities and eat simple meals. Ingredients may be frozen, dried, or canned.

Adults (2 @ \$200) \$400

\$400

Select 1




Generic

Buying generic does not include name-brand products. You're also clipping coupons and eating simple meals. Dinner may be mac and cheese; lunch is a sandwich or can of soup; and breakfast is toast or a bowl of cereal.

Adults (2 @ \$230) \$460

\$460

Select 1



\$0 \$661 Finish

Pay off your Debt!

Shopping

PLAN YOUR MONTHLY EXPENSES

Success Achievement


JA Finance Park

2

+

▼

PROFILE



NAME

Angelica T

LIFE STAGE




Young Adult

Left to Spend

\$598

Financial Health

Good




View profile

Powered by

KPMG

Your student loan payment is due



Total Amount to Pay:

\$58,320

Tuition

\$27,000

Interest

\$31,320

Minimum payment due

\$162

MONTHLY PAYMENT AMOUNT

0

PAYMENT METHOD

Checking Account

Checking Account

\$598

Make Payment

Complete Shopping

\$79

Account Balance: \$79

\$100

Account Balance: \$100

\$100

Account Balance: \$100

\$100

Account Balance: \$100

\$15

Available Credit: \$1,900 | Credit Limit: \$2,000

\$162

Original Loan Amount: \$58,320

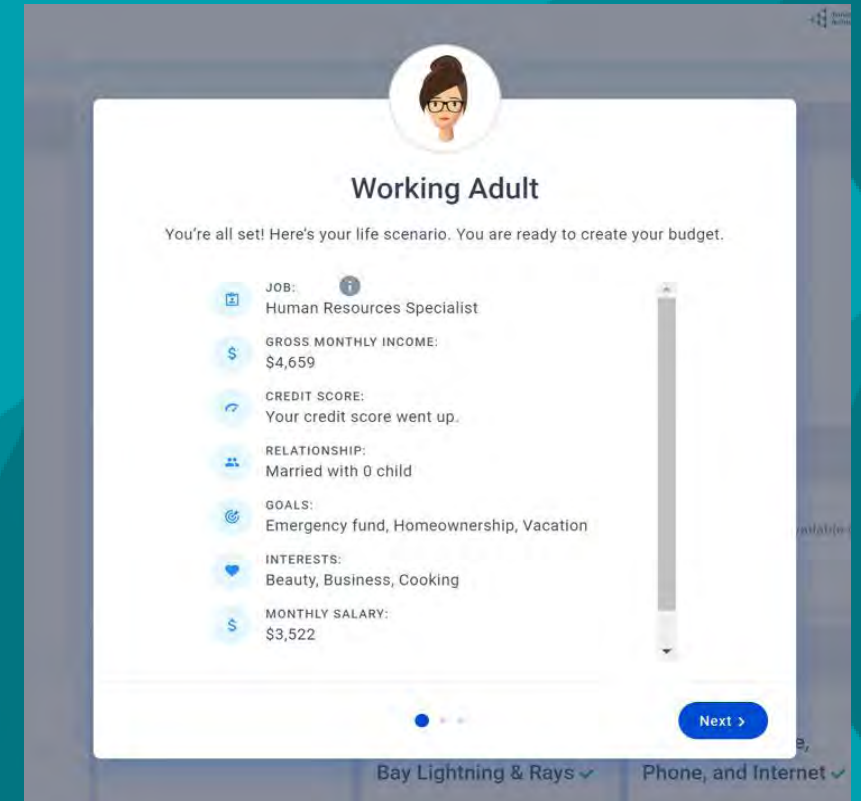
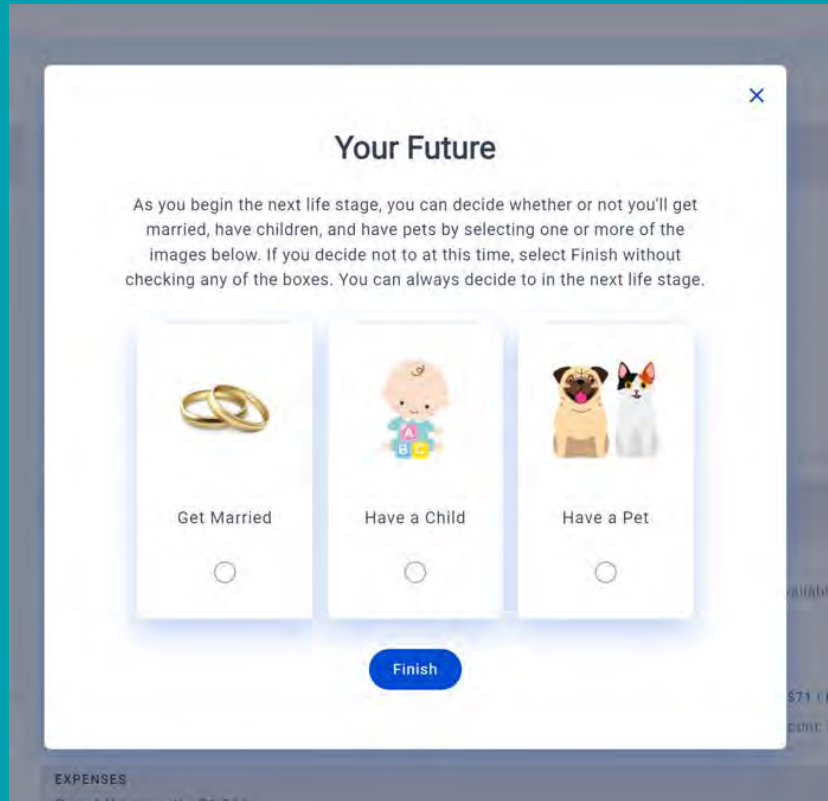
\$79

71 | Interest: \$8 | Additional Cost: \$0 | \$79

\$4,429

Amount: \$4,500 | Outstanding Balance: \$4,429

PROMOTION



Life change and updated salary – Adjust savings, budget and shopping choices



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Questions? More Information?

**Please contact:
Julie Porcelli, Manager of Learning Experiences**

**Julie.porcelli@ja.org
813-504-1302**