### Middle School Programs (Grades 6-8)

#### JA Economics for Success®
- Provides practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values. Six volunteer-led sessions required.

- **Concepts:** Budget, Credit, Credit card, Credit score, Co-pay insurance, Debit card, Decision making, Deductible, Goal setting, Gross income, Higher education, Interest, Interests, Needs and wants, Net income, Opportunity cost, Policy, Premium, Risk, Self-knowledge, Skills, Values, World of work.

- **Skills:** Analyzing information, Critical thinking, Inquiry and critical-thinking skills, Interpreting data, Math calculations, Oral and written communication, Problem solving, Reading for understanding, Self-assessment, Working in groups and pairs, Presentation, Oral and written communication, Organizing information, Reading for understanding.

#### JA Finance Park®
- Helps students build a foundation for making intelligent, lifelong, personal financial decisions through hands-on, realistic simulation experiences. The program includes in-school activities and culminates in the JA Finance Park simulation, followed by a post-simulation assessment.

- **Concepts:** Banking, Budgets, Buying, Careers, Choices, Consumers, Credit, Debt, Exchange, Expenses, Income, Interest rates, Investments, Money, Opportunity costs, Saving, Scarcity, Social Security, Taxes.

- **Skills:** Analysis, Applying information, Budgeting, Cause and effect, Critical thinking, Computation, Data collection, Decision making, Filling out forms, Following directions, Graphing, Interpersonal communication, Interpreting data, Listening, Negotiation, Observation, Planning, Problem solving, Reading, Research, Role-playing, Spending, Taking responsibility, Teamwork.

#### JA It's My Business!®
- Encourages students to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations. Six volunteer-led sessions required.

- **Concepts:** Advertising, Apprentice, Auction, Auctioneer, Be creative and innovative, Believe in yourself, Bid, Business, Business plan, Civic responsibility, Customer, Entrepreneur, Entrepreneur profile, Fill a need, Know your customer and product, Market, Marketing, Profit, Self-taught, Social entrepreneur.

- **Skills:** Active listening, Analyzing information, Brainstorming, Creative thinking, Critical thinking, Decision making, Deductive reasoning, Estimating, Following directions, Group work, Interpreting information, Measuring, Money management, Oral and written communication, Problem solving, Self-assessment.

#### JA Global Marketplace®
- Provides practical information about the global economy and its effect on students' lives. Six required, volunteer-led sessions.


- **Skills:** Analyzing points of view, Brainstorming, Critical reading, Critical thinking, Gathering and organizing information, Interpreting maps, charts, and globes, Math calculations, Oral and written communication, Persuasion, compromise, and bargaining, Working in groups.
Middle School Programs (Grades 6-8)

JA It’s My Future™ provides practical information about preparing for the working world while still in middle school. Six volunteer-led sessions required.


**Skills**—Analyzing data, Analyzing information, Categorizing data, Creativity, Following written instructions, Goal-setting, Interviewing, Mapping, Model building, Oral and visual presentation, Oral and written communication, Organizing information, Reading for understanding, Self-assessment, Working in pairs and groups.