Personal Finance

Empowering Grade 9-12 students with financial literacy

Canadian youth are growing up in a time in which spending is easier than ever and debt is a way of life. This problem is exacerbated by hectic family schedules, which leave parents with little time to teach their children about money management. Limited resources in schools mean that they are also not able to teach students critical financial skills that will keep them out of debt and help them succeed in life.

Personal Finance is JA’s new financial literacy program for Grade 9-12 students. The program teaches students personal money management skills including the key elements of personal finance such as spending wisely, budgeting, saving, investing and using credit.

Program volunteers employ interactive lessons to boost students’ self-confidence, so they can apply their new knowledge to their lives immediately.

By the end of the program, students will have a personal finance plan and clear goals for their financial security.

"If you count the amount of money that you’re spending and you budget well, it’ll help you manage your money better and plan for the future and also enjoy what you have now."

— Grade 9, Personal Finance Student

Key Outcomes

In this interactive program, students will:

• Recognize the role income plays in personal finances
• Discover the importance of planning their financial decisions
• Identify high-dollar items and unexpected costs that require savings
• Learn the importance of making and keeping a spending plan
• Consider the types of expenditures that might go into a monthly budget
• Express the need to make good credit decisions to avoid costly consequences
• Assess potential risks to their personal finances
• Learn preventative methods to limit potential losses

For details regarding program availability by grade level please contact your local JA Charter office.
Inspiring and Preparing Young People to Succeed In the Global Economy

JA Canada is the country’s largest youth business education organization. Since 1955, we have inspired and educated more than four million students. Each year, more than 240,000 students across Canada participate in our financial literacy, work readiness and entrepreneurship programs. Through these programs, students gain the knowledge and confidence they need to succeed in school, business and life.

Dedicated volunteers deliver all JA programs. They bring their professional experiences into the classroom to help students connect program concepts with real-life situations. Volunteers use a mix of hands-on activities, discussions and digital learning to engage students and ensure they retain and apply what they learn.

Empower Students to Succeed

Become a JA Volunteer

Help Students In Your Community Achieve Their Potential

Dedicated volunteers are at the core of JA Canada’s programs. Last year, more than 11,000 individuals volunteered with JA and helped transform the lives of Canadian youth.

As a JA volunteer, you deliver programs in a local classroom – giving students critical financial knowledge. JA provides you with program materials, in-depth training and support to ensure that everyone has a fun and meaningful experience.

Bring JA to Your School

All JA programs are taught by volunteers from your local community. This gives your students a unique opportunity to learn from actual business leaders. Volunteers share their real-life stories and experiences, which makes the learning engaging and memorable. By imparting their knowledge, volunteers give students the confidence, skills and inspiration they’ll need to live debt free and make smart, lifelong financial choices.

We offer flexible program delivery options, enabling you to fit our programs within your curriculum goals and available class time.

To volunteer to deliver this program or learn about other JA volunteer opportunities, visit: jacanada.org/volunteers

For more information about Personal Finance, visit: jacanada.org/educators

Related JA Learning Opportunities:

JA Dollars with Sense  JA More Than Money  JA Investment Strategies

Program availability may vary by location.