

# 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.

This online program employs 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.

## 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

**"If you count the amount of money that you're spending and you budget well, it will help you manage your money better and plan for the future. You will also be able to enjoy what you have now!"**

*– Grade 9, Personal Finance Student*

**For more information on this DIGITAL program and others in our suite, please contact:**  
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