



JA Finance Park® Virtual

Technical Guide for Teachers and Volunteers

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Colorado Springs, Colorado

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Acknowledgments

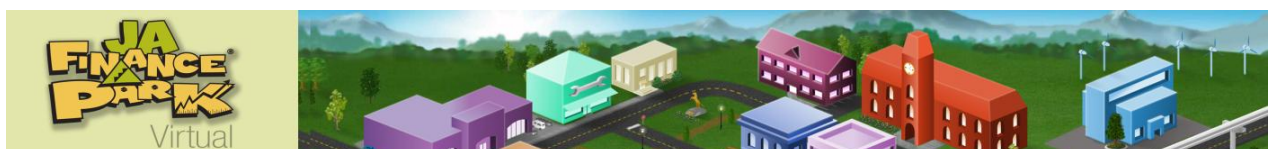
Sponsorship

Junior Achievement USA (JA) gratefully acknowledges Capital One Financial Corporation for its dedication to the development and implementation of the JA Finance Park Virtual simulation, a web-based adaptation of the widely used JA Finance Park site-based simulation. JA appreciates its partnership with Capital One Financial Corporation to provide vital, innovative programs that inspire and prepare young people to succeed in a global economy.

Sources

Junior Achievement USA acknowledges the following JA Areas for their work in piloting and reviewing the JA Finance Park Virtual adaptation of the *JA Finance Park* program:

- JA of Arizona, Inc.
- JA of Central Maryland, Inc.
- JA of Central Virginia, Inc.
- JA of Chicago, Inc.
- JA of Delaware Valley, Inc.
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Foreword

Junior Achievement USA is a nonprofit organization financed by businesses, foundations, government, and individuals. The organization is dedicated to empowering young people to own their economic future and is the world's largest organization dedicated to educating students in grades K-12 about entrepreneurship, work readiness, and financial literacy through experiential, hands-on programs. Since the founding in 1919, JA has contributed to the business and economic education of more than 100 million young people around the world.

Junior Achievement uses hands-on experiences to help young people understand the economics of life. In partnership with businesses and educators, JA brings the real world to students, opening their minds to their infinite potential.

JA elementary school, middle school, and high school programs are developed with a primary emphasis on social studies content, while providing a strong secondary emphasis on mathematics, reading, and writing skills. Students learn fundamental business and economic concepts, explore career interests and opportunities, and learn important principles of work readiness.

Materials for each program contain detailed session plans, informative materials for students, and additional learning resources to ensure a successful experience for students, teachers, and volunteers.

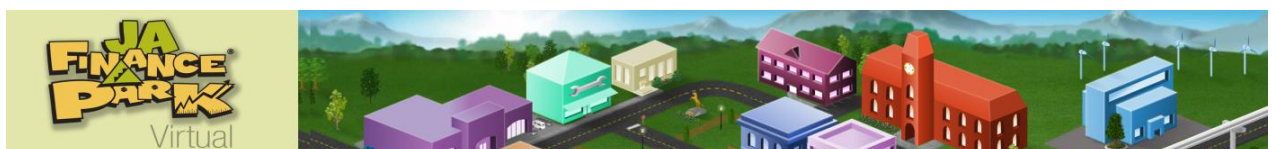
During visits to classrooms, volunteers serve as role models. Through a variety of experiential activities, students better understand the relationship between what they learn in school and their successful participation in a global economy.

For more information about Junior Achievement USA programs for high school, middle school, and elementary school, visit JA online at www.ja.org, or send mail to: Product Development, Junior Achievement USA National Office, One Education Way, Colorado Springs, CO 80906.

Program Overview

The JA Finance Park Virtual simulation functions as an online capstone experience designed to follow 18 in-class *JA Finance Park* lessons, during which students are taught various aspects of finance—including monetary transactions, savings and investment options, and budgeting. The simulation consists of four, 45-minute, on-line, virtual sessions and provides an interactive environment in which students can put their learning to the test by practicing the new skills they have developed in the classroom.

Within the simulation, students must determine their net monthly income, visit businesses to collect pricing information, purchase items appropriate for their lifestyle, balance their budget in a timely manner, return to each business to pay for their purchases, and engage in unique interactive elements brought to life in the virtual environment—including social networking and personal challenges.



Simulation Software

Note: To delineate between the JA Finance Park in-class curriculum and the virtual simulation (Unit 5 of the in-class curriculum), usage of the word “Lessons” refers to the in-class curriculum implemented prior to the simulation. “Sessions” refers to the four virtual simulation segments implemented online.

The JA Finance Park Virtual simulation website is composed of two (2) parts:

1. An administrative interface used by JA Area staff and teachers for simulation account management, and
2. The online virtual simulation to be experienced by students following Units 1-4 of the *JA Finance Park* curriculum.

This Guide provides administrative interface instructions for teachers and volunteers. Instructions for leading the simulation sessions are found in the Session Guide for Teachers and Volunteers.

The JA Finance Park Virtual simulation affords students the opportunity to put into action what they have learned in the classroom. Each student, initially, receives a random Life Situation along with a personal banking account. They then create a monthly family budget according to the income level and the Life Situation received. Prior to the end of the online simulation, each student must pay all monthly bills. This authentic assessment consists of four sessions. Each session is built upon knowledge gained during the *JA Finance Park* in-class curriculum lessons. These sessions include the following activities:

Session One: The Truth Revealed

The simulation begins with a “Go Wild” round in which students must purchase eight different items without considering their cost, causing a definite failure in budgeting that emphasizes the importance of financial planning. Following the “Go Wild” activity, each student receives his/her randomly assigned unique Life Situation consisting of a personal account number, family status, job title, gross annual income, and monthly Federal Tax, Social Security, and Medicare amounts.

After receiving the Life Situation, students design avatars that serve as their own JA Finance Park Virtual persona. Using financial information contained in the Life Situation, each student calculates his/her Net Monthly Income (NMI). Some students will receive a Lucky Chance Card, which will increase their NMI. During this session, students also calculate percentages (based on their NMI) that will later be used as minimum and maximum guidelines for spending in each personal budget category.



Session Two: The Big Search

Students explore JA Finance Park, enter each business, listen to salespeople introduce their respective budget categories, and then collect Option Sheets that outline options available for purchase. Once they've gathered all 18 Option Sheets, they must sort the budget categories into Primary Expenses and Secondary Expenses.

Session Three: The Budget Puzzle

This core activity in the JA Finance Park Virtual simulation requires the students to view each Option Sheet, consider all available choices for that budget category, and select the items or services on that Option Sheet that fall within their minimum and maximum monthly spending range. Students are instructed to aim for a Remaining Balance of \$0 after all decisions have been made, but they may move on to the next session if they achieve a balance of \$25 or less. Prior to the conclusion of this session, any student with remaining dollars will find that the system automatically places this remaining money into their savings account.

During this session, some students receive an Unlucky Chance Card, which requires them to spend some of their NMI on expenses they did not plan for in their budget. These students must revisit their already completed budget, altering some decisions to free up necessary funds to pay for the Unlucky Chance Card expense.

Session Four: The Final Commitment

Following and the creation of their monthly budget in Session Three, students spend Session 4 returning to each JA Finance Park Virtual business to pay their monthly bills. All bills must be paid using either a check or a debit card. Following the completion of each successful payment transaction, students must record the amount spent in the business and keep a running balance on their Account Ledger.

Extras Rounds

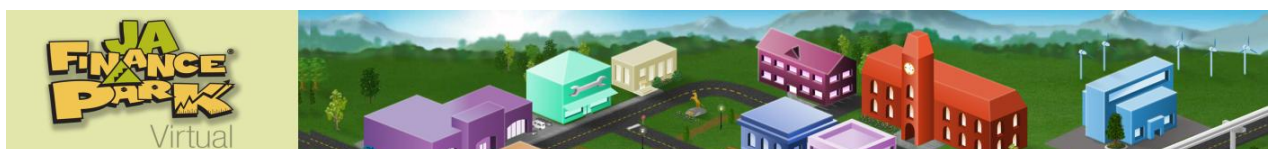
Each session contains an "Extras Round." If students finish a session before the allotted 45 minutes have passed, they have access to the "Extras" supplementary activities. These supplemental activities begin with a Stocks Round, during which the student receives a stock portfolio and tracks the value of five stocks on the JAX Stock Exchange stock ticker. Over the course of four sessions, those students electing to complete the "Extras Round" will witness their stock portfolio values rising and falling just as they studied in the classroom.

Note: If, prior to the simulation, the teacher has given students access to the next Session (checked session box in Session Access tab), a student may decide not to participate in the Extras Round but proceed immediately forward to the next Session.

After completing the Stocks Round, students may begin to explore JA Finance Park Virtual on their own. During each session, five stars are hidden around the Park, and industrious students can find them obscured in unassuming cityscape objects by clicking on that object. During these "Extras Rounds," students can also visit other students' home bases to leave messages for their peers.

Note: These messages are pre-Configured; students do not have the option of authoring their own message content.

Students can earn points and awards as they progress through the simulation. Points are based on accuracy and awards are based on speed, which encourages students to complete their work as carefully



and as quickly as possible. Point values range from a high of 1000 to a low of 10 per activity. The High Scores Board, found in the center of the Park, displays the top 10 students in each class (and their scores) fostering healthy competition and continuous engagement.

Disclaimer

The following disclaimer is noted on the Welcome Screen of the website.

JA Finance Park Virtual is a program dedicated to introducing, through classroom curriculum and a virtual simulation, the topics of budgeting and personal finance to middle school and high school students.

The materials on this website are prepared as general information only, are not intended to constitute professional budgeting or financial advice, and should not be relied on as providing professional budgeting or financial advice.

You, the simulation participant, should consult your parents or guardians and professional financial or accounting advisors familiar with your personal situation and circumstances before making any financial decision or implementing any budget or personal financial plan.

Please refer to the Terms of Use for additional details.

Program Volunteer Preparation

Standard implementation of JA Finance Park Virtual requires that a JA volunteer lead a total of five in-class lessons (See *JA Finance Park* Teacher Guide) and/or online sessions (in any combination) over the course of the four-week program. There are several considerations in deciding which lessons and and/or sessions the volunteer will implement (including the class' schedule and the volunteer's personal schedule and expertise). JA recommends one of the following combinations.

- A combination of any five in-class lessons, including but not limited to Unit One, Lesson 5; Unit One, Lesson 6; Unit Three, Lesson 1; and Unit Seven
- Unit Four, Lesson 2 and the four simulation sessions of Unit Five
- The four simulation sessions of Unit Five and Unit Six, Lesson 1

Volunteer instructions and materials for leading in-class lessons, other than the recommended lessons mentioned above, should be provided by JA Area staff—either by directly copying and supplying the appropriate pages from the JA Finance Park Teacher Guide or by requesting the teacher provide the materials to the volunteer during their planning time together.

Online Survey

At the program's conclusion, you may access an online survey at www.ja.org/programs/programs.shtml. Click on Program Content and Instruction Survey at the bottom of the webpage. Please take a moment to complete the survey. Your comments will help improve the quality of Junior Achievement USA programs.

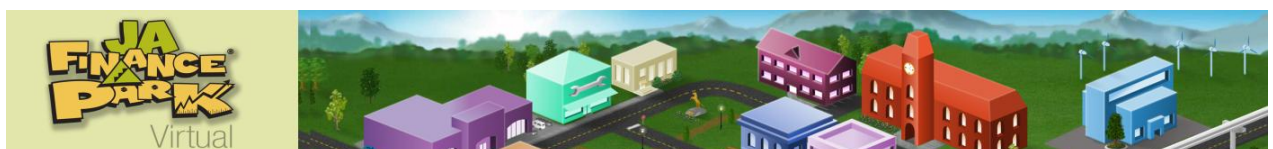


Prior to Implementing the Virtual Simulation

1. Verify that simulation computers meet the following minimum specifications. If computers do not meet these minimum requirements, the simulation may not function.
 - Adobe Flash Player 9 or higher
 - Click this link to verify if a computer has the correct version of Adobe Flash installed and to get instructions for downloading Adobe Flash for free, if necessary:
http://kb2.adobe.com/cps/155/tn_15507.html
 - Screen Resolution: 1024x768
 - Click this link to verify a computer's current resolution setting and to get instructions for changing it, if necessary: www.whatismyscreenresolution.com/
 - Bandwidth: DSL/Cable or faster
 - Operating System (any of the following):
 - Windows XP
 - Windows Vista
 - Windows 7
 - Mac OS X
 - Processor (one of the following):
 - Pentium III 700 MHz or faster
 - PowerPC G3 500MHz or faster
 - Verify that simulation computers have access to one of the following browsers:
 - Internet Explorer 7 or higher
 - Firefox 3 or higher
 - Safari 3 or higher
2. School Internet filters
Teachers/volunteers need to verify with school or school district IT personnel that the simulation website address is accessible and not blocked by school district security measures, such as a firewall or web filter. The address is <http://jafinancepark.ja.org>.
3. Hardware and software compatibility
Because hardware and software vary considerably and change frequently with updates, it is important for teachers/volunteers to test the program software on the implementation computers to confirm simulation compatibility. It is recommended that this test take place as students begin to study the curriculum and again immediately prior to the virtual simulation.
4. Internet caching or web caching software
If Internet caching or web caching software is being utilized in the school network, the URL for the simulation must be allowed to bypass this software.
5. Headphones
Each student needs a set of headphones to capture the simulation's audio components. Verify with the teacher that the school can provide headphones for each computer or make arrangements to provide a set for each student.



6. Preparation for managing student accounts and overseeing the simulation
- Receive your administrative username and password from the JA staff.
 - If a volunteer will be participating, receive their username and password from the JA staff.
 - Using the administrative interface of the online software, complete the following tasks: (Instructions found in this Guide)
 - Register each student.
 - Using your username and password, experience the simulation for yourself by:
 - Clicking “Play Game” on your Home Page
Note: Data will not be saved and you must complete the simulation in one sitting or,
 - Using a new (student) username and password created for you by your JA office. This is the recommended method of experiencing the simulation.
Note: Your simulation data will be saved allowing you to begin the simulation, logoff, return and complete the simulation at another time. Do not create a student account within any of your classes for your personal use. This immediately activates the class session and is not recommended.
 - Make a decision concerning student access to Sessions 2, 3, and 4 of the simulation. The default (current) setting allows students to move ahead at their own pace. You may decide to:
 - Leave the permissions set in default (Session Access Tab-boxes 2, 3 and 4 checked) thereby allowing each student to move through the simulation at their own pace, or
 - Remove students ability to move ahead at their own pace, (Session Access Tab-boxes 2, 3 and 4 unchecked) thereby forcing all students to move to the next session together after receiving teacher permissions (correct session box is checked).
 - Using the Reports Tab, print the “Quick Start Guide” for each student.
 - Create a nametag or table tent for each volunteer and student, if necessary.
 - Review and organize any other necessary materials.




Administrative Interface

After receiving your administrative username and password from a local JA Area staff member, you may login to the virtual website and begin registering your students, establishing appropriate simulation parameters, and researching data about student progress. Using their usernames and passwords, (provided by JA Staff members), volunteers may also establish simulation parameters and research data about student progress, but their username and password does not allow them permission to register new students. Only a teacher's username and password gives permission to register students.

The following tables, organized by goal and divided into step-by-step instructions featuring screenshots, should assist you in these efforts.

For technical help and program assistance, contact your local JA staff member.

Getting Started

Step-by-Step Instructions	Screenshots
<p>Go to jafinancepark.ja.org and login using credentials you received from your local JA staff member.</p> <p><i>Note: Usernames and passwords are case sensitive.</i></p> <ul style="list-style-type: none">Click Register (found at the bottom of the Welcome screen) only if you wish to register for the public version of the program. School staff and students will not click Register.Use the Lost your password? link to have your password emailed to you or contact your local JA Staff person.Should students lose their passwords, they must retrieve them from you or the volunteer. <p><i>Note: Details about accessing student passwords can be found in the Creating Student Accounts section.</i></p>	



On the **Welcome Page**, you have four options:

- **Home**
- **Navigation**
- **My Account**
- **Play Game**

Home - Click here to:

- **Access the Administrative Interface.**
- **Manage your classes.**
- **Download PDF versions of the simulation worksheets and Option Sheets** used throughout the simulation.

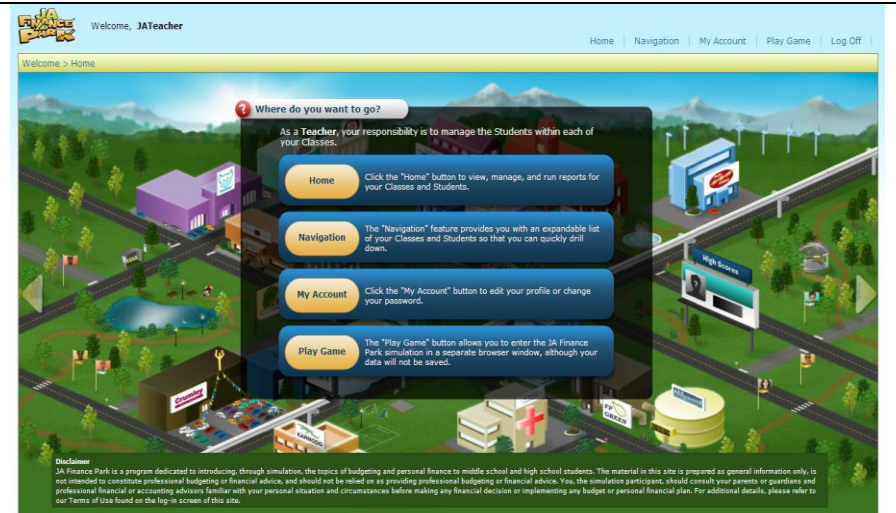
Navigation - Provides an expandable list of your classes and students allowing you to drill down quickly for information.

- Click the [+/-] tool next to your name to reveal a list of your classes.
- Click the [+/-] tool next to the class name to view the students assigned to that class.
- Click a student name if you want to view the profile associated with that student.

My Account - Click here to edit your profile or change your password. (**Edit My Information** and **Change Password** buttons found at top of window.)

Play Game - Launches the simulation for your experience, but your simulation data will not be saved.

- If you close the simulation and return to finish later, you must start over.
- To experience the simulation exactly as a student, (Data will be saved.) request a student account (new username and password) from your JA office.
- Do not create a student account within any of your classes for your personal use. This immediately activates the class session and is not recommended.
- You can “right click” while in the simulation to skip forward to another session.



Administrative Interface Overview

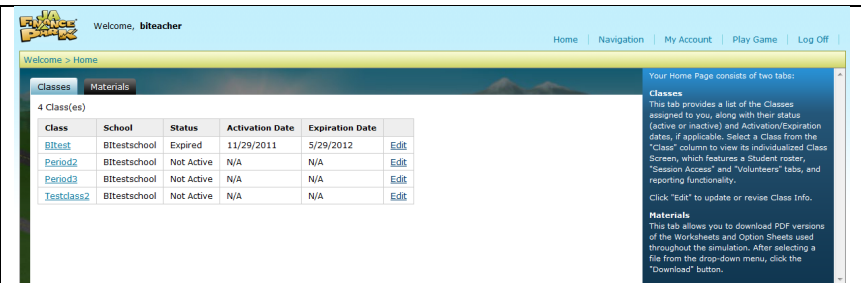
Your **Home Page** consists of two tabs:

- **Classes**
- **Materials**

Class tab – View all classes assigned to you.

- Click on a class name, and you will view 4 tabs specifically related to that individual class. Those 4 tabs are:
 - Students
 - Session Access
 - Volunteers
 - Reports

Materials tab – View and print copies of student materials used during the virtual simulation.



Materials Tab: Preparing for the Simulation

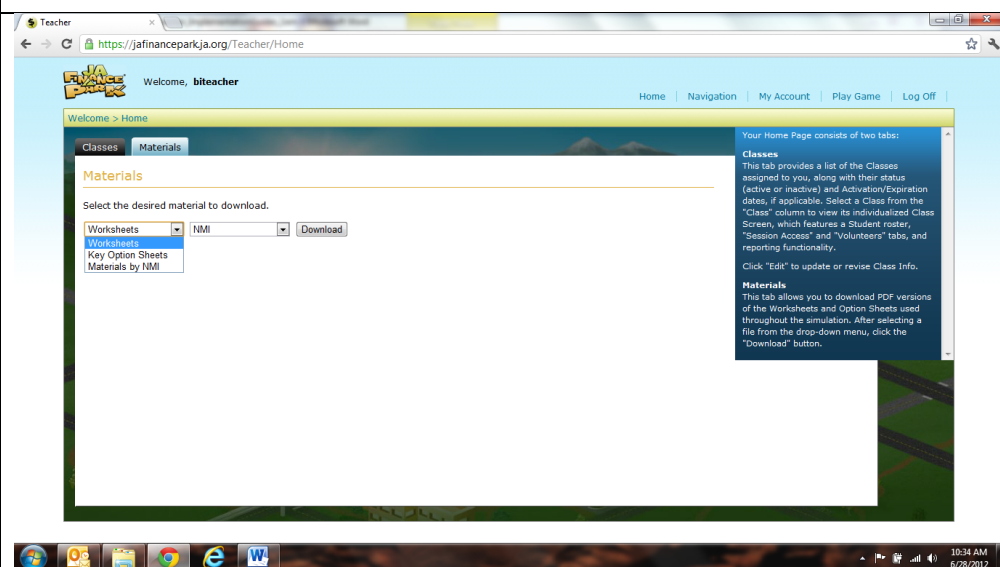
Step-by-Step Instructions

Use the **Materials** tab to print copies of student materials used during the virtual simulation:

1. Click the **Home** button.
2. Click on the **Materials** tab.
3. The left drop-down reveals three categories of materials. The right side drop-down reveals documents available for each of the three (3) categories to follow:

- a. **Worksheets** – Generic versions that may be used by all students.
 - i. NMI Worksheet
 - ii. Percentage Bank
 - iii. Budget Worksheet
 - iv. Account Ledger Worksheet
 - v. Stocks
 - vi. Primary Secondary Activity
- b. Sample **Option Sheets** – Two (2) Option Sheets that are larger and require a bit more time in the simulation are:
 - i. Groceries Option Sheet
 - ii. Clothing Options Sheet
- c. **Materials by NMI**–This category provides a complete set of NMI-specific Worksheets and Option Sheets.
 - i. 1580
 - ii. 1911
 - iii. 2337
 - iv. 2764
 - v. 3189
 - vi. 3635
 - vii. 3829
 - viii. 4031
 - ix. 4432
 - x. 4873

Screenshots



Classes Tab: Preparing for the Simulation - Creating Student Accounts

Step-by-Step Instructions

Create Student Accounts:

1. Click the **Home** button, and a list of your classes will appear automatically.
2. Identify the class within which you wish to enter student names.
3. Click the selected class in the class column.
Note: If your class doesn't appear on screen, contact your local JA office for further instructions.
4. After clicking the selected class, four tabs appear: **Students**, **Session Access**, **Volunteers** and **Reports**.

Students tab – Create and manage student profiles for the selected class.

Note: The system defaults to this page.

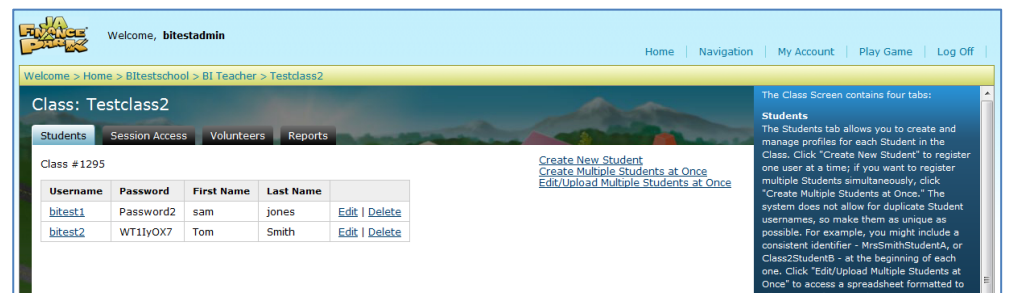
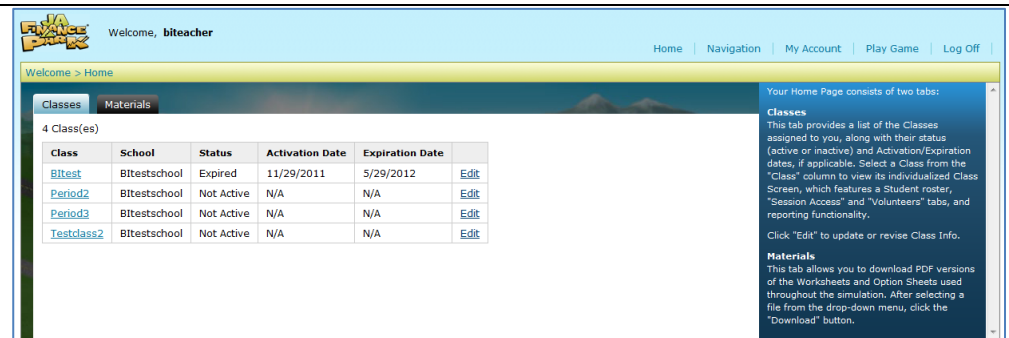
Session Access tab – Manage student access to the 4 sessions as well as the “**Play Again**” option. This page also displays a record of student session completion.

Volunteers tab – Lists all volunteers associated with a class.

Reports tab – View class specific reports on student accounts and progress.

Note: Each class may contain a maximum of 40 student accounts. If you have more than 40 students in your class, ask the JA office to create a second class and divide the students equally between the two classes. This allows all students to experience the simulation with peers.

Screenshots



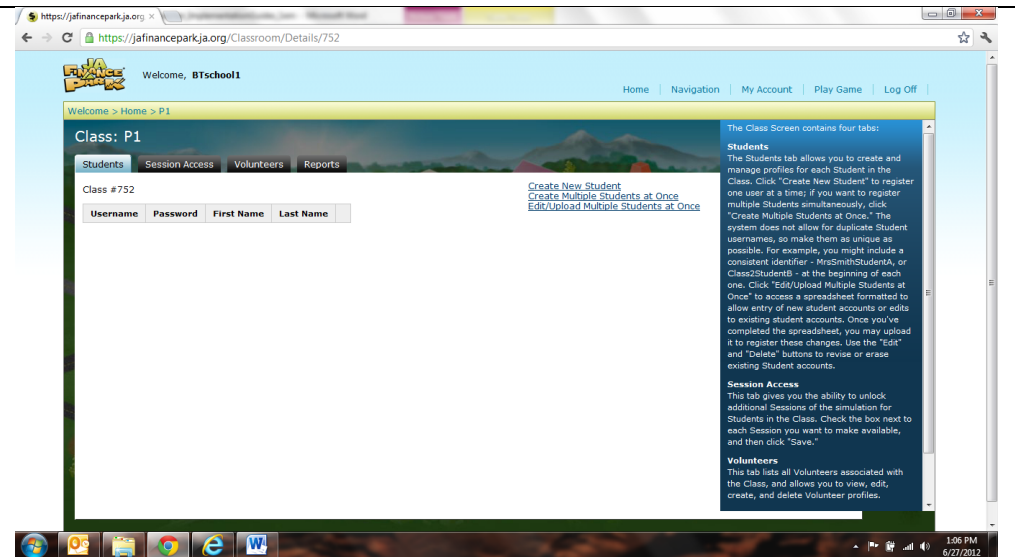
Creating Student Accounts (Choose one of the following three options (right side of window of the **Students** tab).

- **Create New Student** – Allows you to register one student at a time.
- **Create Multiple Students at Once** – Allows you to register multiple students simultaneously.
- **Edit/Upload Multiple Students at Once** – Provides access to properly formatted spreadsheet which can be downloaded and completed allowing you to register multiple students simultaneously.

Note:

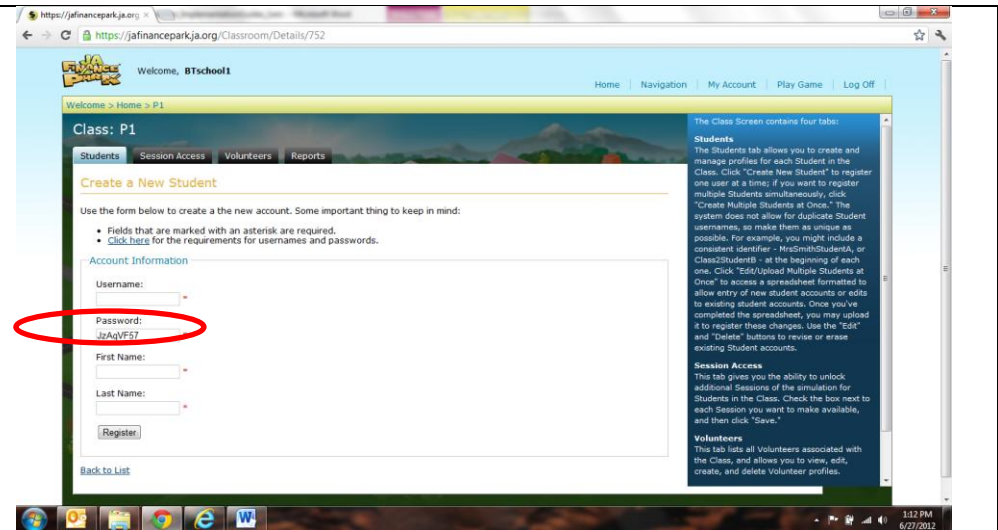
- *The system does not allow for duplicate usernames, so make them as unique as possible by including a consistent identifier at the beginning of each one (for example, 24johnsmith).*
- *Passwords do not need to be unique. The same password can be given to every student.*
- *Students' first and last names (not their username) will appear on the simulation screen. These two fields combined should not contain more than 25 characters.*
- *If you've skipped a required field or selected a username that has already been taken, you'll be prompted to **Try Again**.*
- *Students will be able to customize their passwords after logging in if you or they desire they do so.*

Note: Consider creating 3-5 extra student accounts for potential usage should a student have issues with their assigned account.



Option 1 – Create New Student

1. Click the **Create New Student** link in the upper right-hand corner of the **Students** tab window.
2. Create a unique username for each student by completing the **Account Information** template for each.
3. The system automatically generates a password for each student. It is recommended that you replace this default password by entering an easily remembered password in the **Password** field.
4. Click the **Register** button.



Option 2 – Create Multiple Students at Once

1. Click the **Create Multiple Students at Once** link in the upper right-hand corner of the **Students** tab screen.
2. Create a unique username for each student in the class by completing the **Bulk Student Registration** template.
3. The system automatically generates a password for each student. It is recommended that you replace this default password by entering an easily remembered password in the **Password** field.
4. After completing the registration information for each student, save your work by clicking the **Register** button at the bottom of the screen
5. After successfully completing the registration process, you will automatically return to the **Students** tab, which will now list each member of your class.

The screenshot shows the JA Finance Park website interface. The browser address bar displays <https://jafinanceparkja.org/Classroom/Details/752>. The page title is "Welcome, BTschool1". The navigation bar includes links for Home, Navigation, My Account, Play Game, and Log Off. The main content area is titled "Class: P1" and features tabs for Students, Session Access, Volunteers, and Reports. The "Students" tab is active, showing the "Bulk Student Registration" form. The form includes a table with columns for #, Username, Password, First Name, and Last Name. The table contains 10 rows of pre-filled data. A sidebar on the right provides instructions for the "Students" tab and links to "Session Access" and "Volunteers" tabs. The Windows taskbar at the bottom shows the time as 1:16 PM on 6/27/2012.

#	Username	Password	First Name	Last Name
1		EXU5a2aH		
2		oOOp8hOt		
3		u4QIG5kD		
4		4dUOBuqK		
5		1G8u57yl		
6		kQ6azL1F		
7		wRvV1QT0		
8		KGuH9sZ		
9		OG997zHQ		
10		Qaih1mSt		

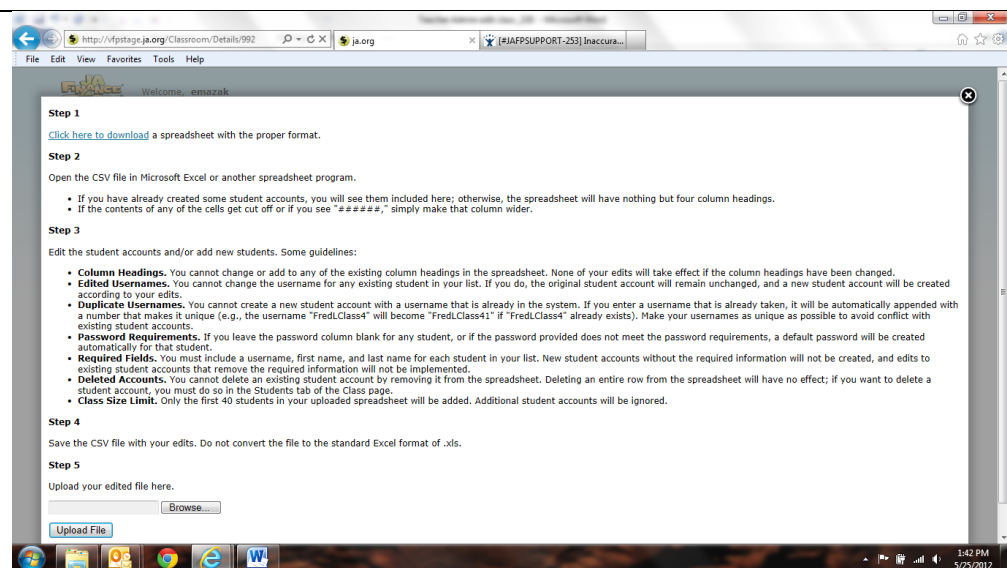


Option 3 – Edit/Upload Multiple Students at Once

1. Click the **Edit/Upload Multiple Students at Once** link in the upper right-hand corner of the **Students** tab screen.
2. Follow **Steps 1-5** which will appear on the screen.
3. **Step 3** - Consider cutting and pasting information from a pre-existing student list into the appropriate columns of the CSV file.
4. **Step 3** - Assign easily remembered passwords (meeting the password requirements) in the **Password** column. Upon clicking **Upload File**, passwords not meeting the requirements will be changed to complex passwords that cannot be edited by the teacher.
5. After successfully completing the registration process, you will automatically be returned to the **Students** tab, which will now list every member of the class.

Note: When performing Step 4 (saving the CSV file):

1. Choose **Save As**.
2. Under **Save As Type**, be sure **CSV (comma delimited)** is selected.
3. Click **Yes** if you receive a pop-up message asking “Do you want to keep the workbook in this format?”
4. Exit the spreadsheet.
5. Click **Don’t Save** if you receive a pop-up message asking “Do you want to save changes?” as you have already done a **Save As**.



<p>Managing Student Accounts</p> <ul style="list-style-type: none"> • View student usernames and passwords (includes any student-modified passwords) from the Students tab. • Click Edit to revise first and last name of student user. • Click Delete to remove a student from a class. <p><i>Note: After any student in a class launches the simulation, no students may be deleted from that class. Classes expire six months from the date on which the first student launches the class simulation.</i></p>	
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Session Access Tab: Preparing to Begin the Simulation

Step-by-Step Instructions	Screenshots
<p>Session Access tab – Provides:</p> <ol style="list-style-type: none"> 1. The means to lock (Students cannot move forward to the next simulation session.) or unlock (Students can move forward to the next simulation session) student access to remaining sessions of the simulation. 2. Ability to view session completion status for all students in the class. 	<p>See screenshot on next page.</p>



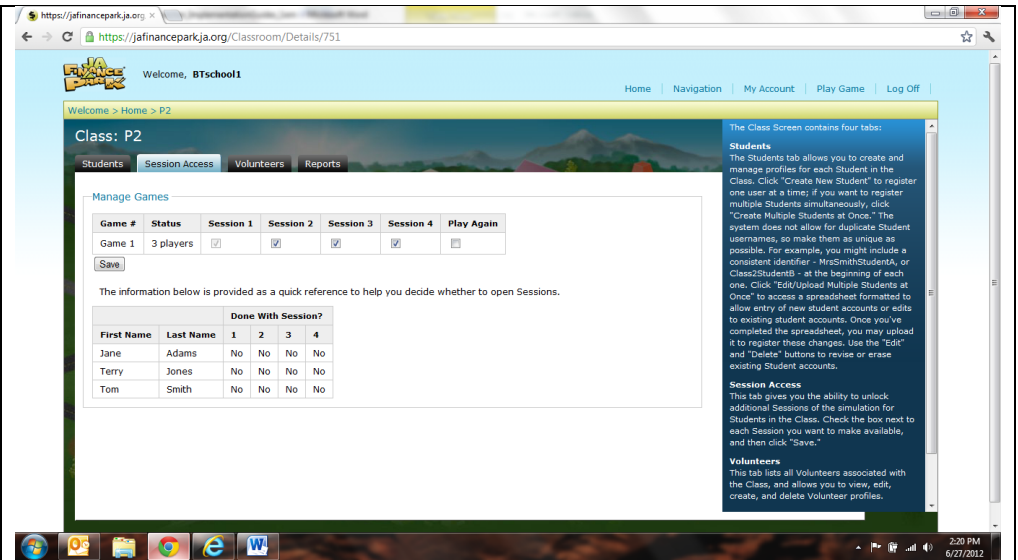
Managing Student Access to Sessions

1. From **Student** tab, click on **Session Access** tab.

*Note: In default setting, all session boxes (4) will contain a checkmark. (There will be no checkmark in the **Play Again** box.) The 4 sessions are open, and students are allowed to move forward to the next simulation session whenever they are personally ready.*

2. Uncheck session boxes (lock) that are to be unavailable to students.
 - a. Locking (unchecking) some or all session boxes must be done prior to a class beginning the simulation if you wish students to move through the sessions together.
 - b. The ability to lock (uncheck) a session disappears once the first student enters the prior session. For example:
 - i. Session 2 can no longer be locked (unchecked) once any student begins Session 1. Locking (unchecking) of Session 2 must occur prior to anyone starting Session 1 of the simulation.
 - c. When an upcoming session is unlocked (checked), students will view a button at the bottom of the interface giving them the option to begin the next session (**Start Session #**).
3. Check **Play Again** if you wish to unlock this function and allow students who have completed the simulation to start over with a new life situation.

*Note: Upon clicking **Play Again**, all information about the previous session will be deleted. Review and print reports about student's first game prior to allowing **Play Again**.*
4. Check sessions (1, 2, 3, or 4) for which student access is allowed.
5. Click **Save** to save changes.



Volunteer Tab: View volunteer profiles

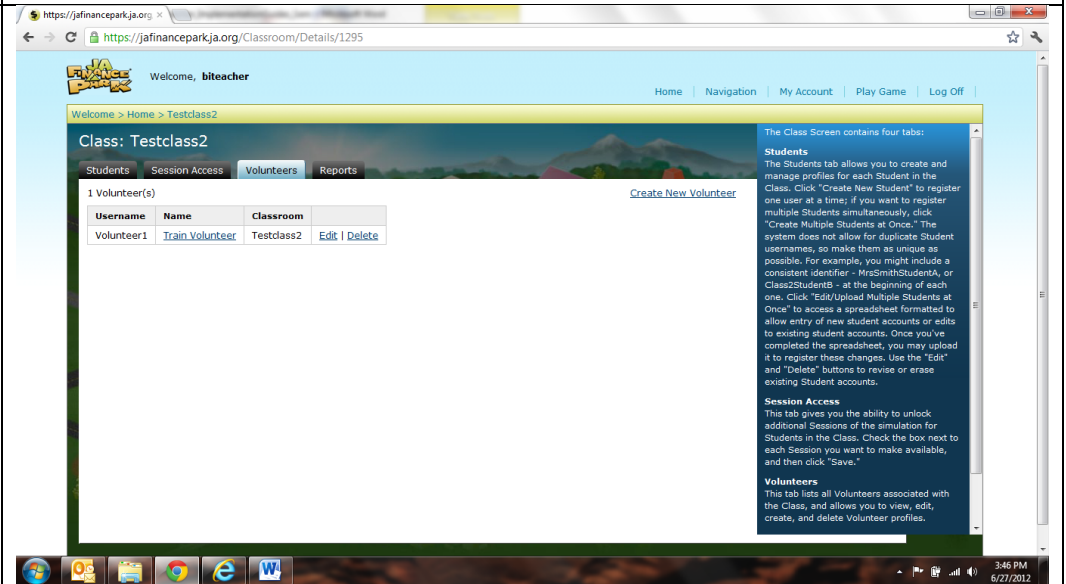
Step-by-Step Instructions

View volunteer profiles assigned to a class:

- JA staff will enter all volunteers assigned to a class.
- Click on Volunteer **Name** to see any volunteer details entered by the JA staff (to include email address and other contact information).

Note: The JA staff will handle all volunteer edits or deletions unless otherwise instructed.

Screenshots



Reports Tab: Prepare and Manage Class Data

Step-by-Step Instructions

The **Reports** Tab – View or print Reports.

There are three **Report** options available.

1. **Quick Start Guide** – Before a class begins the simulation, print a **Quick Start Guide** to be distributed to each student. This guide includes login information as well as a summary of the student's **Life Situation**.
2. **At-a-Glance Report** – Use throughout the simulation to check the status of each student in a class, including how far he/she has progressed through required activities in each of the four sessions.
3. **Budget Review** – Use during Session 4 and at the end of the simulation to view each student's budget outcomes, payments, investment portfolio and other simulation facts.

Quick Start Guide

Prior to beginning the simulation, distribute to each student a **Quick Start Guide**, which provides each with his/ her **Username, Password and Life Situation Summary**.

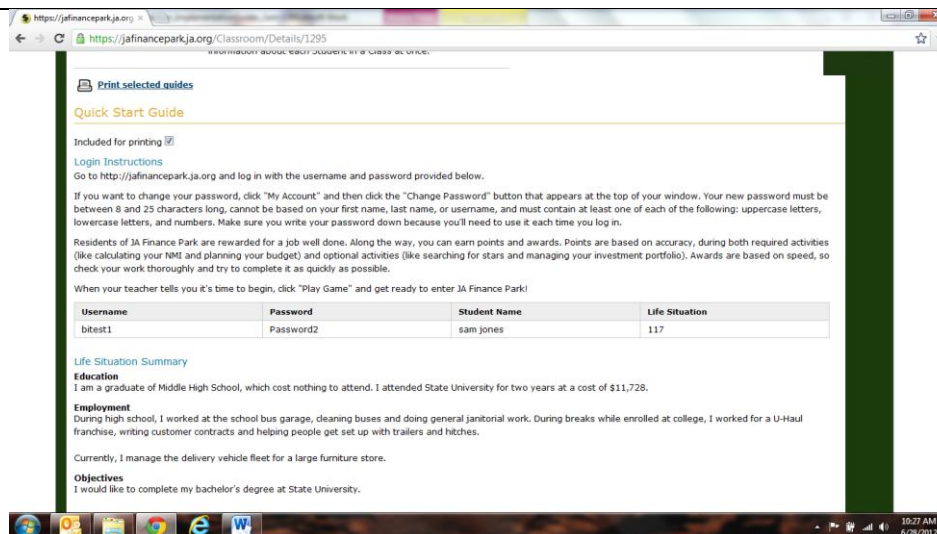
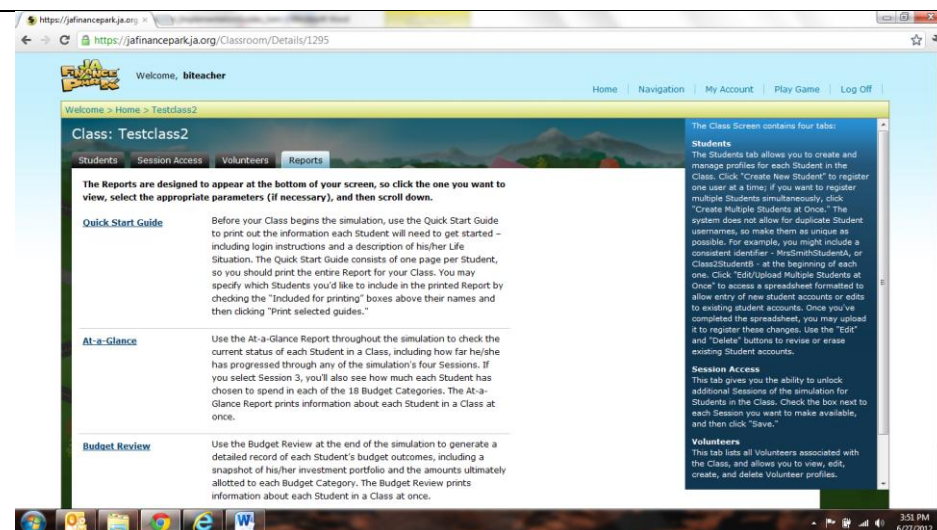
To print:

1. Click on the **Quick Start Guide** link, which causes individual reports for each registered student to appear further down on the page.
2. By default, the **Included for printing** box at the top of each student's **Quick Start Guide** is checked, indicating an individualized Guide will be printed for each student.

Note: Uncheck this box for any student guides you do not wish to print.

3. Click **Print Selected Guides**.

Screenshots



Reports Tab – At-A-Glance: Monitoring Student Progress

Step-by-Step Instructions

Access the **At-A-Glance** Report to check student progress throughout the simulation.

1. Click on the class of interest.
 2. Click on the **Reports** tab.
 3. Click on **At-A-Glance**.
 4. Choose the session number desired from the drop-down box.
 5. Click **Select** to open the **At-a-Glance** Report for that session.
 - a. Find each student's identifying information displayed on the left-hand side of the report.
 - b. Remainder of each report will list session **Objectives** and show student's progress in the completion of these objectives.
 - c. A checkmark appears in the corresponding **Objective** box when the student finishes that objective.
 - d. A checkmark appears in the **Done with session?** box when all objectives have been completed.

Note: A checkmark represents the successful conclusion of the session required objectives and not the Extras activities.

 - e. Report updates in real time allowing a teacher and/or volunteer to view progression of required activities in each session. This report provides a good opportunity for a teacher/volunteer to identify struggling students.
6. Click **Print this page** to print copies of the **At A Glance** Report.

Screenshots

The top screenshot shows the JA Finance Park website interface. The 'Reports' tab is selected, and the 'At-a-Glance' option is circled in red. The bottom screenshot shows the 'At-a-Glance - Session 1' report for 'Class: Testclass2'. A 'Select' button is circled in red. A red box highlights the student data and objectives for Session 1.

Name	Account ID	Progress for Session: 1
Sam Jones	117	Objectives: <input type="checkbox"/> goWild <input type="checkbox"/> calculateNMI <input type="checkbox"/> calculatePercentageBank <input type="checkbox"/> createAvatar <input type="checkbox"/> chooseHomeBase
Tom Smith	102	Objectives: <input type="checkbox"/> goWild <input type="checkbox"/> calculateNMI <input type="checkbox"/> calculatePercentageBank <input type="checkbox"/> createAvatar <input type="checkbox"/> chooseHomeBase

Objectives for each session are:

- **Session 1** – Students learn their fictional **Life Situation** and determine their **Net Monthly Income**. Students complete the following activities.
 - **Go Wild**
 - **Create avatar**
 - **Choose Home Base**
 - **Calculate NMI (net monthly income)**
 - **Calculate Percentage Bank**
- **Session 2** – Students collect **Option Sheets** and categorize budget categories by:
 - Visiting each JA Finance Park Virtual business, determining the minimum and maximum budget category amount and collecting an **Option Sheet**.
 - Sorting budget categories into **Primary and Secondary**.
- **Session 3** – Students consider all budget options and create their budget by:
 - Making affordable budget decisions while considering the options available in each business as well as the minimums and maximums for each category.
 - Entering in the dollar amount of each budget decision. This entry causes budget choices to be displayed in each business category on this **At-A-Glance** Report.
 - Watching carefully as their budget balance is depleted when decisions are made (see **Balance** on report).

Note: The software requires a final balance of \$25 or less. When this has been accomplished, the following objectives will be checked:

- **optionSheetsFirstAttempt**
- **optionSheetsCompleted**

*Note: The software moves any remaining balance into Savings, thereby producing a session completion balance of \$0.00. Once this is accomplished, the **Done with session?** box will be checked.*

1 Select

At-a-Glance - Session 1

[Print this page](#)

Class: Testclass2
Students Participating: 2

Name sam jones	Account ID 117	Progress for Session: 1	Done with Session? <input type="checkbox"/>
Job Title Yard Foreman	NMI: \$2,764.00	Balance: \$2,764.00	

☐ goWild
☐ calculateNMI
☐ calculatePercentageBank

☐ createAvatar
☐ chooseHomeBase

2 Select

At-a-Glance - Session 2

[Print this page](#)

Class: Testclass2
Students Participating: 2

Name sam jones	Account ID 117	Progress for Session: 2	Done with Session? <input type="checkbox"/>
Job Title Yard Foreman	NMI: \$2,764.00	Balance: \$2,764.00	

☐ autoInsAdded
☐ cableAdDec
☐ clothingAdDec
☐ entertainmentAdded
☐ groceriesAdded
☐ homeImprovAdDec
☐ homeInsAdded
☐ electricityAdded
☐ houseAdDec
☐ savingsAdded
☐ charitableGivingAdded
☐ diningOutAdded
☐ furnitureAdded
☐ healthCareAdded
☐ housingAdded
☐ phoneAdDec
☐ educationAdded
☐ miscAdDec

☐ sortPrimarySecondary

3 Select

At-a-Glance - Session 3

[Print this page](#)

Class: Testclass2
Students Participating: 2

Name sam jones	Account ID 117	Progress for Session: 3	Done with Session? <input type="checkbox"/>
Job Title Yard Foreman	NMI: \$2,764.00	Balance: \$2,764.00	

☐ optionSheetsFirstAttempt
☐ optionSheetsCompleted

Housing \$0.00	Home Insurance \$0.00	Electricity \$0.00	Water, Sewer, and Trash \$0.00
Transportation \$0.00	Auto Insurance \$0.00	Phone \$0.00	Cable and Internet \$0.00
Groceries \$0.00	Clothing \$0.00	Savings \$0.00	Home Improvement \$0.00
Furniture \$0.00	Education \$0.00	Health Care \$0.00	Entertainment \$0.00
Dining Out \$0.00	Charitable Giving \$0.00		



- **Session 4** – Students pay their bills and track their payments by:
 - Revisiting each business in and making a payment. A checkmark will be placed next to each business upon payment completion.
 - Subtracting purchase amounts on their Account Ledger (see **Balance** on report).
- Upon completing all payments, the **Done with session?** box will be checked.

4 Select

At-a-Glance - Session 4

Print this page

Class: Testclass2
Students Participating: 2

Name	Account ID	Progress for Session: 4	Done with Session?
sam jones	117	Objectives:	<input type="checkbox"/>
Job Title		<input type="checkbox"/> autoInsPaid <input type="checkbox"/> cablePaid <input type="checkbox"/> clothingPaid <input type="checkbox"/> entertainmentPaid <input type="checkbox"/> groceriesPaid <input type="checkbox"/> homeImprovPaid <input type="checkbox"/> homeInsPaid <input type="checkbox"/> electricityPaid <input type="checkbox"/> transportationPaid <input type="checkbox"/> accountBalanced	<input type="checkbox"/> savingsPaid <input type="checkbox"/> charitableGivingPaid <input type="checkbox"/> diningOutPaid <input type="checkbox"/> furniturePaid <input type="checkbox"/> healthCarePaid <input type="checkbox"/> housingPaid <input type="checkbox"/> phonePaid <input type="checkbox"/> educationPaid <input type="checkbox"/> waterPaid
NMI: \$2,764.00	Balance: \$2,764.00		

Reports – Budget Review: Final Student Report

Step-by-Step Instructions

Following class completion of the simulation, you may also print the **Budget Review** Report for the class. This Report provides you with an overview of each student's total day activities.

This student overview includes their:

- **Life Situation**
- **Lucky/Unlucky Card** activity
- **NMI**
- **Investment Portfolio** final value
- **Investment Portfolio** holdings and tracking of prices
- **Savings Account** final value
- **Minimum/Maximum** ranges for each budget category
- Final budget payments/decisions for each budget category

Screenshots

https://jafinanceparkja.org/Classroom/Details/1295

Budget Review

Username: ttest1
Account Number: 117

Student Name: sam jones

NMI: \$2,764.00
Balance: \$0.00

Category	Amount Paid	Minimum	Maximum
Housing	\$0.00	\$498.00	\$664.00
Home Insurance	\$0.00	\$28.00	\$83.00
Electricity	\$0.00	\$83.00	\$194.00
Water, Sewer, and Trash	\$0.00	\$28.00	\$139.00
Transportation	\$0.00	\$415.00	\$326.00
Auto Insurance	\$0.00	\$86.00	\$139.00
Phones	\$0.00	\$28.00	\$139.00
Cable and Internet	\$0.00	\$28.00	\$83.00
Groceries	\$0.00	\$443.00	\$933.00
Clothing	\$0.00	\$83.00	\$194.00
Savings	\$0.00	\$28.00	\$691.00
Home Improvement	\$0.00	\$83.00	\$194.00
Furniture	\$0.00	\$83.00	\$139.00
Education	\$0.00	\$28.00	\$139.00
Health Care	\$0.00	\$56.00	\$166.00
Entertainment	\$0.00	\$56.00	\$139.00
Dining Out	\$0.00	\$28.00	\$139.00
Charitable Giving	\$0.00	\$0.00	\$691.00

Available Assets



Asset	Value
Inv. Portfolio Value	\$5,700.00
Savings Account Balance	\$0.00

Investment Portfolio (with default stock names)

Stock	Number of shares	Price for Session 1	Price for Session 2	Price for Session 3	Price for Session 4
24/7 Quick Stop	5	\$70.00	\$75.00	\$75.00	\$85.00
JA Finance Park Motor Company	20	\$300.00	\$320.00	\$340.00	\$340.00
Carl's Chocolate & Candies	35	\$2,065.00	\$2,170.00	\$2,100.00	\$2,205.00



Helping Students Access the Simulation (Summarized on the Quick Start Guide)

Step-by-Step Instructions	Screenshots
<p>Students access the simulation.</p> <ul style="list-style-type: none"> Using proper credentials given to them by you and/or found on the Quick Start Guide, students login to jafinancepark.ja.org. <p><i>Note: Remind students about the Register Button at the bottom of the login screen. This button is only for public users of the software.</i></p>	
<p>Options available to students following login are:</p> <ul style="list-style-type: none"> My Account – Allows students to change their password. Play Game – Launches the simulation in a new browser window. <ul style="list-style-type: none"> Both browser windows, Welcome screen and Simulation screen, must remain open for the simulation to function properly. When any one (1) student launches the simulation, the entire class is considered activated, and no student in the class can be deleted. <u>The class will expire 6 months from this activation date.</u> Take Survey – After completing all four (4) sessions, users should complete a brief survey that provides feedback and important recommendations to Junior Achievement USA. 	



Student FAQ: JA Finance Park Virtual

1. **How can I find my gross annual income?** After creating your avatar in session 1, go to the top of the cityscape and click the Life Situation button. Next, click the Financial Information tab found within this Life Situation button. There you will find your GAI.
2. **It won't let me choose the house insurance I want.** Your home insurance is tied very closely to your House decision. Be certain to notice the home insurance group information found with the house you selected. Choose the home insurance that matches this identification number.
3. **I responded to a question that there were two people in my household, and it marked it wrong with a red X.** At the top of the cityscape, click Life Situation. Review your personal information to recall if you are married and/or have children. This allows you to know the total number in your household.
4. **This number is right, but the computer says it is wrong.** When rounding off your numbers, be sure to round up if the cent amount is \$.50 or greater and down if the cent amount is less than \$.50.
5. **How do I logoff?**
 - If you are working on a PC:
 - Dismiss the window you are working on by clicking the X in the upper right-hand corner.
 - Next, click Log Off near the upper right-hand corner of the Welcome Screen.
 - Finally, dismiss this introduction window by clicking the X in the upper right-hand corner.
 - If you are working on an Apple computer:
 - Click the red circle found in the upper left-hand corner of the window.
 - Next click Log Off found in the upper right-hand corner of the window.
 - Close the browser.
6. **Am I finished? I believe I have all the numbers entered.** There may be more to complete. Please scroll down further on the screen. The Submit button lights up and becomes active when all necessary fields have been completed. Be certain to double check.
7. **Why does my grocery amount not come out right?** The numbers you figured are for a week only. Since your budget is for a month, each number must be multiplied by 4 since there are usually 4 weeks in a month.
8. **There were some things that I did not want to buy, such as things for home improvement. Is that okay?** No, that won't work. There is a minimum amount that you must budget (spend) in each category except for Charitable Giving. We hope that you will elect to at least give of your time or talent even if you can't give a financial donation. You must complete every Option Sheet and allot a dollar amount for every other budget category.
9. **Do I have to buy some of each grocery item?** No. Leave the Quantity field blank or enter a zero for grocery items that you do not wish to purchase.
10. **I am in the Extras Round and want to know if I should go on to the next session when the yellow button shows up at the bottom of the page?** Hopefully you've discussed this with your teacher, and she/he has told you what to do. You earn bonus points by clicking on the JAX business and tracking your stock portfolio growth for its total value. You can earn even more bonus points by searching for the hidden stars. Click on the flag at your home base for details.
11. **Can I see how others are doing?** On the right side of the cityscape is a billboard that reads High Scores. Click on the billboard, and you'll find the top 10 student scores posted for your viewing.
12. **I am having trouble getting the Debit Card to scan.** Do not attempt to hold down the left mouse button while moving the Debit Card. The mouse will grab the card without this. Position it at the top of the scanner, and it will work correctly.
13. **Why can't I get to the website?** Confirm the address: <http://jafinancepark.ja.org>.





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