



# JA Personal Finance<sup>®</sup>

## (Kit)

### Tell Us about You

1. What are the first three letters of your **last** name? 

--	--	--
2. When were you born? 

--	--	--	--	--

  

Month
Day
3. What grade are you in? (Please check only one.)     9<sup>th</sup>     10<sup>th</sup>     11<sup>th</sup>     12<sup>th</sup>
4. How many times have you participated in JA in the past?  
 This is my first time     1 time     2 times     3 times     4 times     5 or more times

### Questions about the Program Content

Now that you've completed the program, please answer these questions about what you learned.

Circle the letter of the response that you think **best** answers the question.

1. Of the following steps, which would be the **first** step in financial planning?
  - a. Get a job so you can start earning money.
  - b. Determine your needs and goals for the future.
  - c. Starting looking for a home to buy.
  - d. Save a portion of your money for the future.
2. The best predictor of how much money you will make in the future is the \_\_\_\_\_ you choose.
  - a. skills
  - b. connections
  - c. education
  - d. all of the above
3. Which of the following should you remember when developing a savings plan?
  - a. Wait until you are 40 years old before saving.
  - b. Pay yourself first.
  - c. Pay off your low-interest debt first.
  - d. Have only high-risk investments.
4. All of the following are elements of financial planning except one. Which one is **NOT**?
  - a. Earn money
  - b. Save money
  - c. Never use credit
  - d. Spend money wisely
5. Alan has created a new budget. Which of the following should he **NOT** do?
  - a. Have a spending plan.
  - b. Spend less than he earns.
  - c. Use credit for all items not in his budget.
  - d. Stick to his budget.



# JA Personal Finance<sup>®</sup>

## (Kit)

6. Match each term to the correct definition.

- |                      |   |
|----------------------|---|
| ___ Income           | a. Money spent to buy or do something                       |
| ___ Expenses         | b. Expense that vary from month to month                    |
| ___ Fixed expense    | c. The next best alternative given up when a choice is made |
| ___ Variable expense | d. Expenses that do not change from month to month          |
| ___ Opportunity cost | e. Any money earned or received                             |

7. Which of the following statements about credit is **false**?

- A credit score is something that can be used to determine if you get a loan.
- Always read the fine print in a contract when you buy something on credit.
- Credit is something that is bad and should always be avoided.
- Most people will need credit at some point in their lives.

8. Which of the following statements is **NOT** good advice for risk management?

- Shred any mail that contains personal information.
- Purchase insurance to lower your risk of out-of-pocket expenses.
- Don't let anyone pressure you to buy something.
- Store your list of passwords in your phone.

**Indicate the extent to which you engage in the following behaviors. A score of "1" means you never engage in the behavior and a score of "5" means you always engage in the behavior.**

		Never	Rarely	Sometimes	Often	Always
9.	I will track how I spend my money regularly.	1	2	3	4	5
10.	I will use a personal budget to plan how I spend money.	1	2	3	4	5
11.	I will take actions to protect myself from identity theft.	1	2	3	4	5
12.	I will talk to my parents or guardian about my financial goals.	1	2	3	4	5
13.	I will set personal financial goals for myself.	1	2	3	4	5
Rate your level of agreement with each of the statements below.		Strongly Disagree	Disagree	Neither Agree	Agree	Strongly Agree
14.	I will set goals for my future.	1	2	3	4	5
15.	I feel in control over how my future will turn out.	1	2	3	4	5
16.	Doing well at school is important to me.	1	2	3	4	5
17.	I expect to graduate from high school.	1	2	3	4	5
18.	I expect to go to college.	1	2	3	4	5



# JA Personal Finance<sup>®</sup>

## (Kit)

Rate your level of agreement with each of the statements below.		Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
19.	The things I learned in JA will be important later in the future.	1	2	3	4	5
20.	The things I learned in JA will help me get a good job.	1	2	3	4	5
21.	The things I learned in JA will help me be successful in life.	1	2	3	4	5
22.	I feel like my opinions are respected by my peers in JA.	1	2	3	4	5
23.	My JA volunteer makes me feel important.	1	2	3	4	5
24.	JA made school more interesting to me.	1	2	3	4	5
25.	The things I learn in JA will help me do better in school.	1	2	3	4	5
26.	I look forward to going to school on the days JA takes place.	1	2	3	4	5
27.	My involvement in JA has helped me stay out of trouble in school. (For example, not skipping class, bullying, cheating, etc.).	1	2	3	4	5
28.	My involvement in JA has helped me stay out of trouble out of school.	1	2	3	4	5
29.	Junior Achievement connected what I learned in the classroom with real life.	1	2	3	4	5
30.	Junior Achievement taught me how to manage my money.	1	2	3	4	5
31.	Junior Achievement was fun.	1	2	3	4	5
32.	Junior Achievement made me realize the importance of staying in school.	1	2	3	4	5

33. Would you recommend this program to a friend?  Yes  No

34. List two things you learned from the program that you think are important:

a.

b.