



IN CONJUNCTION WITH



Tips,
Tools and
Resources for
Individuals

Help a Child Learn Financial Literacy

The most important life lessons start early. Handling finances is no exception. You can help today's youth learn sound money management skills by sharing a financial literacy program with children in 3rd through 12th grades.

INCLUDED IN THIS KIT:

- 1** Overview
- 2** The Basic Steps
- 5** Resources and Tools
- 6** Tips for Teaching a Class



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OVERVIEW

The Problem:

Nearly a third of high school seniors use credit cards and even more have ATM cards. But many don't know the basics of budgeting, saving and planning for their financial future. As a result, many young Americans are entering adulthood without basic financial education – and with debt.

The solution:

Teaching! You have something no youth has: experience and perspective. So you can help give a child or teen a financial literacy education. Junior Achievement offers an easy step-by-step financial literacy program that you can share with children in their schools.

Time commitment

Varies, depending on your schedule, from a single school day to a weekly one-hour visit for five to 10 weeks.

Special considerations

None

Who can do this?

Everyone!

Great reasons to do this project

- Help young people in your community understand the necessity and value of managing their money.
- Engage with America's future!
- Share your experience so others can learn from it.

JA volunteers always say how fulfilling it is to see the light go on as kids begin to understand the basics of managing their money and the importance this plays in their economic success. In a short time, you can make a big difference in the life of a young person.

✓ Teens believe when they get older that they will earn an average salary of \$145,000. In reality adults with a bachelor's degree earned an average of \$54,689 in 2005.

✓ In a recent JA study, 83 percent of teens said the best time to learn money management is in grades K-12.



The Basic Steps

Step 1: CONTACT JUNIOR ACHIEVEMENT

Tell JA you'd like to volunteer for one of their programs at a local school. You don't need a financial background or special degree. JA makes it easy by helping you find a school and providing the curriculum and training! Contact JA at www.ja.org.

Step 2: PICK A PROGRAM

Decide which program you feel most comfortable teaching. Junior Achievement has numerous programs targeted to a variety of age groups. Here are a few examples:

3rd–5th graders: JA More Than Money™ – 6 sessions, 45 minutes each

http://www.jagraphics.org/Program_Kit_and_Briefs/PDFs/JA-More-than-Money-Program-Brief.pdf

6th–8th graders: JA Economics for Success® – 6 sessions, 45 minutes each

http://www.jagraphics.org/Program_Kit_and_Briefs/PDFs/JA-Economics-for-Success-Program-Brief.pdf

9th–12th graders: JA Personal Finance® – 5 sessions, 45 minutes each

http://www.jagraphics.org/Program_Kit_and_Briefs/PDFs/JA_Personal_Finance_Program_Brief.pdf

Step 3: RECRUIT FRIENDS

While you can teach your financial literacy class on your own, you might want one or two people to help, depending on the material and your comfort level. Start with friends and neighbors, and share your enthusiasm for helping America's youth learn essential money management skills! You might be able to use more volunteers as well – for example, to present to other grades in the school – so keep a list of interested people.

You can teach a class on your own or partner with a friend to lead a financial literacy class.



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Step 4: GET YOUR TRAINING

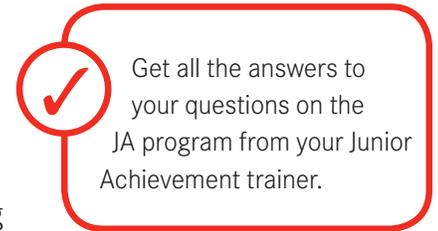
Junior Achievement’s training sessions last one to two hours and make it EASY for you! They provide step-by-step instructions and materials for teaching the financial literacy programs.

http://www.ja.org/involved/involved_vol_want2.shtml

After your training session, make sure you review the materials thoroughly so you are ready to present to a classroom full of inquiring minds.

For more on what to expect in the classroom, watch Junior Achievement’s Volunteer Orientation video online.

http://www.ja.org/involved/vol_orientation/involved_vol_orient.shtml



Get all the answers to your questions on the JA program from your Junior Achievement trainer.

Step 5: TIME TO TEACH!

Just be yourself! Students are excited to have a new face in the classroom and will be eager to hear what you have to say. It’s natural to be a little nervous, so don’t let that bother you. For tips on how to present yourself on Day 1 and how to follow up after your session, see the Tools section below.

Step 6: HELP A CHILD OR TEEN YOU KNOW

If Junior Achievement is not available in your community, or if you want to do more, you can use JA and AARP materials to help a child in your family or a neighbor’s kid.

Personal finances can be a difficult and uncomfortable subject to discuss, so try to focus on your own positive experience. The tools Junior Achievement provides are designed to help you start the “money talk” with children you know. JA has specific information on talking to children and teens about money. See below for some helpful links.

Step 7: INSPIRE OTHERS ON CREATETHEGOOD.ORG!

TELL US WHAT YOU DID!

We want to hear stories about how you helped give back to your community.

<http://createthegood.org/stories> You just might inspire others to do the same.



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SHARE FEEDBACK

We are always looking for feedback on our materials, so please let us know how this guide was helpful or additional information you wish we could have included. Share lessons learned and other tips for others who are volunteering to help children <http://www.aarp.org/community/groups/CreateTheGood>.

KEEP UP THE GOOD!

Remember: Whether you've got five minutes, five hours or five days, you can make a positive impact in your community. And if you have more time, consider organizing another service activity, finding local opportunities and posting your events at www.CreateTheGood.org/how-to.



RESOURCES AND TOOLS

RESOURCES

Helpful links relating to teaching financial literacy to youths:

Volunteering with Junior Achievement

http://www.ja.org/involved/involved_vol_want2.shtml

Talking to kids about money management

http://www.ja.org/programs/programs_save_usa_materials_overview.shtml

LifeTuner: A road map for financial security

http://www.aarp.org/money/personal/articles/about_lifetuner.html

See the benefits of saving

http://www.aarp.org/money/toolkit/articles/benefit_of_spending_less.html

Young Americans Center for Financial Education

<http://www.yacenter.org/index.cfm?fuseAction=financialLiteracyStatistics.financialLiteracyStatistics>

Smart Money: How to build a budget

http://www.aarp.org/money/toolkit/articles/benefit_of_spending_less.html

National Endowment for Financial Education

<http://www.nefe.org>

JumpStart Coalition for Personal Financial Literacy maintains a comprehensive clearinghouse of curriculum materials at its website. <http://www.jumpstartcoalition.org>

NCMSC Support Center has been going into schools and teaching financial literacy to youth of all ages.

<http://www.ncmsc.org>

Institute For Financial Literacy® Volunteer

<http://www.financiallit.org/support/volunteer.aspx>



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Tips for Volunteers Teaching a Class on Financial Literacy

Your First Day:

- Arrive early to ensure time to check in at the school, find the classroom, set up materials and get comfortable.
- Welcome the children to the session and publicly thank the teacher for allowing you to be a part of their school day with this valuable session on financial literacy.
- Start off with enthusiasm and a smile!
- Always remember that you have something valuable to offer, both the expertise from your Junior Achievement training and lessons as well as the experience from your life. Some kids may be disinterested or disruptive, but that's normal in almost any classroom. Most students want to learn, and you can have a great influence on their financial futures!
- Leave plenty of time for questions from the students.

After the Last Session

- Thank the teacher and the administrative staff for their support.
- Ask if the school can provide feedback from both the students and the teacher on the program.
- While the program is still fresh in your mind, note any things you would have done differently and/or any feedback you can provide to JA.
- Sincerely thank any people who volunteered with you; encourage them to do it again.

If interested, arrange to do the program for another class, another grade or another school.