



Financial Literacy Pathway

Why is financial literacy education important?



32% of U.S. adults do not save any of their household's annual income for retirement¹



34% of U.S. adults carry credit card debt from month to month¹

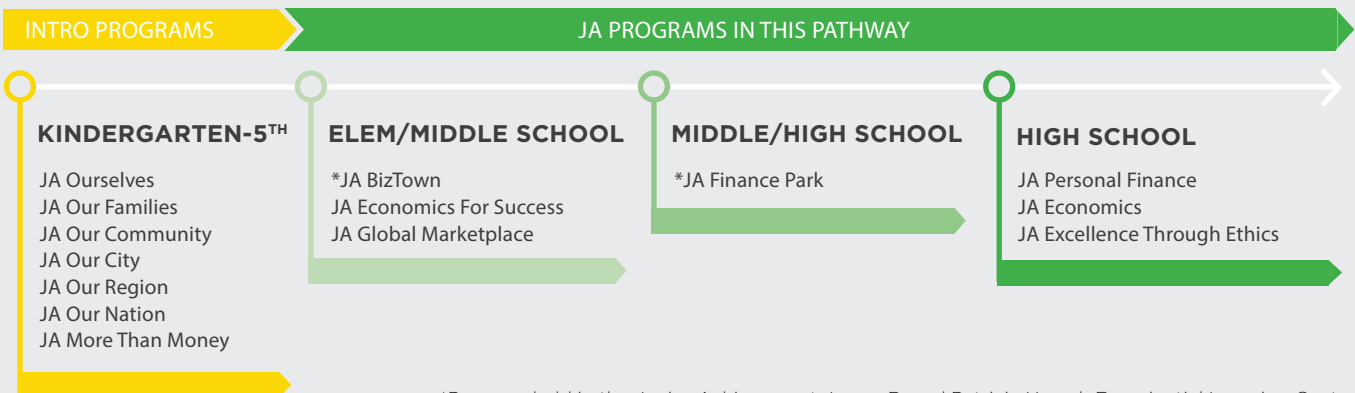


Financial illiteracy cost Americans **\$280 billion** in 2017²

What is our plan?

Ensure that students graduate from high school with needed skills and a clear understanding of how to build financial sustainability.

Junior Achievement's Pathway to Financial Literacy Success



*Program held in the Junior Achievement James R. and Patricia Hemak Experiential Learning Center
For more information: 651-255-0055, info@janorth.org, or www.janorth.org/programs

Proven Results



88% of JA alumni report they are confident in their ability to manage their personal finances effectively, compared to 71% of those who did not have JA.³



6 out of 7 students who initially didn't think it was important to manage their money changed their minds in a favorable direction after participating in JA Finance Park.⁵



After participating in JA Finance Park, 67% of students understood how to manage money; 76% said that they will use a budget to plan their spending and savings.⁴



82% of students participating in JA Personal Finance had increased knowledge of financial concepts.⁶

"You don't really think much at my age about how much groceries cost. It really adds up!"

- Kendahl Andresen, JA student (8th grade)



¹ Consumer Reports Survey

² National Financial Educators Council

³ Junior Achievement Alumni Retrospective Survey

⁴ Simulation Model Evaluation, JAFP

⁵ JA USA-KPMG Foundation Sponsored Curriculum Evaluation; JA Finance Park Report

⁶ Program Evaluation - JA Personal Finance