JUNIOR ACHIEVEMENT USA® EMPOWERS YOUNG PEOPLE TO OWN THEIR ECONOMIC SUCCESS.

In partnerships with businesses and educators, Junior Achievement brings the real world to students, opening their minds to their potential and preparing them for the world of work.

Students participating in Junior Achievement practice the principles of financial management, along with developing the 21st century skills necessary to succeed in a global workforce. In addition to learning how to manage money, and how to become career and work ready, students are empowered to explore their potential to become successful entrepreneurs—even while they’re in school.

External evaluations have found that overall, elementary school students who participated in a JA program began to think about how the lessons they learned during the activities will be important later in life.

Middle school students have reported developing or improving on their entrepreneurial, leadership, and decision-making skills, while also increasing their understanding of money management, and how to explore careers and look for jobs.

Students in high school who have experienced JA have noted that what they learned in the classroom is important to their future success.

In general, research indicates that students engaged in JA are able to connect classroom lessons with real-life experiences. Students at all grade levels have reported that JA fosters a positive attitude and provides the knowledge and skills that will help them set personal goals and become successful.

Volunteers presenting JA programs make school relevant and fun, which means students are more likely to be contributing, successful members of their communities. Volunteers share their real-world experiences and present JA materials to help students bridge the gap between what they learn in school and what they can expect in the world of work. The majority of volunteers affirm that JA programs make an impact on students’ lives.

Educators invite Junior Achievement into their classrooms because JA volunteers and program materials offer an exciting learning environment that gives students a real-world perspective. JA program content supports curriculum standards to help students achieve educators’ learning objectives. Overall, educators found that JA programs have a positive influence on students.

Donors find JA to be relevant because it inspires students to succeed and prepares them to be work ready. There is no other organization on a national scale that can deliver the turnkey, easy-to-implement solutions that will ensure donors’ future employees are ready for the workforce.

ABOUT JUNIOR ACHIEVEMENT USA® (JA®; JA USA®)

Junior Achievement is the world’s largest organization dedicated to giving students from kindergarten through high school the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic choices. JA programs are delivered by corporate and community volunteers and provide relevant, hands-on experiences in financial literacy, work readiness, and entrepreneurship. Founded in 1919, JA currently reaches more than 4.8 million students per year in 109 markets across the United States.

To find out how you can make a difference, visit www.jamaryland.org or contact Lene McCollum at lcmcollum@jamaryland.org to learn more about how to get involved in JA programs.
ELEMENARY SCHOOL

JA Ourselves®
Students are introduced to personal economics and the choices consumers make to meet their needs and wants. They learn about the role of money in society and gain practical information about earning, saving, and sharing money.

JA Our Families® REDEVELOPED
Students are introduced to the concepts of families, neighborhoods, money, and needs and wants. They explore the ways in which businesses provide goods, services, and jobs for families.

JA Our Community®
Students learn how citizens benefit from and contribute to a community’s success. Various jobs and their required skills are identified to demonstrate how the work people do positively affects a community’s economy.

JA Our City® REDEVELOPED
Students learn about the characteristics of cities, the importance of economic exchange, and how people and businesses in cities manage their money. They apply money-management strategies to personal and business accounts.

JA Our Region®
Students learn a practical approach to starting a business. They develop an understanding of entrepreneurship and how entrepreneurs use resources to produce goods and services in a region.

JA Our Nation®
Students gain practical information about the U.S. free market system and how it serves as an economic engine for businesses and careers. They learn that entrepreneurial and innovative thinking are required for high-growth, high-demand careers in a global economy.

JA More than Money® REDEVELOPED
Students learn about money management, goods and services, and global markets. They study a practical approach to starting a business and making smart decisions about managing money. (Also a JA AfterSchool® program.)

JA Capstone Experience—JA BizTown®
At JA BizTown, students operate banks, manage restaurants, write checks, use debit cards, and vote for a mayor. They connect the dots between what they learn in school and the real world.

MIDDLLE SCHOOL

JA Economics for Success®
Building a life is a complex project, particularly for young people entering the world of work. This program shows students how to earn money, spend wisely within a budget, save and invest, use credit cautiously, and protect their personal finances.

JA Global Marketplace® Blended Model REDEVELOPED
Students are introduced to the global marketplace and the ways in which countries buy and sell from each other. They gain an understanding of producers and consumers in an interconnected global market and the effects of free enterprise.

JA Global Marketplace® Kit-Based
Like those sneakers? They’re made in China with rubber from Brazil, cotton from India, color dye from Vietnam, and recycled plastic from Honduras. Such practical examples help students see how goods flow in the world economy and the effect globalization has on their lives.

JA It’s My Business!® Blended Model UPDATED
Students are provided an opportunity to learn how to turn an idea into a pitch plan for a business. They are introduced to the process of design-thinking as a problem-solving process. The program provides an authentic entrepreneurial experience, with each session building toward a pitch competition. (Also a JA AfterSchool® program.)

JA It’s My Business!® Kit-Based
Can anyone learn to be an entrepreneur? Yes. In this program, students discover the key characteristics of successful entrepreneurs: Believe in yourself, fill a need, know your customer and product, and be creative and innovative. (Also a JA AfterSchool® program.)

JA It’s My Future® Blended Model UPDATED
Students learn practical information to help prepare them for the working world. They develop a career map and study personal-branding and job-hunting skills needed to earn a job.

JA It’s My Future® Kit-Based
What does it take to be successful in today’s working world? While still in middle school, students explore potential careers, discover ways to plan for and keep a job, and prepare their personal career maps.

JA Capstone Experience—JA Finance Park®
At JA Finance Park, students take on adult roles and make personal financial decisions in a realistic facility, mobile unit, or virtual community. They develop lifelong financial skills through in-class and simulated experiences.

HIGH SCHOOL

JA Be Entrepreneurial®
This program dispels entrepreneurship myths, provides tools to develop a business plan, and inspires students to take innovative action to successfully compete in the marketplace.

JA Career Success®
Equips students with the skills needed to compete for high-demand, high-growth careers in the world marketplace. Students focus on developing the 4Cs—critical thinking, communication, collaboration, and creativity.

JA Company Program® Blended Model
Students have an opportunity to fill a need or solve a problem in their community by launching their own start-up business, and identifying the key elements of organizing and operating a business.

JA Economics®
Students explore basic characteristics of the U.S. economic system and how economic principles influence business decisions. They examine careers, consumer issues, leadership skills, and practice data analysis, problem solving, and critical thinking.

JA Exploring Economics®
Hands-on activities foster lifelong skills and knowledge about how an economy works, including personal and world economics. Students examine international trade and the effects of inflation.

JA Job Shadow™
This classroom and site-based program prepares students to be entrepreneurial thinkers and encourages them to develop personal strategies to pursue lifelong learning and career opportunities.

JA Personal Finance® Blended Model REDEVELOPED
Students experience the interrelationship between today's financial decisions and future financial freedom. They learn money-management strategies, including employment and income, budgeting, savings, credit and debt, consumer protection, risk management, and investing.

JA Personal Finance® Kit-Based
Students plan their financial future in this individualized program that focuses on budgeting, saving and investing, using credit cautiously, and protecting personal finances.

JA Titan®
Students operate a Web company in which success depends on smart management decisions about price, marketing, R&D, and business practices.