

JA Economics for Success[®]

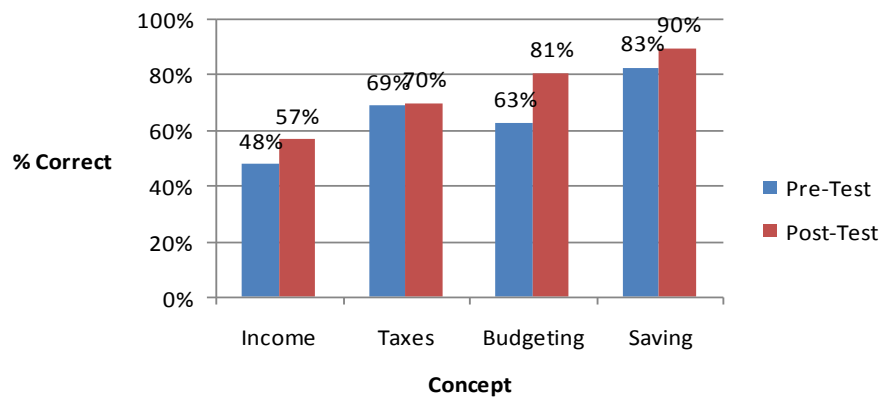
Evaluation Results

Overview

- The *JA Economics for Success* program explores personal finance and students' education and career options based on their skills, interests, and values. *JA Economics for Success* is a series of six activities recommended for students in grades six, seven, and eight.
- The purpose of the evaluation was to assess program quality and effectiveness. Data collection consisted of a student pre- and post-test and focus groups.
- Time Frame: January 2006 – July 2006.
- Sample: 530 students
- Participating Cities: Tempe, AZ; Chicago, IL; Dallas, TX; Louisville, KY; Kansas City, MO; and Milwaukee, WI.
- The evaluation was conducted by an independent team from the University of Miami.

Student Learning Gains

- To determine whether JA students acquire the necessary competencies, students completed a pre- and post-assessment that measured their understanding of critical financial concepts, including important principles such as opportunity costs, credit, interest, investing, risk management, and budgeting.
- As evidenced by the table below, JA students significantly increased their understanding of personal finance concepts.



Student Skills Development

- After participating in the program, 8 out of 10 students felt more confident that they knew how to spend money in a smart manner.
- 8 out of 10 students reported that had more awareness of what it meant to save and invest.
- More than 8 out of 10 students reported that they understood the consequences of the decisions made regarding spending money.
- More than 7 out of 10 students felt confident that they could complete and stay within the constraints of a budget.

The JA Economics for Success program taught me that I should allocate ten percent of my net income to savings. – Student

The JA Economics for Success program taught me the benefits of having good credit, the importance of establishing good credit, and not spending too much money on credit . . . as it can be a dangerous proposition. –Student

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