



Junior Achievement®

Proactive Planning

JA Current Economic Climate Supplement
For JA Middle Grades Programs

Guide for Volunteers and Teachers



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JA Current Economic Climate Supplement
For JA Middle Grades Programs

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Colorado Springs, Colorado, USA

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Sources

JA Worldwide is committed to the development and implementation of programs designed to help students become entrepreneurial thinkers, financially literate, and work ready. JA Worldwide Education Group members contributing to the development of the JA Current Economic Climate Supplements possess postgraduate degrees in education and are experienced in the classroom and in curriculum development and design.

Consultants

JA Worldwide expresses its gratitude to the consultants who contributed to the development of the JA Current Economic Climate Supplements. Their expertise in financial literacy, and middle grades and high school education has significantly enhanced the quality of the supplemental sessions.

- Sheryl Szot Gallaher, Writer and Social Studies Consultant, Palos Park, IL
- Molly J. Hellerman, Director, SportsChallenge Leadership and Education Alliance, Washington, DC

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Student Materials

- Proactive Planning Game Board
- Proactive Planning Game Cards Sheets A & B
- Current Economic Climate Newsletter

Foreword

JA Worldwide is a nonprofit organization dedicated to inspiring and preparing young people to succeed in a global economy. Since its founding in 1919, JA Worldwide has contributed to the business and economic education of more than 96 million young people around the world.

JA Worldwide’s middle grades programs encompass economics and business curricula for students in grades 6 through 8. JA programs are designed to help students assess their personal skills, interests, and values, understand the economic benefits of education, explore career options, learn job-seeking skills, and practice personal and family financial management. Students are introduced to the principal characteristics of economic systems and the role of business within those systems.

JA Worldwide programs provide hands-on experiences to help young people understand the economics of life. In partnership with businesses and educators, JA Worldwide brings the real world to students, opening their minds to their potential.

For more information about JA Worldwide’s middle grades programs, as well as programs for elementary grade and high school students, visit JA online at www.ja.org or address mail to: Product Development, JA Worldwide Headquarters, One Education Way, Colorado Springs, CO 80906 USA.

Supplement Goals

Following participation in the supplement, students will be able to:

- Describe the importance of proactive financial planning as a means of preparing for a changing economy.
- Recall and apply specific strategies designed to recession-proof one's personal finances.

A Guide to Working with Middle Grades Students

Please note: Developmentally, middle grades students provide a unique challenge to volunteers. Because no single activity will meet the needs of every student, volunteers should adapt presentations as necessary, staying focused on the stated objectives. Keep in mind that the supplement is designed as a framework and a model, and can be adapted to address students' special needs and interests.

Creating Expectations

- Arrive early, but don't interrupt if an activity is in progress.
- Wear appropriate attire; look like an "expert."
- Greet the students in a friendly, yet professional, manner. Smile, shake hands, and maintain eye contact.
- Introduce yourself to the students.
- Be yourself. Talk about your early aspirations and your current job.
- Guide student behavior by providing an inviting environment, treating each young person with respect, and meeting her or his needs.
- At the beginning of the program, state the behavior you expect from the students (for example, raising their hands before speaking). Reinforce this by recognizing examples of appropriate behavior.
- Determine what the students already know about a concept or topic (background knowledge). Inquire about the knowledge and experiences they have to offer.

Teaching Strategies

- Tailor your presentation to meet the students' needs. Avoid any use of gender, racial, or ethnic stereotypes.
- Seek advice to determine the best way to work with students with special needs.
- Limit lectures to no more than 10 minutes; a lengthy lecture usually is the least effective teaching strategy.
- Review main points or key terms. Keep terms posted as reminders for the students.
- After calling on a student, wait at least 5 seconds for an answer. Use as many open-ended questions as possible.
- Don't answer your own questions, and avoid criticizing or rejecting wrong answers from the students.
- When particular skills are required, such as mathematical calculations, demonstrate the process before asking the students to solve a problem.
- Check for comprehension by asking relevant questions.

Managing the Students

- Give general directions before organizing the students into groups.
- Circulate among the groups to answer questions and keep the students on task.
- Encourage the students to help one another.

Volunteer Conduct Standards

Junior Achievement volunteers teach valuable lessons to young people and can make a lasting impression on their lives. Any adult misconduct with students carries serious consequences. The following standards are designed to help volunteers understand the conduct expected of them prior to visiting the classroom. Each year, Junior Achievement staff will convey the standards verbally and in writing to returning volunteers and those volunteering for the first time.

- Young people look to adults for examples of appropriate behavior. JA volunteers must use appropriate language and model honorable behavior, such as respect, integrity, honesty, and excellence. Use of profanity and sexualized language or jokes is inappropriate. Violation of state laws regarding interactions with youth (e.g., providing them with alcohol, legal or illegal drugs) is forbidden.
- Volunteers must take particular care when touching students and must understand the difference between appropriate touching, such as a handshake or pat on the back, and touching that is sexual or disrespectful. Volunteers also must be aware of how any physical contact may be perceived.
- Interactions with students must be appropriate and appear to be appropriate. Volunteers typically work with groups of

students, though occasionally a one-to-one situation may occur. Prior to any one-to-one interaction, a JA volunteer must ensure that another adult is present. Favoritism or the appearance of favoritism should be avoided in all interactions with students.

- Volunteers are responsible for the quality of their interactions with young people. Students often find it difficult to state discomfort or voice objections. Volunteers must be especially sensitive to students' physical and verbal cues.

These standards do not constitute a comprehensive list. Other actions considered inappropriate could result in a volunteer's suspension or dismissal.

Junior Achievement takes seriously all complaints of misconduct. The appropriate authorities will promptly investigate credible allegations of misconduct. During any such investigation, the JA volunteer will be placed on leave. If it is determined that misconduct has occurred, it will result in the immediate and permanent dismissal of the volunteer.

Any suspected misconduct by a volunteer must immediately be reported to the local JA office.

JA volunteers are required to sign a Volunteer Conduct Standards Form. If you have not done so, please contact your local JA office before presenting your first session.

Program Introduction

Inform the students that you are a Junior Achievement volunteer. Explain that JA volunteers help students learn why financial literacy is important to their lives and communities, especially in the current economic climate. Let the students know you are excited to be sharing this program with them. If possible, tell them about an experience you had as a middle grades student.

Talk to the students about your interests, hobbies, and volunteer experiences. Keep in mind that you are presenting a program on financial literacy. You may choose to mention situations and guidelines that have helped you apply economic skills in your life.

If you deliver this program in an alternative setting, talk to the classroom teacher or JA staff member about program differences, such as class length, available equipment, and number of students.

Proactive Planning

Overview

Students learn to make proactive, long-term plans to prepare for challenging economic downturns in the future.

Supplement Objectives

Students will be able to:

- Describe the importance of proactive financial planning as a means of preparing for a changing economy.
- Recall and apply specific strategies designed to recession-proof personal finances.

Preparation

Review the supplement objectives and materials needed. Print and make copies as outlined below. Separate the Proactive Planning Game Cards.

Discuss with the teacher how best to group the students and arrange the room for the activity.

Review the Extended Learning Opportunity for this session on page 8. Discuss implementation options with the teacher.

Recommended Time

This supplement typically takes 45 minutes to complete. Ask the teacher to help you keep track of the time.

Materials

- Current Economic Climate Newsletters (1 per student; copied by the volunteer)
- Proactive Planning Game Boards (1 per student; copied by the volunteer)
- Proactive Planning Game Cards Sheets, A&B (2 sheets per set; 1 set per group, copied and cut by the volunteer)
- Pens or Pencils (1 per student)

Introduction

(Recommended Time: 10 minutes)

Greet the students. Explain that JA volunteers help students learn why financial literacy is an important skill all the time, but especially during difficult economic times. Let the students know you are excited to be sharing this program with them.

Ask the students how many of them have smoke detectors and fire extinguishers in their homes. Ask for a volunteer to explain why most homes, schools, and businesses are equipped with these items. (**Answer:** Planning ahead by having detectors and extinguishers readily available can prevent a potentially devastating fire from spreading.)

Tell the students that preparing for such an emergency is called being proactive, which means anticipating and acting in advance to manage future problems, needs, or changes. It also is important to be **proactive** in handling personal finances. People may not be able to prevent living in an economic recession, but through proactive, long-term planning, they can minimize the challenges that arise in tough economic times.

Explain to the students that, in general, the economy goes through cycles. The United States and the world show patterns of strong economic times, followed by down cycles. Knowing that neither part of the cycle lasts forever can help guide an individual's financial decisions.

Ask the students to imagine that the economy is strong and a family is spending every dollar of its paycheck to buy the goods and services it needs, as well as luxuries. As the economy weakens, that paycheck doesn't buy as much as it used to. What should the family do to deal with this situation?

If not mentioned, explain that rather than cutting back right away, many people continue to spend every dollar of their paycheck and use credit to avoid giving up an extravagant lifestyle.

Offer current, local examples to illustrate the point.

Point out that while everyone makes personal decisions about how to spend her or his money, a wise consumer knows that, eventually, the economy will experience a downturn. This means making smart choices in times of prosperity, in preparation for an economic slump.

Tell the students that they will learn about specific dos and don'ts of personal finance so they can be ready for a declining economy.



Activity

Proactive Planning Game

(Recommended Time: 30 minutes)

Tell the students that they will play a game in which they will take turns drawing cards that describe a financial choice made by a family or individual. Some of the cards represent choices that will help a family or individual prepare for a recession. Other cards include choices that will result in being unprepared. The objective is to be the first student in their group to collect six cards that demonstrate a “Prepared” choice.

Game Set-Up

- Organize the students into groups of three or four.
- Distribute one Proactive Planning Game Board to each student.
- Distribute one set of Proactive Planning Game Cards per group. (Each set includes two sheets of cards, cut and shuffled.)

Game Overview

- Explain to the students that they will take turns drawing a card from the stack and then reading its personal financial choice aloud to the group.
- The object of the game is to differentiate between personal financial choices that help a person proactively prepare for economic declines from those that might leave him or her unprepared.
- The first student to collect and correctly place six Prepared cards is the winner.

Game Instructions

- Ask the groups to shuffle their sets of Proactive Planning Game Cards and place the stack face down in the center of the players.
- Ask the groups to determine whose first name starts closest to the beginning of the alphabet. This player goes first.
- Game play rotates clockwise.
- Ask the group members to read the game instructions on their game board.
- Ask the player who goes first to demonstrate the process as an example.

Challenging a Player’s Card Placement

- If there is a challenge and the group is undecided, it can ask for the volunteer’s decision. Refer to the card numbers below to determine the correct placement of the cards. **(Do not give the students this information, because they will use it for card placement, instead of reading the cards.)**

Card Answers: Cards numbered 1-24 are proactive cards and should be placed in the Prepared spaces. Cards numbered 25-46 are not proactive cards and should be placed in Unprepared spaces.

Once the first player demonstrates the game play, answer any questions about how to play the game. Then have the first player draw a new card and begin.

Allow 20 minutes to play the game. Announce when 1 minute remains. If a winner is determined in a group before the time is up, have the players shuffle the cards and start over with a different player going first.

After the game ends, ask if anyone read or heard a financial choice that he or she could make today to practice proactive financial planning. Ask the students to consider the “Prepared” choices and identify any patterns in the way the proactive families made decisions. (Possible Answers: Prepared families tend to be more frugal, choosing less expensive goods and services, and avoiding excessive luxury items. They also display an ability to wait for a good deal, rather than paying more to have an item immediately.)

Teaching Tips

Alternative Play Option 1: Have all the students in each group draw and place their cards at the same time. Once someone covers all the Prepared spaces, he or she calls, “Prepared” and game play for that group stops. The other students confirm or challenge the card placements, deferring to the volunteer, if necessary. If the student made an error, he or she is “out” until a new game begins. The other group members resume playing.

Alternative Play Option 2: Eliminate the use of the game board by having the students collect the “Prepared” cards and discard the “Unprepared” cards.

Summary and Review

(Recommended Time: 5 minutes)

Ask the students to choose a few of the long-term, proactive-planning techniques now to establish good financial habits as adults.

Distribute the Current Economic Climate Newsletter. Highlight its key points and encourage the students to read the Newsletter and share it with their parents or guardians.

Thank the students for their participation.

Teaching Tip

The Extended Learning Opportunity offers additional details about how the Current Economic Climate Newsletter can be incorporated.

Session Outline

Introduction

- Greet the students.
- Introduce yourself, Junior Achievement, and the program supplement.
- Discuss the importance of making proactive financial decisions.

Activities

- Conduct and debrief the Proactive Planning Game.

Summary and Review

- Ask the students to choose a few of the long-term, proactive-planning techniques.
- Distribute the Current Economic Climate Newsletter.
- Thank the students for their participation.

Extended Learning Opportunity

The Current Economic Climate Newsletter also can be used before or immediately following the Proactive Planning Game, time permitting.

If implemented before the game, have volunteers take turns reading aloud the passages on the diagram. Ask the students to discuss possible reasons why many people fail to plan for the recession period of the business cycle. Have them brainstorm the advantages of being prepared through proactive planning. Use the game to reinforce the importance of planning using specific strategies.

Ask the students to consider whether their family was prepared for the current economic decline or if they are ready for the next recession. Encourage them to take the Newsletter home and share the Proactive Planning Suggestions with their parents or guardians.

The Newsletter also can be implemented immediately following the game as a discussion tool. Ask the students to take turns reading the Proactive Planning Suggestions on the back of the Newsletter and brainstorm ways they could implement the suggestions in their families.

Online Survey

Please go online at www.zoomerang.com/Survey/?p=WEB229BQV6F74C to complete a survey at the program's conclusion. Your comments will help to enhance the quality of this supplemental program.

Also, please encourage the students to complete an online survey noted in their newsletter—www.zoomerang.com/Survey/?p=WEB229BRCZFGRW. Their feedback is vital in improving the program for future students.

Proactive Planning Game Board



Instructions

- Shuffle the cards, and place the stack face down in the center of the players.
- The player whose first name starts closest to the beginning of the alphabet begins by drawing a card and reading aloud a family or individual financial choice.
- The player decides if the personal financial choice helps proactively prepare for a recession or leaves a family or individual unprepared, and then correctly places the card on the game board.
- Players who disagree with the card placement can challenge it. All players can discuss if it is correctly placed. If a decision isn't reached within 1 minute, the JA volunteer will make a final ruling.
- Game play continues clockwise.
- The first player to cover his or her six Prepared spaces by correctly placing cards on each is the winner.
- If time remains, shuffle the cards and play again, with a new player going first.



- | | | |
|---|---|--|
| <p>1. Dad plans a budget and sets aside 10 percent of each paycheck for an emergency savings account.</p> | <p>9. Mom checks her credit score often and we adjust our spending if it starts to drop.</p> | <p>17. I ride my bike every other day to save on gas and the wear and tear on our car.</p> |
| <p>2. Mom's rule is, "Never buy luxury items on credit. When the bills are paid and savings are set aside, then pay cash for the extras we want."</p> | <p>10. My sister's work hours were cut, so she considered skipping her insurance payments. She changed her mind when she realized that she couldn't pay for an emergency.</p> | <p>18. To cut back on the entertainment line of our budget, I visit the library to take advantage of the Internet, movies, games, books, and other free resources.</p> |
| <p>3. I use the library for new movie rentals. It's free!</p> | <p>11. My brother wants new shoes, but instead of using a credit card, he looks around the house and garage for things he doesn't use and sells them for cash.</p> | <p>19. I'm putting my skills and talents to work by opening a small business on the side for extra cash.</p> |
| <p>4. My sister talks to a professional financial advisor, instead of listening to the telemarketer calling with investment suggestions.</p> | <p>12. The family budget is tight. We decide to cancel cable and watch free TV, instead of paying for cable with a credit card.</p> | <p>20. Mom is taking low-cost, continuing education classes at the local college, in case she needs to change jobs unexpectedly.</p> |
| <p>5. My brother needs a new car, but uses public transportation until all the family's credit cards are paid off.</p> | <p>13. Our budget is getting tight, so we stop eating out and start cooking at home.</p> | <p>21. Dad researches the latest tips for keeping our personal information safe from identity theft.</p> |
| <p>6. Although Mom qualifies to buy a \$20,000 car, she chooses one for \$14,000 that won't max out our budget.</p> | <p>14. Dad planted a garden of fruits and vegetables that are too expensive at the store.</p> | <p>22. I set short-, medium-, and long-range budget goals to avoid spending all my cash now and not having any when I want something expensive.</p> |
| <p>7. I can't afford my cell phone now, but I turned down my friend's offer for a loan because I don't know when I can pay it back.</p> | <p>15. On Sundays, I search the newspaper and online for coupons for items we regularly buy, saving almost 15 percent on our next shopping trip.</p> | <p>23. To lower our grocery bill, Dad plans our meals for the week using store-brand products.</p> |
| <p>8. Dad needs a car for a new job, so he shops for a used model that we can pay off in less than a year.</p> | <p>16. I'm giving up some of my free time to do a few chores we used to pay others to do.</p> | <p>24. We pre-qualified for a \$300,000 house, but bought one for \$220,000, so that we'd have extra cash each month, instead of a big house payment.</p> |



25. Dad says his current job is the only thing he likes to do. There's no reason to learn anything else.

33. Dad pre-qualified for a much more expensive house than the one we're looking at. We're buying one for the maximum amount we qualify for.

41. Dad always says, "I'll worry about my credit rating when someone asks for it. I don't need it for anything right now."

26. I'm not rich or famous. Why would anyone want to steal my identity? I don't worry about that.

34. Mom says budgeting depresses her because we never have enough money for everything we want. Why worry about a budget?

42. Mom complains that money is tight. She doesn't see what we get for making insurance payments, so she's skipping them for awhile.

27. My friends keep telling me I could make some money with my hobby, but my paycheck covers my bills most months. Why bother?

35. We don't have emergency savings; there are too many things we'd like to buy today.

43. My family is having a garage sale, but I don't feel like sorting through piles of old stuff. How much is it really worth, anyway?

28. By the time the work day is over, I'm tired. I'd much rather buy dinner than cook.

36. My friend heard of a great investment with double returns. Dad offers to invest our rent money now. We can pay the rent once we've doubled our money.

44. I don't know where my money goes every month. I get a paycheck and the next thing I know, I'm broke again.

29. Dad tells me to check out new movie releases from the library, but it's not as close to my house as the rental store, so I've never tried it.

37. Every time I try to set financial goals, I find something I want to buy now, so I don't bother anymore.

45. After I made a budget, I realized I can't afford my daily coffee and lunch delivery. I'll have to charge those to my credit card.

30. Grocery shopping, coupon clipping, comparison-shopping, and bargain hunting isn't worth my time.

38. Why buy anything used, as long as I can afford new. That's my motto.

46. I keep going over the limit on my cell phone minutes and texts. I need to borrow money from my friend to get a bigger plan.

31. My brother says money is tight, but he's so used to paying people to walk his dog, and do his laundry and cleaning, he can't imagine doing that for himself again.

39. Mom decides we can use credit cards in case of an emergency. That way, we can spend all of our cash each month.

32. Even though gas prices are high, my sister says she's just not willing to walk, ride her bike, or take the bus. She loves to drive.

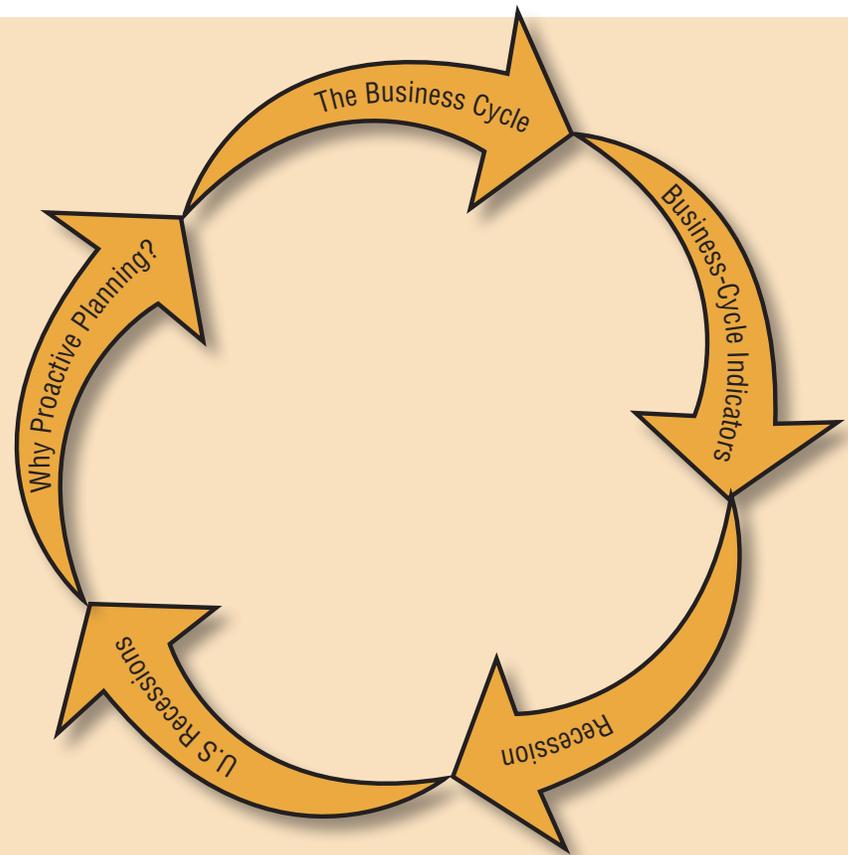
40. I don't qualify for a bank loan, so I borrow money from my grandmother. She knows I'll try to pay it back the next time I have extra cash.

Proactive Planning: Current Economic Climate Newsletter



Why Be Proactive with Your Personal Finances?

Good advice about taking care of yourself is everywhere. Eat right. Exercise. Floss. Look both ways before crossing the street. Wear your seat belt. With so many helpful suggestions already on your mind, you may question the importance of proactively planning your finances. Maybe you'll deal with that when you're older or notice it's a problem. But, like having a fire extinguisher in case of a fire, proactive financial planning only works before trouble starts. Consider the following overview of how the business cycle works, how a recession fits within that cycle, and why advanced planning is the only way to be prepared when the cycle downturns.



The Business Cycle

Modern economies experience a reoccurring change in activity levels over time. This somewhat predictable series of ups and downs is known as the business cycle, and includes five stages: growth (expansion), peak, recession (contraction), trough, and recovery.

Cycle Indicators

Citizens can monitor how well the economy is doing by paying attention to key business cycle indicators. These are common statistics associated with the growth or recession in an economy. Examples include Gross Domestic Product (GDP), unemployment rates, real estate and retail sales, and production rates.

Recession

The recession phase of the business cycle occurs when the economy contracts from its previous growth. It is defined by most economists as a period of decline in the business cycle, typically indicated by two consecutive quarters (six months) of negative growth in the Gross Domestic Product (GDP). However, the agency that officially defines the start and end of a recession in the United States is the National Bureau of Economic Research (NBER), which defines a recession as a significant decline in economic activity spread across the economy, and lasting longer than a few months.

U.S. Recessions

NBER has identified 11 recessions that occurred in the United States, the first beginning in 1797 and the last beginning in 2007—two were severe enough to be considered depressions (having a 10 percent or more decrease in GDP). The average length of the recessions was 10 months.

Why Proactive Planning?

What's surprising is that it is a well-known fact that economies go through growth and recession cycles, and yet, during growth cycles, consumers don't seem to prepare for the inevitable downturn. They spend to their maximum capacity during the growth phase, and when the recession starts, they will even take on debt to continue spending at the same level with less buying power. It's only by proactively planning and making wise choices throughout both the ups and downs of the business cycle that you can be prepared for the next recession.

For details about the causes of the current financial situation, read [Understanding the Financial Crisis at www.ja.org/files/UnderstandingFinancialCrisisSTUDENT.pdf](http://www.ja.org/files/UnderstandingFinancialCrisisSTUDENT.pdf).

Online Survey

At the conclusion of the program, please complete an online survey at the web address below. Your feedback is vital in improving the program for future students.

www.zoomerang.com/Survey/?p=WEB229BRCZFGRW



Proactive Planning Suggestions for Families

- Live within your means. Make a budget.
- Have emergency money saved. Have money deducted automatically into a savings account, if possible.
- Don't spend or invest money you can't afford to lose. Strictly define what you want versus need—pass up luxury items until you're sure the money isn't needed.
- Use money-saving options, such as going to the library.
- Make specific financial goals, as opposed to deciding wants and needs on the spot.
- Choose a reliable source for financial advice, instead of relying on those who gain from influencing you.
- Reduce all consumer debt, such as credit cards and car payments.
- Avoid long-term payments. If you have to get a loan, make it a short, set, payback-plan.
- Avoid new debt. Especially debt from friends and family. Although it seems like an easy solution in tough times, you never know when your friend or family will need that money.
- If you need a high-ticket item, consider a used option and one that has less ongoing cost.
- Keep your credit score high so that you can take advantage of offers that occur during a recession, such as refinancing your house.
- Keep up with insurance premiums and other preventive financial strategies. Although a recession is the time to cut back, it's the worst time to cut back on essential, preventive measures.
- Think about your current inventory. Do you have an old bike in the garage, or music CDs you don't listen to anymore? Consider trying to sell them. This money could pay down debt, build up an emergency fund, or allow you to purchase an item with cash, instead of taking on new debt.
- Cash in those dusty coins lying around—check the couch and change jar.
- Rely on yourself.
 - o Cook instead of eating out. Grow a garden.
 - o Make shopping lists and plan meals in advance. Clip coupons and limit yourself to what you planned for. Buy store brands and sale items whenever possible.
 - o Take back old chores you may be paying others to do—laundry, dog walking, and cleaning.
 - o Whenever possible, walk, bike, or use public transportation instead of driving.
 - o Use your library card.
- Get entrepreneurial—put your hobbies, skills, and talents to good use for extra cash. Take on babysitting, tutoring, crafts, or other part-time work.
- Keep your resume current. Be prepared. Do you have back-up skills in case finding a new job becomes necessary? Continuing education is always a good idea.
- Prevent identity theft. Keep personal information safe. Although this is important all the time, it becomes critical during a financial crunch because you may need to refinance, get a loan, a new job, or go back to school, and you'll want a background or credit check to be clean. Also, financial crimes increase during economic downturns. As people become more desperate, so does the chance for identity theft.

Did You Know?

You can find information about personal economics, careers, colleges, financial aid, business ethics, entrepreneurship, and much more at the online JA Student Center at <http://studentcenter.ja.org>.

Junior Achievement is a worldwide nonprofit organization that annually reaches more than nine million students in kindergarten through high school. Through a dedicated volunteer network, Junior Achievement provides in-school and after-school programs that focus on three Pillars of Student Success: Work readiness, entrepreneurship, and financial literacy. Junior Achievement's core purpose is to inspire and prepare young people to succeed in a global economy.

Thank you for participating in Junior Achievement!

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