



JA Finance Park® Virtual

Technical Guide for Teachers

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Program Overview

The JA Finance Park Virtual simulation functions as an online capstone experience designed to follow in-class JA Finance Park lessons, during which students are taught various aspects of finance—including monetary transactions, savings and investment options, and budgeting. The simulation consists of four, 45-minute, on-line, virtual sessions and provides an interactive environment in which students can put their learning to the test by practicing the new skills they have developed in the classroom.

Within the simulation, students must determine their net monthly income, visit businesses to collect pricing information, purchase items appropriate for their lifestyle, balance their budget in a timely manner, return to each business to pay for their purchases, and engage in unique interactive elements brought to life in the virtual environment—including social networking and personal challenges.

Simulation Software

Note: To delineate between the JA Finance Park in-class curriculum and the virtual simulation, usage of the word “Lessons” refers to the in-class curriculum implemented prior to the simulation. “Sessions” refers to the four virtual simulation segments implemented online.

The JA Finance Park Virtual simulation website is composed of two (2) parts:

1. An administrative interface used by JA Area staff and teachers for simulation account management, and
2. The online virtual simulation to be experienced by students following Units 1-4 of the JA Finance Park curriculum.

This Guide provides administrative interface instructions for teachers. Instructions for leading the simulation sessions are found in the Session Guide for Teachers and the Volunteer Guide.

The JA Finance Park Virtual simulation affords students the opportunity to put into action what they have learned in the classroom. Each student, initially, receives a random Life Situation along with a personal banking account. They then create a monthly family budget according to the income level and the Life Situation received. Prior to the end of the online simulation, each student must pay all monthly bills. This authentic assessment consists of four sessions. Each session is built upon knowledge gained during the JA Finance Park in-class curriculum lessons. These sessions include the following activities:

Session One: The Truth Revealed

The simulation begins with a “Go Wild” round in which students must purchase eight different items without considering their cost, causing a definite failure in budgeting that emphasizes the importance of financial planning. Following the “Go Wild” activity, each student receives his/her randomly assigned unique Life Situation consisting of a personal account number, family status, job title, gross annual income, and monthly Federal Tax, Social Security, and Medicare amounts.

After receiving the Life Situation, students design avatars that serve as their own JA Finance Park Virtual persona. Using financial information contained in the Life Situation, each student calculates his/her Net Monthly Income (NMI). Some students will receive a Lucky Chance Card, which will increase their NMI. During this session, students also calculate percentages (based on their NMI) that will later be used as minimum and maximum guidelines for spending in each personal budget category.

Session Two: The Big Search

Students explore JA Finance Park, enter each business, listen to salespeople introduce their respective budget categories, and then collect Option Sheets that outline options available for purchase. Once they’ve gathered all 18 Option Sheets, they must sort the budget categories into Primary Expenses and Secondary Expenses.

Session Three: The Budget Puzzle

This core activity in the JA Finance Park Virtual simulation requires the students to view each Option Sheet, consider all available choices for that budget category, and select the items or services on that Option Sheet that fall within their minimum and maximum monthly spending range. At the beginning of this session, some students receive an Unlucky Chance Card, which requires them to spend some of their NMI on an unexpected expense. Students are instructed to

aim for a Remaining Balance of \$0 after all decisions have been made, but they may move on to the next session if they achieve a balance of \$25 or less. Prior to the conclusion of this session, any student with remaining dollars will find that the system automatically places this remaining money into their savings account.

Session Four: The Final Commitment

Following and the creation of their monthly budget in Session Three, students spend Session 4 returning to each JA Finance Park Virtual business to pay their monthly bills. All bills must be paid using either a check or a debit card with the exception of the Unlucky Chance amount (if applicable) which is automatically paid for by the system at the beginning of Session 4. Following the completion of each successful payment transaction, students calculate a running balance on their Account Ledger.

Extras Rounds

Each session contains an “Extras Round.” If students finish a session before the allotted 45 minutes have passed, they have access to the “Extras” supplementary activities. These supplemental activities begin with a Stocks Round, during which the student receives a stock portfolio and tracks the value of five stocks on the Stock Exchange stock ticker. Over the course of four sessions, those students electing to complete the “Extras Round” will witness their stock portfolio values rising and falling just as they studied in the classroom.

Note: If, prior to the simulation, the teacher has given students access to the next Session (checked session box in Session Access tab), a student may decide not to participate in the Extras Round but proceed immediately forward to the next Session.

After completing the Stocks Round, students may begin to explore JA Finance Park Virtual on their own. During each session, five stars are hidden around the Park, and industrious students can find them obscured in unassuming cityscape objects by clicking on that object. During these “Extras Rounds,” students can also visit other students’ home bases to leave messages for their peers.

Note: These messages are pre-configured; students do not have the option of authoring their own message content.

Students can earn points and awards as they progress through the simulation. Points are based on accuracy and awards are based on speed, which encourages students to complete their work as carefully and as quickly as possible. Point values range from a high of 1000 to a low of 10 per activity. The High Scores Board, found in the center of the Park, displays the top 10 students in each class (and their scores) fostering healthy competition and continuous engagement.

Prior to Implementing the Virtual Simulation

1. Verify that simulation computers meet the following minimum specifications. If computers do not meet these minimum requirements, the simulation may not function properly.
 - Screen Resolution: 1024x768
 - Click this link to verify a computer's current resolution setting and to get instructions for changing it, if necessary: www.whatismyscreenresolution.com/
 - Bandwidth: DSL/Cable or faster
 - Operating System (any of the following):
 - Windows 7 or higher
 - Mac OS X
 - Processor (one of the following):
 - Pentium III 700 MHz or faster
 - PowerPC G3 500MHz or faster
 - Verify that simulation computers have access to one of the following browsers:
 - Firefox 54.0.1 or higher
 - Chrome 59.0.3071.115 or higher
2. School Internet filters
Teachers need to verify with school or school district IT personnel that the simulation website address is accessible and not blocked by school district security measures, such as a firewall or web filter. The address is <https://jafinancepark2.ja.org>
3. Hardware and software compatibility
Because hardware and software vary considerably and change frequently with updates, it is important for teachers/volunteers to test the program software on the implementation computers to confirm simulation compatibility. It is recommended that this test take place as students begin to study the curriculum and again immediately prior to the virtual simulation.
4. Internet caching or web caching software
If Internet caching or web caching software is being utilized in the school network, the URL for the simulation must be allowed to bypass this software.
5. Headphones
Each student needs a set of headphones to capture the simulation's audio components. Verify with the teacher that the school can provide headphones for each computer or make arrangements to provide a set for each student.
6. Preparation for managing student accounts and overseeing the simulation
 - Receive your administrative username and password from the JA staff.
 - If a volunteer will be participating, receive their username and password from the JA staff.
 - Using the administrative interface of the online software, complete the following tasks: (Instructions found in this Guide)
 - Register each student.
 - Using your username and password, experience the simulation for yourself by:

- Clicking “Play Game” on your Home Page
Note: Data will not be saved and you must complete the simulation in one sitting or,
- Using a new (student) username and password created for you by your JA office. This is the recommended method of experiencing the simulation.
Note: Your simulation data will be saved allowing you to begin the simulation, logoff, return and complete the simulation at another time. Do not create a student account within any of your classes for your personal use. This immediately activates the class session and is not recommended.
- Make a decision concerning student access to Sessions 2, 3, and 4 of the simulation. The default (current) setting allows students to move ahead at their own pace. You may decide to:
 - Leave the permissions set in default (Session Access Tab-boxes 2, 3 and 4 checked) thereby allowing each student to move through the simulation at their own pace, or
 - Remove students ability to move ahead at their own pace, (Session Access Tab-boxes 2, 3 and 4 unchecked) thereby forcing all students to move to the next session together after receiving teacher permissions (correct session box is checked).
- Using the Reports Tab, print the “Quick Start Guide” for each student.
- Create a nametag or table tent for each volunteer and student, if necessary.
- Review and organize any other necessary materials.

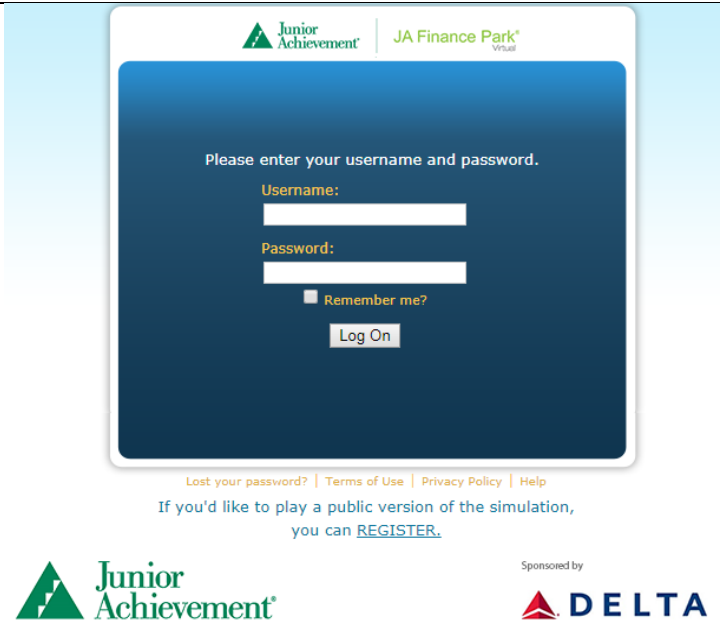
Administrative Interface

After receiving your administrative username and password from a local JA Area staff member, you may login to the virtual website and begin registering your students, establishing appropriate simulation parameters, and researching data about student progress. Using their usernames and passwords, (provided by JA Staff members), volunteers may also establish simulation parameters and research data about student progress, but their username and password does not allow them permission to register new students. Only a teacher’s username and password gives permission to register students.

The following tables, organized by goal and divided into step-by-step instructions featuring screenshots, should assist you in these efforts.

For technical help and program assistance, contact your local JA staff member.

Getting Started

Step-by-Step Instructions	Screenshots
<p>Go to https://jafinancepark2.ja.org and login using credentials you received from your local JA staff member.</p> <p><i>Note: Usernames and passwords are case sensitive.</i></p> <ul style="list-style-type: none"> • Click Register (found at the bottom of the Welcome screen) only if you wish to register for the public version of the program. School staff and students will not click Register. • Use the Lost your password? link to have a new password emailed to you or contact your local JA Staff person. • Should students lose their passwords, they must retrieve them from you or the volunteer. <p><i>Note: Details about accessing student passwords can be found in the Creating Student Accounts section.</i></p>	

On the **Welcome Page**, you have four options:

- **Home**
- **Navigation**
- **My Account**
- **Play Game**

Home - Click here to:

- **Access the Administrative Interface.**
- **Manage your classes.**
- **Download PDF versions of the simulation worksheets and Option Sheets** used throughout the simulation.

Navigation - Provides an expandable list of your classes and students allowing you to drill down quickly for information.

- Click the [+/-] tool next to your name to reveal a list of your classes.
- Click the [+/-] tool next to the class name to view the students assigned to that class.
- Click a student name if you want to view the profile associated with that student.

My Account - Click here to edit your profile or change your password. (**Edit My Information** and **Change Password** buttons found at top of window.)

Play Game - Launches the simulation for your experience, but your simulation data will not be saved.

- If you close the simulation and return to finish later, you must start over.
- To experience the simulation exactly as a student, (Data will be saved.) request a student account (new username and password) from your JA office.
- Do not create a student account within any of your classes for your personal use. This immediately activates the class session and is not recommended.
- You can “right click” while in the simulation to skip forward to another session.



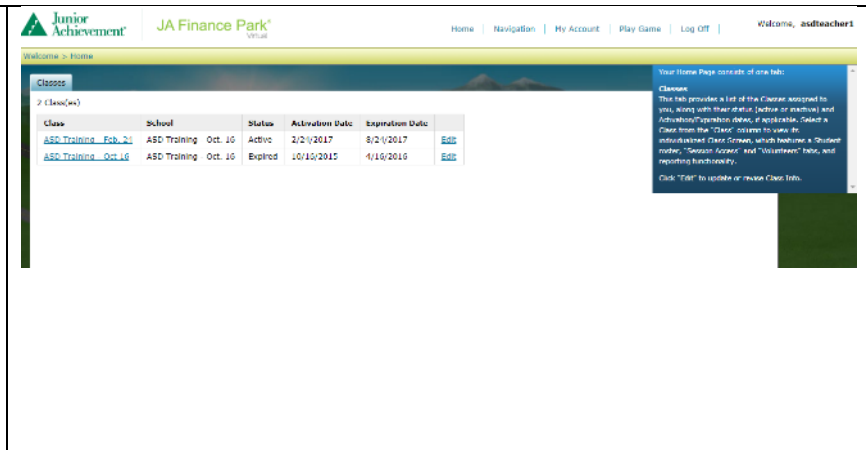
Administrative Interface Overview

Your **Home Page** consists of one tab:


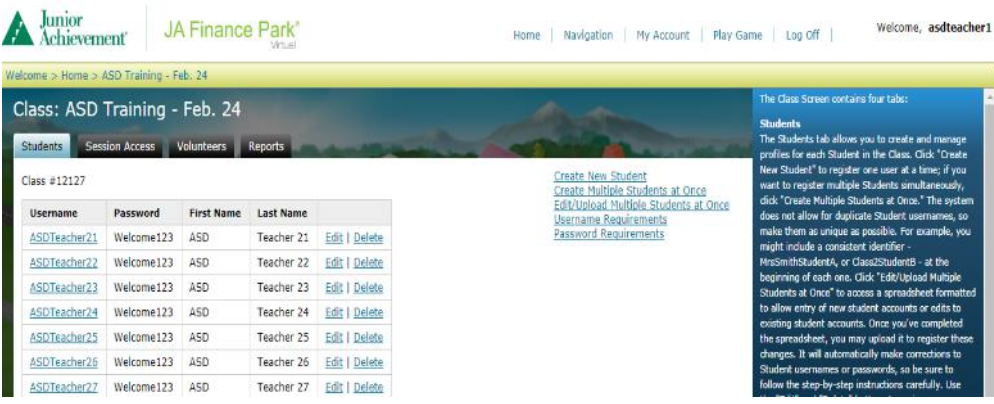
- **Classes**

Class tab – View all classes assigned to you.

- Click on a class name, and you will view 4 tabs specifically related to that individual class. Those 4 tabs are:
 - Students
 - Session Access
 - Volunteers
 - Reports



Classes Tab: Preparing for the Simulation - Creating Student Accounts

Step-by-Step Instructions	Screenshots
<p>Create Student Accounts:</p> <ol style="list-style-type: none"> Click the Home button, and a list of your classes will appear automatically. Identify the class within which you wish to enter student names. Click the selected class in the class column. <i>Note: If your class doesn't appear on screen, contact your local JA office for further instructions.</i> After clicking the selected class, four tabs appear: Students, Session Access, Volunteers and Reports. <p>Students tab – Create and manage student profiles for the selected class. <i>Note: The system defaults to this page.</i></p> <p>Session Access tab – Manage student access to the 4 sessions as well as the “Play Again” option. This page also displays a record of student session completion.</p> <p>Volunteers tab – Lists all volunteers associated with a class.</p> <p>Reports tab – View class specific reports on student accounts and progress.</p> <p><i>Note: Each class may contain a maximum of 40 student accounts. <u>If you have more than 40 students in your class, ask the JA office to create a second class and divide the students equally between the two classes.</u> This allows all students to experience the simulation with peers.</i></p>	 

Creating Student Accounts (Choose one of the following three options (right side of window of the **Students** tab).

- **Create New Student** – Allows you to register one student at a time.
- **Create Multiple Students at Once** – Allows you to register multiple students simultaneously.
- **Edit/Upload Multiple Students at Once** – Provides access to properly formatted spreadsheet which can be downloaded and completed allowing you to register multiple students simultaneously.

Note:

- *The system does not allow for duplicate usernames, so make them as unique as possible by including a consistent identifier at the beginning of each one (for example, 24johnsmith).*
- *Passwords do not need to be unique. The same password can be given to every student.*
- *Students' first and last names (not their username) will appear on the simulation screen. These two fields combined should not contain more than 25 characters.*
- *If you've skipped a required field or selected a username that has already been taken, you'll be prompted to **Try Again**.*
- *Students will be able to customize their passwords after logging in if you or they desire they do so.*

Note: Consider creating 3-5 extra student accounts for potential usage should a student have issues with their assigned account.

The screenshot shows the JA Finance Park Virtual interface. At the top, there are logos for 'Junior Achievement' and 'JA Finance Park Virtual', along with navigation links: Home, Navigation, My Account, Play Game, Log Off, and a welcome message for 'lholland2'. The main content area is titled 'Class: SampleClass' and includes a breadcrumb trail: Welcome > Home > JAUSA-TestWorld > JAUSA-TestRegion > JAUSA-TestNation > Demo Accounts > Lindsay Test > L.Holland > SampleClass. Below the title is a navigation bar with 'Students', 'Session Access', 'Volunteers', and 'Reports'. The 'Students' tab is active, showing a table with columns for 'Username', 'Password', 'First Name', and 'Last Name'. To the right of the table are links for 'Create New Student', 'Create Multiple Students at Once', 'Edit/Upload Multiple Students at Once', 'Username Requirements', and 'Password Requirements'. A sidebar on the right contains a 'Students' section with a description of the tab's functionality.

Option 1 – Create New Student

1. Click the **Create New Student** link in the upper right-hand corner of the **Students** tab window.
2. Create a unique username for each student by completing the **Account Information** template for each.
3. The system automatically generates a password for each student. It is recommended that you replace this default password by entering an easily remembered password in the **Password** field.
4. Click the **Register** button.

The screenshot shows the 'Create a New Student' form within the 'Students' tab of the 'SampleClass' interface. The form includes fields for Username, Password, First Name, and Last Name, each with a red asterisk indicating it is required. A 'Register' button is located at the bottom of the form. A sidebar on the right provides instructions for creating a new student, including a note that the system does not allow for duplicate usernames and that a consistent identifier should be used.

Option 2 – Create Multiple Students at Once

1. Click the **Create Multiple Students at Once** link in the upper right-hand corner of the **Students** tab screen.
2. Create a unique username for each student in the class by completing the **Bulk Student Registration** template.
3. The system automatically generates a password for each student. It is recommended that you replace this default password by entering an easily remembered password in the **Password** field.
4. After completing the registration information for each student, save your work by clicking the **Register** button at the bottom of the screen.
5. After successfully completing the registration process, you will automatically return to the **Students** tab, which will now list each member of your class.

The screenshot shows the 'Bulk Student Registration' form within the 'Students' tab of the 'SampleClass' interface. The form includes a table with columns for #, Username, Password, First Name, and Last Name. The table has 8 rows, each with a default password of 'Password1'. A 'Register' button is located at the bottom of the form. A sidebar on the right provides instructions for creating multiple students at once, including a note that the system does not allow for duplicate usernames and that a consistent identifier should be used.

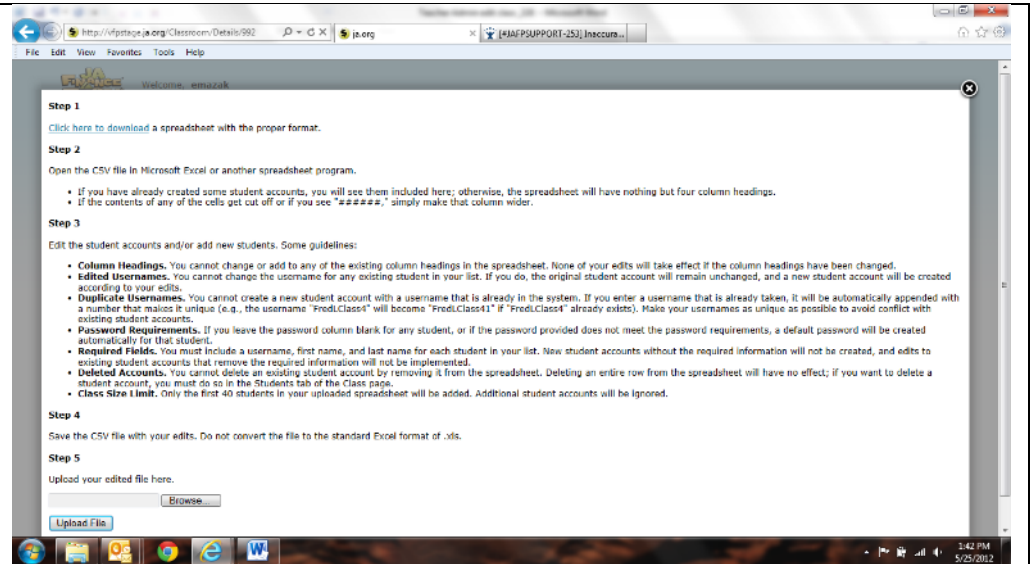
#	Username	Password	First Name	Last Name
1		Password1		
2		Password1		
3		Password1		
4		Password1		
5		Password1		
6		Password1		
7		Password1		
8		Password1		

Option 3 – Edit/Upload Multiple Students at Once

1. Click the **Edit/Upload Multiple Students at Once** link in the upper right-hand corner of the **Students** tab screen.
2. Follow **Steps 1-5** which will appear on the screen.
3. **Step 3** - Consider cutting and pasting information from a pre-existing student list into the appropriate columns of the CSV file.
4. **Step 3** - Assign easily remembered passwords (meeting the password requirements) in the **Password** column. Upon clicking **Upload File**, passwords not meeting the requirements will be changed to complex passwords that cannot be edited by the teacher.
5. After successfully completing the registration process, you will automatically be returned to the **Students** tab, which will now list every member of the class.

*Note: When performing **Step 4** (saving the CSV file):*

1. *Choose **Save As**.*
2. *Under **Save As Type**, be sure **CSV (comma delimited)** is selected.*
3. *Click **Yes** if you receive a pop-up message asking “**Do you want to keep the workbook in this format?**”*
4. *Exit the spreadsheet.*
5. *Click **Don't Save** if you receive a pop-up message asking “**Do you want to save changes?**” as you have already done a **Save As**.*



Managing Student Accounts

- View student usernames and passwords (includes any student-modified passwords) from the **Students** tab.
- Click **Edit** to revise first and last name of student user.
- Click **Delete** to remove a student from a class.

Note: After any student in a class launches the simulation, no students may be deleted from that class. Classes expire six months from the date on which the first student launches the class simulation.

Session Access Tab: Preparing to Begin the Simulation

Step-by-Step Instructions	Screenshots
<p>Session Access tab – Provides:</p> <ol style="list-style-type: none">1. The means to lock (Students cannot move forward to the next simulation session.) or unlock (Students can move forward to the next simulation session) student access to remaining sessions of the simulation.2. Ability to view session completion status for all students in the class.	See screenshot on next page.

Managing Student Access to Sessions

1. From **Student** tab, click on **Session Access** tab.

*Note: In default setting, all session boxes (4) will contain a checkmark. (There will be no checkmark in the **Play Again** box.) The 4 sessions are open, and students are allowed to move forward to the next simulation session whenever they are personally ready.*

2. Uncheck session boxes (lock) that are to be unavailable to students.
 - a. Locking (unchecking) some or all session boxes must be done prior to a class beginning the simulation if you wish students to class move through the sessions together.
 - b. The ability to lock (uncheck) a session disappears once the first student enters the prior session. For example:
 - i. Session 2 can no longer be locked (unchecked) once any student begins Session 1. Locking (unchecking) of Session 2 must occur prior to anyone starting Session 1 of the simulation.
 - c. When an upcoming session is unlocked (checked), students will view a button at the bottom of the interface giving them the option to begin the next session (**Start Session #**).
3. Check **Play Again** if you wish to unlock this function and allow students who have completed the simulation to start over with a new life situation.

*Note: Upon clicking **Play Again**, all information about the previous session will be deleted. Review and print reports about student's first game prior to allowing **Play Again**.*
4. Check sessions (1, 2, 3, or 4) for which student access is allowed.
5. Click **Save** to save changes.

The screenshot shows the 'Session Access' tab for Class: Hollandle1. The 'Manage Games' table is as follows:

Game #	Status	Session 1	Session 2	Session 3	Session 4	Play Again
Game 1	40 players	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Below this is a 'Save' button and a note: 'The information below is provided as a quick reference to help you decide whether to open Sessions.'

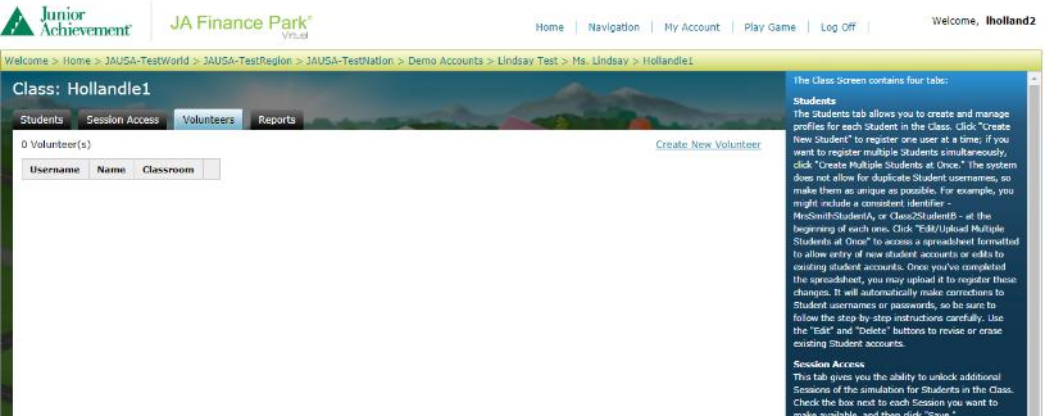
The 'Session Complete?' table is as follows:

First Name	Last Name	1	2	3	4
Brooklyn	Carey	No	No	No	No
Brooklyn	Carey	No	No	No	No
Alayzia	Cutler	No	No	No	No
Alayzia	Cutler	No	No	No	No
Dartelle	Ellis	No	No	No	No

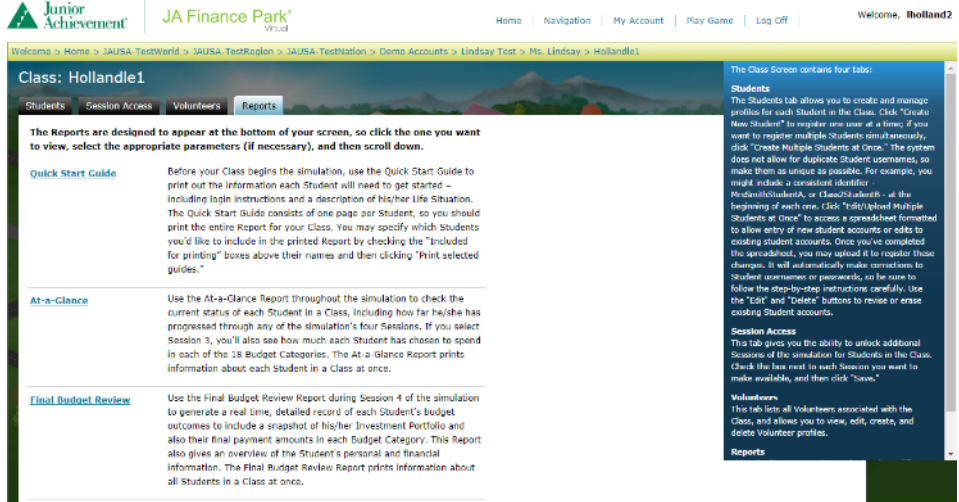
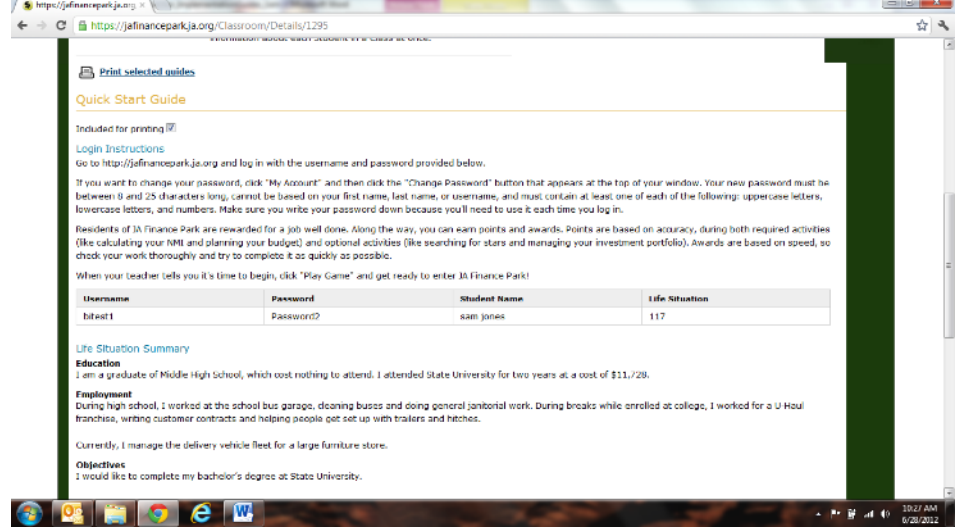
The sidebar contains instructions for the 'Students' tab, including: 'The Students tab allows you to create and manage profiles for each Student in the Class. Click "Create New Student" to register one user at a time; if you want to register multiple Students simultaneously, click "Create Multiple Students all at once." The system does not allow for duplicate Student usernames, so make them as unique as possible. For example, you might include a corrected identifier - (BrooklynStudent1, or Class0Student1) - at the beginning of each one. Click "Edit/Upload Multiple Students all at once" to access a spreadsheet formatted to allow entry of new student accounts or edits to existing student accounts. Once you've completed the spreadsheet, you may upload it to register these changes. It will automatically make corrections to Student usernames or passwords, so be sure to follow the step-by-step instructions carefully. Use the "Edit" and "Delete" buttons to revise or erase existing Student accounts.'

There is also a 'Session Access' section in the sidebar: 'This tab gives you the ability to unlock additional Sessions of the simulation for Students in the Class. Check the box next to each Session you want to make available, and then click "Save."'

Volunteer Tab: View Volunteer Profiles

Step-by-Step Instructions	Screenshots
<p>View volunteer profiles assigned to a class:</p> <ul style="list-style-type: none">• JA staff will enter all volunteers assigned to a class.• Click on Volunteer Name to see any volunteer details entered by the JA staff (to include email address and other contact information). <p><i>Note: The JA staff will handle all volunteer edits or deletions unless otherwise instructed.</i></p>	 <p>The screenshot displays the 'Volunteers' tab for the class 'Holland1e1'. The main content area shows '0 Volunteer(s)' and a 'Create New Volunteer' button. Below this is a table with columns for 'Username', 'Name', and 'Classroom'. The right sidebar contains a 'The Class Screen contains four tabs:' section with instructions for 'Students', 'Session Access', and 'Reports'.</p>

Reports Tab: Prepare and Manage Class Data

Step-by-Step Instructions	Screenshots								
<p>The Reports Tab – View or print Reports.</p> <p>There are three Report options available.</p> <ul style="list-style-type: none"> • Quick Start Guide – Before a class begins the simulation, print a Quick Start Guide to be distributed to each student. This guide includes login information as well as a summary of the student’s Life Situation. • At-a-Glance Report – Use throughout the simulation to check the status of each student in a class, including how far he/she has progressed through required activities in each of the four sessions. • Budget Review – Use during Session 4 and at the end of the simulation to view each student’s budget outcomes, payments, investment portfolio and other simulation facts. 									
<h2>Quick Start Guide</h2> <p>Prior to beginning the simulation, distribute to each student a Quick Start Guide, which provides each with his/ her Username, Password and Life Situation Summary.</p> <p>To print:</p> <ol style="list-style-type: none"> 1. Click on the Quick Start Guide link, which causes individual reports for each registered student to appear further down on the page. 2. By default, the Included for printing box at the top of each student’s Quick Start Guide is checked, indicating an individualized Guide will be printed for each student. <p><i>Note: Uncheck this box for any student guides you do not wish to print.</i></p> <ol style="list-style-type: none"> 3. Click Print Selected Guides. 	 <table border="1" data-bbox="1087 1117 1843 1156"> <thead> <tr> <th>Username</th> <th>Password</th> <th>Student Name</th> <th>Life Situation</th> </tr> </thead> <tbody> <tr> <td>bfest1</td> <td>Password?</td> <td>Sam Jones</td> <td>117</td> </tr> </tbody> </table> <p>Life Situation Summary</p> <p>Education I am a graduate of Middle High School, which cost nothing to attend. I attended State University for two years at a cost of \$11,729.</p> <p>Employment During high school, I worked at the school bus garage, cleaning buses and doing general janitorial work. During breaks while enrolled at college, I worked for a U Haul franchise, writing customer contracts and helping people get set up with trailers and hitches.</p> <p>Currently, I manage the delivery vehicle fleet for a large furniture store.</p> <p>Objectives I would like to complete my bachelor's degree at State University.</p>	Username	Password	Student Name	Life Situation	bfest1	Password?	Sam Jones	117
Username	Password	Student Name	Life Situation						
bfest1	Password?	Sam Jones	117						

Reports Tab – At-A-Glance: Monitoring Student Progress

Step-by-Step Instructions

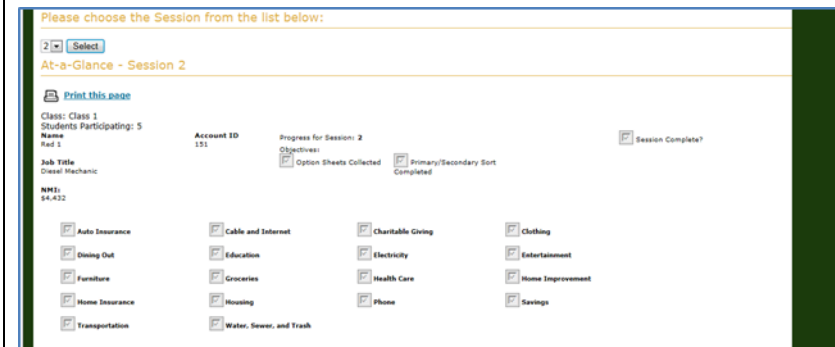
Access the **At-A-Glance** Report to check student progress throughout the simulation.

1. Click on the class of interest.
2. Click on the **Reports** tab.
3. Click on **At-A-Glance**.
4. Choose the session number desired from the drop-down box.
5. Click **Select** to open the **At-A-Glance** Report for that session.
 - a. Find each student’s identifying information displayed on the left-hand side of the report.
 - b. Remainder of each report will list session **Objectives** and show student’s progress in the completion of these objectives.
 - c. A checkmark appears in the corresponding **Objective** box when the student finishes that objective.
 - d. A checkmark appears in the **Session Complete?** box when all objectives have been completed.

Note: A checkmark represents the successful conclusion of the session’s required objectives and not the Extras activities.

- e. Report updates in real time allowing a teacher and/or volunteer to view progression of required activities in each session. This report provides a good opportunity for a teacher/volunteer to identify struggling students.
6. Click **Print this page** to print copies of the **At A Glance** Report.

Screenshots



Objectives for each session are:

- **Session 1** – Students learn their fictional **Life Situation** and determine their **Net Monthly Income**.
- Students complete the following activities.
 - **Go Wild Completed**
 - **Avatar Created**
 - **Home Base Chosen**
 - **NMI (net monthly income) Calculated**
 - **Percentage Bank Calculated**
- **Session 2** – Students collect **Option Sheets** and categorize budget categories by:
 - Visiting each JA Finance Park Virtual business, determining the minimum and maximum budget category amount and collecting an **Option Sheet**.
 - Sorting budget categories into **Primary and Secondary**.
- **Session 3** – Students consider all budget options and create their budget by:
 - Making affordable budget decisions while considering the options available in each business as well as the minimums and maximums for each category.
 - Entering in the dollar amount of each budget decision. This entry causes budget choices to be displayed in each business category on this **At-A-Glance Report**.
 - Watching carefully as their budget balance is depleted when decisions are made (see **Balance** on report).

Note: The software requires a final balance of \$25 or less. When this has been accomplished, the following objective will be checked:

- **Budget Balanced**

*Note: The software moves any remaining balance into Savings, thereby producing a session completion balance of \$0.00. Once this is accomplished, the **Session Complete?** box will be checked.*

Please choose the Session from the list below:

1 | Select

At-a-Glance - Session 1

[Print this page](#)

Class: Class 1
Students Participating: 5

Name	Account ID	Progress for Session: 1	Objectives	Session Complete?
Rad 1	125	<input checked="" type="checkbox"/> Go Wild Completed <input checked="" type="checkbox"/> NMI Calculated <input checked="" type="checkbox"/> % Bank Calculated	<input checked="" type="checkbox"/> Avatar Created <input checked="" type="checkbox"/> Home Base Chosen	<input checked="" type="checkbox"/>
Rad 2	127	<input type="checkbox"/> Go Wild Completed <input type="checkbox"/> NMI Calculated <input type="checkbox"/> % Bank Calculated	<input type="checkbox"/> Avatar Created <input type="checkbox"/> Home Base Chosen	<input type="checkbox"/>

Please choose the Session from the list below:

3 | Select

At-a-Glance - Session 3

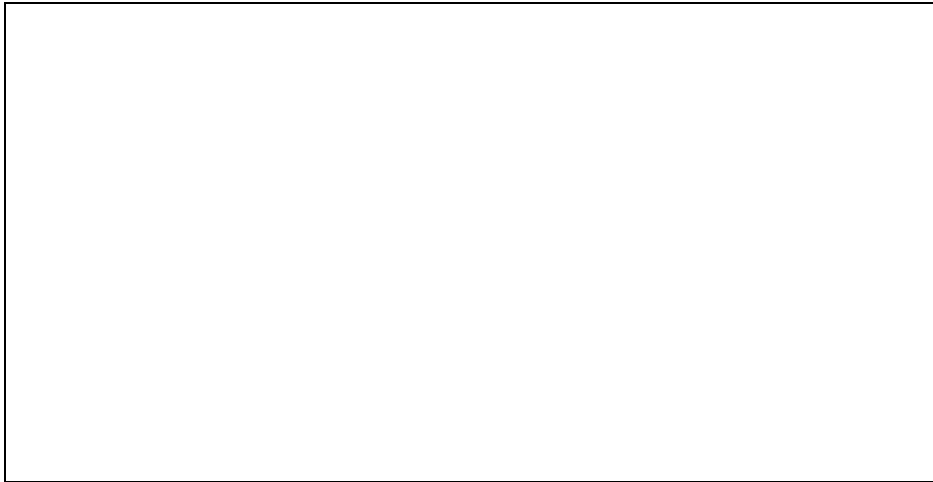
[Print this page](#)

Class: Class 1
Students Participating: 5

Name	Account ID	Progress for Session: 3	Objectives	Session Complete?
Rad 1	125	<input checked="" type="checkbox"/> Budget Balanced		<input checked="" type="checkbox"/>

Budget Balance: \$0

Auto Insurance \$102	Cable and Internet \$27	Charitable Giving \$5	Clothing \$140
Dining Out \$64	Education \$100	Electricity \$200	Entertainment \$120
Furniture \$212	Groceries \$700	Health Care \$104	Home Improvement \$270
Home Insurance \$47	Housing \$530	Phone \$161	Savings \$407
Transportation \$702	Unlucky Chance \$0	Water, Sewer, and Trash \$25	



Please choose the Session from the list below:

2 | Select

At-a-Glance - Session 2

Print this page

Class: Class 1
Students Participating: 5

Name: Fred J. Account ID: 121 Progress For Session: 2

Job Title: Chief Executive Officer Objective: Option Checks Collected Primary/Secondary Sort Completed Session Complete?

NMI: 04-422

<input type="checkbox"/> Auto Insurance	<input type="checkbox"/> Cable and Internet	<input type="checkbox"/> Charitable Giving	<input type="checkbox"/> Clothing
<input type="checkbox"/> Dining Out	<input type="checkbox"/> Education	<input type="checkbox"/> Electricity	<input type="checkbox"/> Entertainment
<input type="checkbox"/> Furniture	<input type="checkbox"/> Groceries	<input type="checkbox"/> Health Care	<input type="checkbox"/> Home Improvement
<input type="checkbox"/> Home Insurance	<input type="checkbox"/> Housing	<input type="checkbox"/> Phone	<input type="checkbox"/> Savings
<input type="checkbox"/> Transportation	<input type="checkbox"/> Water, Sewer, and Trash		

- **Session 4** – Students pay their bills and track their payments by:
 - Revisiting each business and making a payment. The amount paid will be recorded for each business upon payment completion.
 - Subtracting purchase amounts on their Account Ledger (see Account **Balance** on report).
- Upon completing all payments, the **Session Complete?** box will be checked.

Please choose the Session from the list below:

4 | Select

At-a-Glance - Session 4

Print this page

Class: Class 1
Students Participating: 5

Name: Fred J. Account ID: 121 Progress For Session: 4

Job Title: Chief Executive Officer Objective: Bills Paid / Account Balanced Session Complete?

NMI: 04-422

Account Balance: 60

Auto Insurance \$100	Cable and Internet \$60	Charitable Giving \$0	Clothing \$140
Dining Out \$60	Education \$100	Electricity \$200	Entertainment \$20
Furniture \$211	Groceries \$700	Health Care \$204	Home Improvement \$279
Home Insurance \$47	Housing \$200	Phone \$204	Savings \$427
Transportation \$700	Utilities Expense \$0	Water, Sewer, and Trash \$51	

Reports – Budget Review: Final Student Report

Step-by-Step Instructions

Following class completion of the simulation, you may also print the **Budget Review Report** for the class. This Report provides you with an overview of each student's total day activities.

This student overview includes their:

- **Life Situation**
- **Lucky/Unlucky Card activity**
- **NMI**
- **Investment Portfolio** total value
- **Investment Portfolio** holdings and tracking of prices
- **Savings Account** balance
- **Minimum/Maximum** ranges for each budget category
- **Final budget payments** for each budget category

Screenshots

Final Budget Review

Username: Red 1
Account Number: 151

Age:	27
Married:	No
# of children:	0
Age of children:	
Gross Annual Salary:	\$37,898
Gross Monthly Takehome:	\$4,924
Monthly Income Tax:	\$266
Monthly Social Security:	\$146
Monthly Medicare:	\$20
Lucky Chance Received:	\$100
Unlucky Chance Received:	\$0
NMI:	\$4,432

Available Assets

Inv. Portfolio Value	\$4,173
Savings Account Balance	\$487

Student Name: Red 1

Session 4 Complete?

NMI: \$4,432

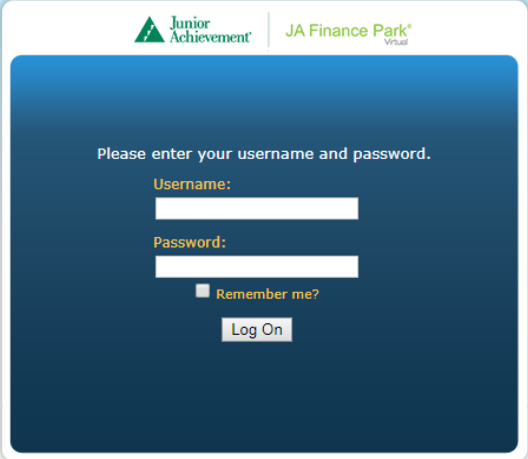

Balance: \$0

	Amount Paid	Minimum	Maximum
Auto Insurance	\$103	\$60	\$222
Cable and Internet	\$63	\$40	\$103
Charitable Giving	\$0	\$0	\$1,108
Other Charitable Giving	Time : 5, Items : 1		
Celling	\$140	\$128	\$311
Dining Out	\$64	\$40	\$222
Education	\$100	\$45	\$202
Electricity	\$200	\$123	\$311
Entertainment	\$120	\$60	\$222
Furniture	\$211	\$123	\$311
Groceries	\$720	\$710	\$867
Health Care	\$184	\$89	\$266
Home Improvement	\$179	\$133	\$311
Home Insurance	\$47	\$45	\$123
Housing	\$855	\$708	\$1,064
Phone	\$101	\$40	\$222
Savings	\$487	\$40	\$1,108
Transportation	\$792	\$600	\$943
Unlucky Chance	\$0	\$0	\$0
Water, Sewer, and Trash	\$51	\$45	\$222

Investment Portfolio

	Number of shares	Session 1 Value	Session 2 Value	Session 3 Value	Session 4 Value
testMack	10	\$530	\$530	\$540	\$550
Testing2Testing	7	\$336	\$329	\$343	\$343
JA Finance Park Motor Company	20	\$300	\$320	\$340	\$340
Giovanni's Threads	30	\$1,140	\$1,140	\$1,200	\$1,200
JA Music Studios	30	\$1,650	\$1,590	\$1,680	\$1,620
Total Value		\$3,956	\$3,909	\$4,103	\$4,173

Helping Students Access the Simulation (Summarized on the Quick Start Guide)

Step-by-Step Instructions	Screenshots
<p>Students access the simulation.</p> <ul style="list-style-type: none"> Using proper credentials given to them by you and/or found on the Quick Start Guide, students login to https://jafinancepark2.ja.org <p><i>Note: Remind students about the Register Button at the bottom of the login screen. This button is only for public users of the software.</i></p>	
<p>Options available to students following login are:</p> <ul style="list-style-type: none"> My Account – Allows students to change their password. Play Game – Launches the simulation in a new browser window. <ul style="list-style-type: none"> The browser window, Welcome screen and Simulation screen must remain open for the simulation to function properly. When any one (1) student launches the simulation, the entire class is considered activated, and no student in the class can be deleted. <u>The class will expire 6 months from this activation date.</u> Take Survey – After completing all four (4) sessions, users should complete a brief survey that provides feedback and important recommendations to Junior Achievement USA. 	

Student FAQ: JA Finance Park Virtual

- 1. How can I find my gross annual income?** At the top of the cityscape, click the Life Situation button, then the Financial Information tab.
- 2. It won't let me choose the house insurance I want.** Your house insurance must match your house selection. Notice the insurance group required based upon the house you selected.
- 3. It says I have some money left.** You may have had money left after making your budget selections. Since this is a simulation, your money was added to your JA Finance Park savings account. In real life, you could have used this extra money for something you needed or wanted, or you could have put it into your Savings Account or perhaps given it to a charitable cause. In real life, that will be your choice-to hopefully make wise decisions with money left over.
- 4. I told it there were two people in my house, and it marked it wrong with a red X.** At the top of the cityscape, click on Life Situation. Review your Personal Information to see if you are married and/or have children.
- 5. This number is right, but the computer says it is wrong.** When rounding, be sure to round up if the cent amount is \$.50 or greater and round down if the cent amount is less than \$.50.
- 6. How do I logoff?** Dismiss the window you are on by clicking the X in the upper right-hand corner. Then, click Log Off near the upper right-hand corner of the Welcome Screen. Dismiss this screen by clicking the X in the upper right-hand corner.
- 7. Am I done? I think I have all the numbers filled out.** There may be more to complete. Please scroll down. The Submit button lights up and becomes active when all necessary fields have been completed.
- 8. Why does my grocery budget not come out right?** The numbers you completed are for a week. But since your budget covers a month, you must multiply your weekly cost by 4 (four weeks in a month).
- 9. There were some things that I do not want to buy, like home improvement. Is that okay?** No, during this activity there is a minimum amount you must purchase in each category. For charitable giving, you can enter \$0, but you must complete that Option Sheet also.
- 10. Do I have to buy some of each grocery item?** No. Leave the quantity field blank for grocery items that you do not wish to buy.
- 11. Should I go to the next session when the yellow button shows up at the bottom of the page?** We hope you will choose to participate in the Extras Round. Click on the flag at your home base for details.
- 12. Can I see how others are doing?** On the right side of the cityscape, is a billboard that reads High Scores. Click it. The top 10 scores will be posted.
- 13. I am having trouble getting the debit card to scan.** Do not attempt to hold down the left mouse button while moving the debit card. The mouse will grab the card without this.
- 14. Why can't I get to the website?** Confirm the address: <https://jafinancepark2.ja.org> (Do not enter in "www"; and it is ".org", not ".com".)
- 15. It says "Loading..." and it has been stuck there quite a while.** Dismiss the browser screen by clicking the X in the upper right-hand corner. Then, click Play Game on the Welcome screen.
- 16. I tried that, and now I get a blank white screen.** Dismiss the blank white screen by clicking the X in the upper right-hand corner. Then on the Welcome screen, click Log Off and dismiss that screen. Restart your browser and go to the website again.
- 17. I tried that, and it still seems to be stuck.** Restart your browser, clean out your cache (temporary files) and then go to the website again or reboot your computer.

