



# JA Finance Park®

## Tell Us About You

What are the first three letters of your **last** name?

J	U	N
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When were you born?

0	1		1	5		1	9	9	7
Month			Day			Year			

What grade are you in? *(Please check only one.)*

7th  8th  9th  Other: 12

NOT including this session, how many times have you participated in JA in the past? *(Please check only one.)*

This is my first time  1  2  3  4  5 or more times

## Questions About the Program Content

**Even though you haven't participated in this program yet, please try to answer these questions.**

*Circle the letter of the response that you think **best** answers the question.*

- Your abilities include:
  - The things you do well
  - Your mental competence
  - The skill you need to do something
  - All of the above
- Career planning is done:
  - After high school
  - In college
  - Throughout a lifetime
  - Once in a lifetime
- What are the three main types of taxes?
  - Income, sales, and property
  - Unemployment, sales, and property
  - Federal income, unemployment, and state
  - Sales, property, and unemployment
- The total amount of earnings made over a one-year period after all deductions have been taken is:
  - Gross annual income
  - Gross monthly income
  - Net annual income
  - Net monthly income
- When it comes to personal savings, what does the acronym PYF stand for?
  - Prepare Your Future
  - Prepare Your Finances
  - Pay Yourself First
  - Prepay Your Finances

6. A saver who wants her savings insured by the FDIC (Federal Deposit Insurance Corporation) wants to use this savings option.
- Stocks
  - Bonds
  - Mutual funds
  - Savings account
7. Protection against risk is the primary reason people purchase this type of policy.
- Auto insurance
  - Health insurance
  - Home insurance
  - All of the above
8. An example of a financial institution is:
- A department store
  - A bank
  - A school
  - An ATM machine
9. Which of the following statements is NOT correct?
- A debit card allows for an immediate electronic transfer of money from a cardholder's savings or checking account.
  - A debit card is essentially a paper check but doesn't require the processing time a check does.
  - A debit card is handy in an emergency when you don't have the money to spend.
  - A debit card is a pay-now payment type with no grace period for payment.
10. Lenders use credit agencies to determine:
- An applicant's credit score
  - An applicant's credit history
  - Whether an applicant has any outstanding debts or defaults
  - All of the above
11. The amount of earnings made over one month, after deductions, is known as:
- Total annual income
  - Net monthly income
  - Gross monthly income
  - Gross annual income
12. A record of income and expenditures for a given period of time is called a(an):
- Credit
  - Investment
  - Budget
  - Interest
13. When budgeting, the first categories to consider are those that meet your:
- Wants
  - Needs
  - Discretionary funds
  - Important expenses

**Thinking about your life TODAY, please answer the following questions.**

*Check the box that **best** answers how you feel or think.*

ABOUT ME ...		Never	Sometimes	Often
14.	I use a personal budget to plan how I spend money.		✓	
15.	I save money for the future.			✓
16.	I think about financial issues in my future.			✓

ABOUT MY FUTURE ...		Disagree	Slightly Disagree	Slightly Agree	Agree
17.	I have set goals for my future.			✓	
18.	I feel in control over how my future will turn out.	✓			
19.	Doing well at school is important to me.				✓
20.	I expect to graduate from high school.				✓
21.	I plan to attend at least two years of college.				✓
22.	I think I will probably graduate from college.			✓	
23.	I believe I can create my own future.		✓		