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EDUCATION

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Connecting the community  
to support student success.



JA Worldwide®  
100 YEARS OF ACHIEVEMENT



JA Canada  
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**International Federation of Finance Museums  
Bank of Canada Museum**



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**Albert Wong, CPA, CA, Director, JA Ottawa  
Ottawa Network for Education**



**This is JA**



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# Financial Literacy Month



JA empowers students to make smart, lifelong financial choices. Through our financial literacy programs, students learn how to create and manage wealth. They develop skills in areas such as budgeting, investing, and creating financial plans.

**Over 7,000**  
financial programs delivered to  
**19,000**  
students

**11,043**  
volunteers delivered

**152,024**  
hours of  
volunteered time

With generous  
support  
from our donors

**265,000**  
students  
were reached



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- 75% of Achievers believe JA programs had a significant impact on developing their financial literacy skills, decision-making skills and business sense
- JA in Canada creates an annual return to society of \$45 for every \$1 spent

JA Achievers are **3x more** likely to **spend less than they earn** and are far less likely to be unemployed or rely on social assistance.



Achievers are **50% more likely** to become entrepreneurs and **open their own business.**



# JA Ottawa Financial Literacy

Grade 5 – More Than Money

Grade 7 – Dollars With Sense (Pilot)

Grade 10 – Personal Finance (Pilot)



## Dollars with Sense

Empowering grade 7-9 students to make smart, lifelong financial choices



Canadian personal debt is at a record high.

Canadian youth are growing up in a time in which spending is easier than ever and debt is a way of life. This problem is exacerbated by hectic family schedules, which leave parents with little time to teach their children about money management.

Through JA Canada's newly updated *Dollars with Sense* program, students in grades 7-9\* get the tools they need to make smart financial decisions, live debt-free, and become savvy investors. Students learn personal money management skills that they can apply to their lives, beginning now.

### Key Outcomes

In this program, students:

- Identify their financial needs, wants, and goals
- Develop a money management self-profile
- Discover what influences their spending
- Learn how to make informed

## Personal Finance

Empowering Grade 9-12 students with financial literacy



Canadian youth are growing up in a time in which spending is easier than ever and debt is a way of life. This problem is exacerbated by hectic family schedules, which leave parents with little time to teach their children about money management. Limited resources in schools mean that they are also not able to teach students critical financial skills that will keep them out of debt and help them succeed in life.

Personal Finance is JA's new financial literacy program for Grade 9-12 students. The program teaches students personal money management skills including the key elements of personal finance such as spending wisely, budgeting, saving, investing and using credit.

### Key Outcomes

- In this interactive program, students will:
- Recognize the role income plays in personal finances
  - Discover the importance of planning their financial decisions
  - Identify high-dollar items and unexpected costs that require savings



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*Financial literacy in  
Gr. 10 Careers curriculum!!*



# JA Economics for Success



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# JA Ottawa Volunteers



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## *What JA Ottawa students say*



“Before they came I had no sense of money.”

“I didn’t know that just living could cost so much per month.”

“I loved the whole budgeting thing, it really opened my eyes to how much it costs to live.”

“You get to learn about stuff from someone who has experienced it. It was Fun!!”

“I’ll be living with my mom if I don’t manage my money right.”

