Introduction
It is never too early to start planning your personal finances. JA Personal Spending 101 introduces junior secondary students to the importance and benefits of adopting a responsible attitude on personal finance management.

Program Highlights
Business volunteer leads junior secondary students in sessions on ways to manage and spend money prudently and responsibly. Sessions will include activities, sharing of real-life experiences and introduction of tools for tracking one’s own budget and spending.

Session 1
Introduction of financial concepts: the difference of needs and wants, and the basic financial concepts of income, saving, expenses and donation.

Session 2
Personal financial management sharing from business volunteer

Session 3
Personal budgeting:
• the importance of budgeting
• hands on experience of creating students’ own personal budgets.
Student Takeaways

- Cultivate responsible financial habits for lifelong benefits
- Learn to be the master of one’s own finances

About JA HK

Junior Achievement (JA) is dedicated to inspiring and preparing young people to succeed in the global economy, through our applied learning programs in work readiness, entrepreneurial thinking and financial literacy.

Junior Achievement Hong Kong (JA HK) is one of the 100+ members of JA Worldwide, and a leading provider of Other Learning Experiences in Hong Kong. Our programs enable young people to learn the world of work from the first-hand experience of business volunteers. Since our establishment in 2001, we have engaged the support of over 22,000 business volunteers from some 700 companies to serve more than 360,000 students from over 600 schools.

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