

# JA Personal Spending 101

## Financial Literacy



<b>Program Length</b>	1.5 hour
<b>Target Participants</b>	F.2 – F.3 students
<b>Class Size</b>	Minimum 100 students
<b>Resources Commitment</b>	A Link Teacher to recruit and coordinate students, arrange and manage venues and equipment, and provide classroom management support during the program

<b>Schedule</b>	Weekday or Saturday
<b>Language</b>	Cantonese or English
<b>Program Format</b>	<p><b>Face to Face Mode:</b> A 1.5-hour workshop led by the Business Volunteer at school hall</p> <p><b>Online Mode:</b> A 1-hour online workshop led by the Business Volunteer, students to complete a 30-minute self-learning exercise after the workshop</p>
<b>Cost</b>	Free of charge

### Program Highlights

- ▶ The program will introduce junior secondary students to the importance and benefits of adopting a responsible attitude on personal finance management. Business Volunteer will lead students in understanding ways to manage and spend money prudently and responsibly. Activities will include interactive games, sharing of real-life experiences and learning to create their own budget.

### Student Commitment

- ▶ In the online mode, students will be required to complete a 30-minute self-learning exercise after the workshop. In the Face to Face mode, the said activity will be conducted under the volunteer's guidance.

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**Session One:  
Financial Concepts**

Understanding the basic financial concepts of income, saving, expenses, donation and the difference between needs and wants.

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**Session Two:  
Personal Financial Management**

Through sharing and discussion, Business Volunteer will guide student in cultivating a proper attitude for financial management, which will enable students to make responsible financial decisions.


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**Session 3:  
Personal Budgeting**

Students will be able to appreciate the importance of budgeting, and to gain a hands-on experience of creating their personal budget.

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**Student Takeaways**

Learn to be the master of one's own finances and develop responsible financial habits for lifelong benefits.

### About JA HK

- ▶ 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 25,000 business volunteers from some 700 companies to serve more than 380,000 students from over 600 schools.

As one of the world's largest youth-serving NGOs, JA Worldwide prepares young people for employment and entrepreneurship. For 100 years, JA has delivered hands on, experiential learning in entrepreneurship, work readiness and financial literacy. We create pathways for employ ability, job creation, and financial success. Each year, our network of over 450,000 volunteers serves more than 10 million students in over 100 countries.

For enquiries, please contact us at:  
3426 3146 or [ps101.ja@jahk.org](mailto:ps101.ja@jahk.org)



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