



SFLA
EMPOWERING ATHLETES

**SPORTS
FINANCIAL
LITERACY
ACADEMY**

*Empowering
Money Smart Athletes*

www.moneysmartathlete.com



JUNIOR ACADEMY ATHLETES PROGRAM

Table of Contents

Program Components and Details	7
JA Module 01 - Year 1- Parents Lesson 1	10
JA Module 02 – Year 1 - Parents Lesson 2.....	12
JA Module 03 – Year 1 - Empowerment Lesson 1.....	14
JA Module 04 – Year 1 - Empowerment Lesson 2.....	16
JA Module 06 – Year 1 - Empowerment Lesson 4.....	20
JA Module 07 - Year 1 - Financial Education Lesson 1	22
JA Module 08 – Year 1 - Financial Education Lesson 2.....	24
JA Module 09 – Year 1 - Financial Education Lesson 3.....	26
JA Module 10 – Year 1 - Financial Education Lesson 4.....	28
JA Module 11 – Year 2 - Parents Lesson 1.....	30
JA Module 12 – Year 2 - Parents Lesson 2.....	32
JA Module 13 – Year 2 - Empowerment Lesson 1.....	34
JA Module 14 – Year 2 - Empowerment Lesson 2.....	36
JA Module 15 – Year 2 - Empowerment Lesson 3.....	38
JA Module 16 – Year 2 - Empowerment Lesson 4.....	40
JA Module 17 – Year 2 - Financial Education Lesson 1.....	42
JA Module 18 - Year 2 - Financial Education Lesson 2	44
JA Module 19 – Year 2 - Financial Education Lesson 3.....	46
JA Module 20 - Year 2 - Financial Education Lesson 4	48
JA Module 21 - Junior Academy – Year 3 - Parents Lesson 1.....	50
JA Module 22 – Year 3 - Parents Lesson 2.....	52
JA Module 23 – Year 3 - Empowerment Lesson 1.....	54
JA Module 24 – Year 3 - Empowerment Lesson 2.....	56
JA Module 25 – Year 3 - Empowerment Lesson 3.....	58
JA Module 26 – Year 3 - Empowerment Lesson 4.....	60
JA Module 27 – Year 3 - Financial Education Lesson 1.....	62
JA Module 28 – Year 3 - Financial Education Lesson 2.....	64
JA Module 29 – Year 3 - Financial Education Lesson 3.....	66
JA Module 30 – Year 3 - Financial Education Lesson 4.....	68



JUNIOR ACADEMY FINANCIAL & LIFE SKILLS PROGRAM

Our Junior Academy Level Program is designed to fulfill the **financial education** and **emotional needs** of athletes ages 12 to 15.

Through our Junior Academy Level courses, we want to make sure that athletes obtain a **basic financial understanding** along with the **life skills** that will help them:

- Realize that it is the small daily steps that build success
- Be able to juggle their academic and sports lives
- Get ready for high school life
- Think about how they want to live their life and figure out how to accomplish it
- Create a circle of trustworthy people and professionals which will support them in different areas of their lives
- Learn basic, yet useful, financial concepts
- Be conservative with finances and be able to set a budget and follow it
- Realize that a sports career is usually a short one and in case they go professional they should prepare themselves for a second career

This program is designed for athletes ages 12-15



YOUTH EMPOWERMENT & FINANCIAL EDUCATION & SPORT PARENTING

The program's Youth Empowerment lessons explain concepts such as:

- Goal setting
- Cultivating self awareness
- Dealing with failure and developing resilience
- The compound effect of small daily steps
- The importance of one's attitude
- Being proactive and seizing opportunities
- Habits and discipline
- Choices and responsibility
- Navigating the NCAA recruitment process

It also it helps young athletes build **communication skills**, deal with **peer pressure** and negative influences, as well as prepare them for **post-university life** whether that is in professional sports or in any other field.

The core financial literacy areas covered are:

- Money concepts
- Needs and wants
- Savings and how money grows
- Spending habits and financial psychology
- Budgeting
- Banking
- Credit and debt
- The basics of personal financial planning
- Philanthropy
- Helping others and volunteer work

The curriculum includes presentations about the **sudden wealth phenomenon**, **financial setbacks**, **investments**, **risk management**, **building the sports personal brand and NIL**, **career development**, **entrepreneurship** and **business fundamentals**.





SPORT PARENTING

The Parents' modules guide parents in supporting their children with both **academics and sports**, they discuss how parents can prepare for the **financial challenges** of sending their children to college, and they include **personal financial planning concepts** for families with young and teenage children.

They also include presentations designed to help parents guide their children through college/university **recruitment** and enable them to make the **right decisions** for their future.

THE ROLE OF SPORTS ACADEMIES SHOULD BE EXPANDED TO A HOLISTIC MODEL OF ATHLETE DEVELOPMENT AND PROVIDE TRAINING FOR THEIR STUDENTS IN ESSENTIAL LIFE SKILLS





Junior Academy Financial & Life Skills Program – Years 12 to 15

Program Outline – 8 hours per year

Junior Academy Year 1 – Ages 12 – 13

Program Components and Details

Code	Description	Lecture delivery (minutes)	Activities & Videos (minutes)	Wrap-up (minutes)	Total (minutes)
JA-01	Parents - Preparing children to Succeed	35	20	5	60
JA-02	Parents - Financial education for families	40	15	5	60
JA-03	Empowerment – The challenges of being a teenager and how to deal with them	15	25	5	45
JA-04	Empowerment – Small, repeated steps lead to success	15	25	5	45
JA-05	Empowerment – Goal setting	15	25	5	45
JA-06	Empowerment – Self-awareness	20	20	5	45
JA-07	Financial Education - Money concepts – What is money and what it means to us	22	18	5	45
JA-08	Financial Education – Financial psychology	18	22	5	45
JA-09	Financial Education – How money is earned	20	20	5	45
JA-10	Financial Education - Needs vs wants	15	25	5	45

Junior Academy Financial & Life Skills Program – Years 12 to 15

Program Outline – 8 hours per year

Junior Academy Year 2 – Ages 13 – 14

Code	Description	Lecture delivery (minutes)	Activities (minutes)	Wrap-up (minutes)	Total (minutes)
JA-11	Parents – Fully support your children during their teenage years	38	17	5	60
JA-12	Parents – Financial planning for families	31	24	5	60
JA-13	Empowerment – Failure is part of success	15	25	5	45
JA-14	Empowerment – Gratitude, kindness and giving back	18	22	5	45
JA-15	Empowerment - Your attitude is your compass	20	20	5	45
JA-16	Empowerment - Be proactive and take control of your life	20	20	5	45
JA-17	Financial Education – Spending habits	18	22	5	45
JA-18	Financial Education – Saving and how to grow your money	18	22	5	45
JA-19	Financial Education – Philanthropy and social responsibility	15	25	5	45
JA-20	Financial Education - Explaining banking, credit and debt	22	18	5	45

Junior Academy Financial & Life Skills Program – Years 12 to 15

Program Outline – 8 hours per year

Junior Academy Year 3 – Ages 14 – 15

Code	Description	Lecture delivery (minutes)	Activities (minutes)	Wrap-up (minutes)	Total (minutes)
JA-21	Parents – Teaching children gratitude, social responsibility and giving back	35	20	5	60
JA-22	Parents – Debt and credit management for the family	40	15	5	60
JA-23	Empowerment – Discover your special interests and put them to work	15	25	5	45
JA-24	Empowerment – Dealing with negative influences and peer pressure	15	25	5	45
JA-25	Empowerment - Habits and discipline	18	22	5	45
JA-26	Empowerment - Choices and responsibility	20	20	5	45
JA-27	Financial Education – The basics of personal financial planning and your first financial moves	15	25	5	45
JA-28	Financial Education – The financial planning process	20	20	5	45
JA-29	Financial Education – Let’s create our budget	15	25	5	45
JA-30	Financial Education - Let’s talk entrepreneurship	20	20	5	45



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 01 - Year 1- Parents Lesson 1 Preparing children to succeed

Key topic

Family is said to be the backbone of any successful young adult. The support, love, care and guidance given to children play a vital role in shaping their character and preparing them for what lies ahead. Understanding the true meaning of this very demanding leadership role, called parenting, can better prepare parents to adapt to it. Parents should strive to encourage and motivate their children, fostering a development culture and environment, whilst promoting good behavior and true sportsmanship. Please keep in mind that your child looks up to you as a role-model and therefore you have to lead by example.

Even when you think that your child is not watching or will not notice, most of the times they do. Something that you might conceive of as trivial, might stick with your child for a long time or even inform their behavior and development. You have to be able to look at the bigger picture and at the same time keep an eye on micro issues and details. Moreover, while teaching your children how to behave, what to do, what not to do, how to approach the world, how to treat people and so on, you have to make sure that your own behavior does not in any way contradict what you preach because it will only confuse them.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Positive sport parenting contributes to the holistic development of young athletes</i>
3	<i>Sport parenting guidelines</i>
4	<i>Your child's future and drawing the line between dreams and reality</i>
5	<i>Help your child balance education and sports</i>
6	<i>Parent-spectator behavior</i>
7	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for parents

- ❖ Appreciate your role in your kid's sports journey
- ❖ Understand the importance of helping your kids in combining sports and academics
- ❖ Figure out how to encourage and motivate your children
- ❖ Develop proper habits as a sport parent and sport spectator
- ❖ Create sport-like conditions at home for academic work and everyday life activities

Lesson delivery time: 60 minutes

Lecture delivery: 35 minutes

Activities: 12 minutes

Videos: 8 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 60 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program– Years 12 to 15

JA Module 02 – Year 1 - Parents Lesson 2 Financial education for families

Key topic

This lesson explains to parents the importance of financial literacy for families and prepares parents to educate their kids on the importance of it. It begins with a brief overview about financial literacy as a philosophy and the relevant concepts such as savings and investments. We also briefly address the financial topography of sports and pro-athletes in particular. We then explain what financial psychology is, how it relates to the family and the choices that the family will need to make.

Additionally, the lesson raises awareness on how parents can prepare financially for their kids' college education and how to help their kids acquire financial skills that will help them throughout their lives.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>The essence of financial literacy</i>
3	<i>The importance of financial education for the whole family</i>
4	<i>Financial psychology</i>
5	<i>Lifestyle choices</i>
6	<i>Developing a strong set of financial skills and financial goal setting</i>
7	<i>Dealing with the financial burden of sending your kids to college</i>
8	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for parents

- ❖ Understand the importance of financial literacy for both parents and children
- ❖ Plan ways to incorporate financial literacy in the lives of kids
- ❖ Understand the concept of financial psychology
- ❖ Develop proper habits for good financial behavior
- ❖ Discover the importance of financial preparation for a college degree
- ❖ Create proper financial psychology conditions at home

Lesson delivery time: 60 minutes

Lecture delivery: 40 minutes

Activities: 12 minutes

Videos: 3 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 60 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 03 – Year 1 - Empowerment Lesson 1 The challenges of being a teenager and how to deal with them

Key topic

In this lesson we discuss the chaotic years we call teenage years. The point of this session is to prepare you for the changes you will experience, and enable you to keep some degree of control. We will offer a brief overview of what to expect in your teenage years. We will also highlight the risks and dangers lurking about during your teenage years, before placing particular emphasis on relationships and friendships. We will try to warn you about certain things and we will teach you certain ways of recognizing toxic behavior. Our program contains a similar lecture for your parents as well, in order to enable them to help you get through these years as painlessly and smoothly as possible.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>What to expect in your teenage years</i>
3	<i>The challenges of teenage years</i>
4	<i>Relationships and friendships</i>
5	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand what to expect in the next few years
- ❖ Become aware of common problems and challenges you will face
- ❖ What to expect from relationships and friendships
- ❖ Recognize the signs of toxic relationships

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 15 minutes

Videos: 10 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 04 – Year 1 - Empowerment Lesson 2 Small, repeated daily steps lead to success

Key topic

This lesson aims to explain the importance of taking time to do the little things in life, even if it makes you uncomfortable or it is against what others consider to be cool. It is about teaching you how to act on your knowledge and the importance of good decisions. All these elements tend to have a ripple effect in life, meaning you will eventually benefit from the overall effect of the positive, small daily steps you are taking.

By adopting good habits and treating your life as a series of small daily steps and choices, you will eventually develop a different approach to life; one that helps you nurture a sense of self-discipline and composure, qualities that are significant for your development as athletes and human beings.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Little things do matter</i>
3	<i>Knowing vs doing</i>
4	<i>The ripple effect of small steps</i>
5	<i>Making good choices</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand that little things matter and that they can eventually build up to something big
- ❖ Figure out ways to do the little things every day
- ❖ Develop the habit of acting on your knowledge
- ❖ Discover the importance of making good choices
- ❖ Create conditions that will have a positive ripple effect on your future

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 15 minutes

Videos: 10 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 05 – Year 1 - Empowerment Lesson 3

Goal setting

Key topic

This lesson will teach you the difference between a dream and a goal and it will also show you how to set goals and achieve them. Specifically, we will explore the practical differences between dreams and goals, the questions you need to ask yourself to be able to set a goal and how you can break down a goal in order to understand it and plan how to accomplish it.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Dreams vs goals</i>
3	<i>The basics of goal setting</i>
4	<i>Reality check</i>
5	<i>Stick to the goal</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the difference between a goal and a dream
- ❖ Discover the process of goal setting
- ❖ Create conditions that will help you get closer to achieving your goals
- ❖ Figure out ways to achieve your goals

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 20 minutes

Videos: 5 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 06 – Year 1 - Empowerment Lesson 4 Self-awareness

Key topic

Self-awareness boils down to understanding yourself, how you think and act, your strengths and weaknesses. In this lesson you will receive valuable information about the concept and importance of self-awareness. You will familiarize yourself with ways to cultivate self-awareness and also help others do the same while being able to evaluate the process too.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>What is self-awareness and why it's important to you</i>
3	<i>How do you cultivate self-awareness?</i>
4	<i>How to evaluate self-awareness</i>
5	<i>Help cultivate self-awareness for others</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the concept and importance of self-awareness
- ❖ Discover the process of cultivating it for yourself and others
- ❖ Create conditions that will help you evaluate and control the process
- ❖ Realize that knowing your strengths and weaknesses will help your personal development

Lesson delivery time: 45 minutes

Lecture delivery: 20 minutes

Activities: 10 minutes

Videos: 10 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks

Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 07 - Year 1 - Financial Education Lesson 1 Money Concepts- What is money and what it means to us

Key topic

This lesson explains basic money concepts such as what money is, where it comes from and what it means to us. In addition, we will go over money responsibility and why it is important for young people to have a basic financial education early on in life.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>What is money</i>
3	<i>Money concepts</i>
4	<i>What is money used for</i>
5	<i>Interesting money facts</i>
6	<i>The importance of financial education and money responsibility</i>
7	<i>What money really means to people</i>
8	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the importance of financial education from an early age
- ❖ Create awareness on basic money concepts
- ❖ Learn what money really is and how to be responsible with it
- ❖ Discover the importance of not allowing money to rule your life

Lesson delivery time: 45 minutes

Lecture delivery: 22 minutes

Activities: 10 minutes

Videos: 8 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program– Years 12 to 15

JA Module 08 – Year 1 - Financial Education Lesson 2 Financial psychology

Key topic

In this lesson we examine how to prepare yourself to approach money issues and various financial situations and how to set financial goals and utilize proper attitude to achieve financial success in the future.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>The importance of money and financial skills</i>
3	<i>Financial goal setting</i>
4	<i>Personality affects financial planning</i>
5	<i>Money and emotions</i>
6	<i>Money and mental health</i>
7	<i>Imagine your financial future</i>
8	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the importance of financial skills
- ❖ Plan ways to set financial goals and go after them
- ❖ Understand that money-related issues invoke certain emotions
- ❖ Discover how your personality affects your financial behavior
- ❖ Money-related stress and anxiety can take a toll on a teenager as much as it can on an adult

Lesson delivery time: 45 minutes

Lecture delivery: 18 minutes

Activities: 12 minutes

Videos: 10 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 09 – Year 1 - Financial Education Lesson 3 How money is earned

Key topic

This lesson discusses the various ways of earning money, the difference between active and passive income as well as the link between earning money and budgeting.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Earning money</i>
3	<i>Active Income- Salaries and wages</i>
4	<i>Understanding payslips</i>
5	<i>Passive Income- Investments and other ways of earning money</i>
6	<i>Ways to earn money as a teenager</i>
7	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand how money is earned
- ❖ Plan ways to earn money
- ❖ Learn how to create a personal budget
- ❖ Utilize the examples given, to practice simple budgeting skills

Lesson delivery time: 45 minutes

Lecture delivery: 20 minutes

Activities: 15 minutes

Videos: 5 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 10 – Year 1 - Financial Education Lesson 4 Needs vs wants

Key topic

This lesson is all about needs and wants. We will explain the difference between needs and wants and the importance of prioritizing them because our financial resources are limited. It may sound easy in theory, but you would be amazed by how many grown-ups fail to distinguish between the two, which in turn may lead to financial troubles. Remember that this information, when put to practice, offers valuable lessons for your future financial success.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Needs and wants</i>
3	<i>Differentiating between wants and needs</i>
4	<i>The MoSCoW method</i>
5	<i>Appreciate what you have</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Develop proper spending habits based on the concept of needs vs wants
- ❖ Learn the important distinctions between needs and wants
- ❖ Understand a method of identifying needs and wants
- ❖ Be prepared to deal with challenging financial conditions

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 20 minutes

Videos: 5 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 11 – Year 2 - Parents Lesson 1

Fully support your children by getting ready for their teenage years

Key topic

In this lesson we discuss the tumultuous years we call teenage years. The point of this session is to prepare you for the changes your children are undergoing, and enable you to help your children get through their teenage years as best as possible. We will highlight the risks and dangers lurking during their teenage years and explore the concept of peer pressure in particular. You need to be ready to help your children cope with peer pressure. Moreover, during their teenage years your children will start interacting with a lot of people outside the family; they will make and break friendships, relationships and so on and you need to be there to guide them and prepare them for what lies ahead in adulthood. Finally, we will have a brief discussion on how to discover and encourage your kids' special interests and talents.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>A brief overview of teenage years</i>
3	<i>Common challenges of teenage years</i>
4	<i>Peer pressure</i>
5	<i>Help your child handle peer pressure</i>
6	<i>Relationships and friendships</i>
7	<i>Help your children discover their interests and special talents</i>
8	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for parents

- ❖ Understand what to expect in your child's teenage years
- ❖ Become aware of common teenage problems and how to handle them
- ❖ Realize that peer pressure is one of the most prevalent phenomena in a teen's life and it can have both negative and positive effects
- ❖ Develop ways to help children cope with peer pressure
- ❖ Find ways to help children navigate relationship and friendship problems while being careful in limiting the degree of your involvement
- ❖ Urge your children to discover their special talents and interests and show them how they can transform these talents and interests into valuable skills

Lesson delivery time: 60 minutes

Lecture delivery: 38 minutes

Activities: 12 minutes

Videos: 5 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 60 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 12 – Year 2 - Parents Lesson 2 Financial planning for the athlete's family

Key topic

In this lesson you are given a detailed presentation of the financial planning and budgeting process that will equip you with the necessary knowledge to exercise effective financial control in the household. Additionally, you are presented with several suggestions on how to set up a financially secure future, based on family needs, but also on the unlikely event of unforeseen financial hardships. Remember that this information, when put to practice, offers valuable lessons for your children as well, who need to be included in the process.

We will discuss among other things, the difference between needs and wants, what living within your means stands for and how to create a simple budget. The keyword here is planning. You might not always be able to stick to your financial plan, or some unforeseen contingency might deem it necessary to change it, but at the end of the day having a plan will go a long way in giving you a clear picture regarding your financial future.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>The financial planning process</i>
3	<i>Differentiating between wants and needs</i>
4	<i>Living within your means</i>
5	<i>Creating a simple budget</i>
6	<i>Saving while earning</i>
7	<i>Conditions of living that affect financial planning</i>
8	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for parents

- ❖ Understand the process of financial planning
- ❖ Plan on saving while earning
- ❖ Develop proper spending habits by considering the family's needs vs family's wants
- ❖ Discover the method and importance of preparing a monthly budget
- ❖ Create readiness at home to combat unforeseen financial conditions

Lesson delivery time: 60 minutes

Lecture delivery: 31 minutes

Activities: 12 minutes

Videos: 12 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 60 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 13 – Year 2 - Empowerment Lesson 1 Failure is part of success

Key topic

In this lesson we will explore the relationship between failure and success and discover the ways that the two are interconnected. An important part of the process of dealing with failure and moving on is becoming resilient- in other words withstanding and recovering quickly from challenging situations- and staying motivated. We tend to have a wrong perception of failure. Failure is not an end in itself, but rather part of the road to success.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>How to use failure to help you succeed</i>
3	<i>How to leverage your failure</i>
4	<i>How can you motivate people who failed</i>
5	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the connection between failure and success
- ❖ Discover the process of succeeding through failing
- ❖ Create conditions that will help you to use your failures to succeed in the future
- ❖ Figure out how to personally develop by learning to deal with failures

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 20 minutes

Videos: 5 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 14 – Year 2 - Empowerment Lesson 2 Gratitude, kindness and giving back

Key topic

In this lesson, we discuss some important attitudes and behaviors that all of you need to learn. We also have a similar course for your parents, to help you do that. Gratitude and kindness are two concepts that should be part of your philosophy in life. Specifically, we will look at strategies, techniques and activities that foster the development of gratitude and kindness. We will also look at the benefits of practicing these two features but also the downside when you don't.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Gratitude, its meaning and importance</i>
3	<i>How to learn to be grateful</i>
4	<i>Kindness and giving back</i>
5	<i>Being kind and giving back</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the concept of gratitude in its full extent
- ❖ Figure out ways to be grateful
- ❖ As humans we are by our nature sociable beings and we should learn to translate that into kindness and giving back in order to become valuable members of society
- ❖ Being grateful makes you kinder to others and yourself

Lesson delivery time: 45 minutes

Lecture delivery: 18 minutes

Activities: 15 minutes

Videos: 7 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 15 – Year 2 - Empowerment Lesson 3 Your attitude is your compass

Key topic

This lesson will help you understand what a philosophy in life is and how it can shape your attitude, which in turn will guide your actions. We will describe why it is important to think for yourself and how to accomplish that. Moreover, we will discuss the importance of personal development through a shift in our philosophy, as well as the importance of positive thinking which can make all the difference in the world.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Your attitude is your philosophy</i>
3	<i>Learn to think for yourself</i>
4	<i>Personal development comes from a personal philosophy</i>
5	<i>What you think matters</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the connection between your philosophy in life and your attitude
- ❖ Discover the process of learning to think for yourself
- ❖ Create conditions that will help you change and develop by changing your philosophy
- ❖ Incorporate positive thinking and positive attitude in your daily life

Lesson delivery time: 45 minutes

Lecture delivery: 20 minutes

Activities: 18 minutes

Videos: 2 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 16 – Year 2 - Empowerment Lesson 4 Be proactive and take control of your life

Key topic

Learning how to take control of your life starts by identifying the need to continue learning. Being proactive- controlling a situation rather than dealing with it after it has happened- is a very important skill that will help you better prepare for the future and save the cost of delay. In this lesson, we will help you identify why it's important to take advantage of every opportunity and how you can best develop by surrounding yourself with the right people.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Being proactive</i>
3	<i>The cost of delay</i>
4	<i>Take advantage of all opportunities</i>
5	<i>Surround yourself with the right people</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the importance of being proactive
- ❖ Discover the cost of delay
- ❖ Create conditions that will help you take advantage of every opportunity
- ❖ Figure out how you can personally develop by utilizing experts that can help you achieve your goals

Lesson delivery time: 45 minutes

Lecture delivery: 20 minutes

Activities: 10 minutes

Videos: 10 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks

Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 17 – Year 2 - Financial Education Lesson 1 Spending habits

Key topic

Today’s lesson revolves around spending habits. We will take a brief look at key trends in teenage spending; where you spend your money and how you go about it. We will then examine good and bad spending habits, before exploring some ways that can help you change and improve your spending habits.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Where teenagers spend their money: Teen spending statistics</i>
3	<i>Good spending habits</i>
4	<i>Bad spending habits</i>
5	<i>Adopting good spending habits</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Find out key trends about consumption among teenagers
- ❖ Understand the difference between bad and good spending habits
- ❖ Figure out ways to distinguish between good and bad spending habits
- ❖ Develop good spending habits

Lesson delivery time: 45 minutes

Lecture delivery: 18 minutes

Activities: 14 minutes

Videos: 8 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks

Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 18 - Year 2 - Financial Education Lesson 2 Savings and how money grows

Key topic

Saving is simply one of the important financial tasks you will be asked to perform throughout your lives. Saving is as important as making money. Saving can serve a number of functions including, saving to invest, saving for a rainy day, saving for a better future and so on. If you fail to save money, you will almost certainly face financial hardship down the line. Therefore, today we will discuss all the basics of saving.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Conditions affecting you financial gameplan</i>
3	<i>Saving</i>
4	<i>Different types of savings</i>
5	<i>Interest rates: Growing your money</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Be aware that financial emergencies are part of life
- ❖ Develop proper saving habits
- ❖ Discover the ways in which you grow your money
- ❖ Be ready to plan your financial future

Lesson delivery time: 45 minutes

Lecture delivery: 18 minutes

Activities: 20 minutes

Videos: 2 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks

Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 19 – Year 2 - Financial Education Lesson 3 Philanthropy and social responsibility

Key topic

There is personal gain and rewards to be claimed from being socially responsible, for volunteer work or from engaging in philanthropy. This lesson explains the financial benefits, but also focuses on the intangible benefits of this type of contribution, which has become a must-do for all of us, athletes or not.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Philanthropy in sport</i>
3	<i>Athletes and charity: Ways of helping the less fortunate</i>
4	<i>Social responsibility</i>
5	<i>Volunteer work</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the concepts of philanthropy, volunteerism and social responsibility
- ❖ Develop a strategy to be involved in this kind of work
- ❖ Discover the benefits associated with different types of community/social service
- ❖ Be prepared to engage in such work

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 10 minutes

Videos: 15 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks

Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 20 - Year 2 - Financial Education Lesson 4 Banking, credit & debt

Key topic

In this lesson we present the basic banking operations that most closely relate to your future needs and discuss the different risks associated with credit, debit and credit history. We will also be expanding on some of the information provided in *Lesson 18- Savings and how to grow your money*.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>The banking system in a nutshell</i>
3	<i>Checking and savings accounts</i>
4	<i>Debit vs credit cards</i>
5	<i>Credit history</i>
6	<i>Good debt vs bad debt</i>
7	<i>Loans and collaterals</i>
8	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the basic banking operations
- ❖ Understand the difference between debit and credit cards
- ❖ Learn what credit history is and its role in your financial life
- ❖ Discover the risks associated with bad loans and collaterals

Lesson delivery time: 45 minutes

Lecture delivery: 22 minutes

Activities: 10 minutes

Videos: 8 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 21 - Junior Academy – Year 3 - Parents Lesson 1 Teaching teenagers gratitude, social responsibility and giving back

Key topic

In this lesson we discuss some important attitudes and ways of conduct that all children should learn from a young age, from their parents. Social responsibility and gratitude are two concepts that should be ingrained into the child’s psyche from a young age. We will discuss ways for communicating these two concepts to the young ones and analyze the positive effects, both in the short-run and the long-run.

Specifically, we will look at strategies, techniques and activities that foster the development of gratitude and social responsibility. We will look at the benefits of possessing these two attributes but also the downside when you don’t.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Gratitude, its meaning and importance</i>
3	<i>How to teach gratitude to young children</i>
4	<i>Social responsibility and community spirit</i>
5	<i>Teaching social responsibility to pre-adolescent children</i>
6	<i>Do’s and Don’ts</i>
7	<i>Socially responsible and grateful athlete</i>
8	<i>Socially responsible and grateful adult</i>
9	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for parents

- ❖ Understand the concept of gratitude
- ❖ Learn in a practical way how to teach gratitude directly and indirectly to young children and teenagers
- ❖ As humans we are by our nature sociable beings and we should learn to translate that into social responsibility and the necessary community spirit that can turn children into valuable members of society.
- ❖ If your child ends up becoming a professional athlete then the lessons of gratitude and social responsibility will come in handy. With the perks that come with a career in professional sports, your child will be in a position to make a difference
- ❖ Regardless of what career path your child eventually chooses, gratitude and social responsibility are always invaluable traits

Lesson delivery time: 60 minutes

Lecture delivery: 35 minutes

Activities: 7 minutes

Videos: 13 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 60 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks

Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 22 – Year 3 - Parents Lesson 2 Debt and credit management for the family

Key topic

In this lesson we present the basic banking operations that most closely relate to your family's needs and discuss the different banking risks associated with credit, debt, and credit history. We take a brief look at the banking system and its mechanics before moving to the differences of debit-credit cards and the broader concept of credit and its meaning and relevance. Moreover, the lesson discusses the risks of loans and being in debt, especially for a prolonged period of time. Finally, we discuss ways and techniques for keeping your debt obligations under control to sustain your financial wellbeing.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>The banking system in a nutshell</i>
3	<i>Debit cards vs credit cards</i>
4	<i>Credit and credit history</i>
5	<i>Keeping debt under control</i>
6	<i>Loan risk and collateral</i>
7	<i>What happens if you default on a Loan</i>
8	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for parents

- ❖ Understand the basic banking operations and how they affect your family
- ❖ Figure out how to keep your debt under control
- ❖ Develop proper spending habits by distinguishing between good and bad debt
- ❖ Discover the risks associated with bad loans and collaterals
- ❖ Create readiness at home to adhere to the family financial plan and monthly budget

Lesson delivery time: 60 minutes

Lecture delivery: 40 minutes

Activities: 5 minutes

Videos: 10 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 60 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 23 – Year 3 - Empowerment Lesson 1 Discover your interests and talents and put them to work

Key topic

Every human being has their own interests and talents that they first need to identify in order to pursue them. However, a lot of people lose valuable time in discovering their interests and talents, which slows them down from realizing their full potential. Today, we will discuss personal interests and talents and discuss how people can go about identifying theirs. Moreover, we will explore their importance, but also how one can utilize interests and talents, and to what end.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Interests and talents</i>
3	<i>Discovering your interests</i>
4	<i>Discovering your talents</i>
5	<i>Utilizing interests and talents</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Interests and talents are two very different things but equally important to us.
- ❖ In order to discover your interests, you need to keep an open mind and be willing to take on new experiences.
- ❖ Discovering your talents might not be as easy but there are a few steps you can take that may nudge you towards the right direction.
- ❖ The purpose of discovering your interests and talents is of course to use them as best as possible in real life.

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 15 minutes

Videos: 10 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks

Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 24 – Year 3 - Empowerment Lesson 2 Dealing with peer pressure

Key topic

Today's lesson is about negative influence and peer pressure. Peer pressure is something we all experience in our everyday lives. You cannot get away from it but you can learn to deal with it. Therefore, today we will explain peer pressure by breaking it down into its main parts. Peer pressure does not necessarily have to be negative. We will then explore the effects of both positive and negative peer pressure to illustrate the importance of remaining cautious. Finally, we will list a few steps you can take to protect yourself against unwanted peer pressure.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>What is peer pressure</i>
3	<i>Types of peer pressure</i>
4	<i>The effects of peer pressure</i>
5	<i>How to handle peer pressure</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand that peer pressure is unavoidable in most social settings and groups
- ❖ Identify the different shapes and sizes peer pressure comes in. It can be positive, negative, spoken, unspoken, direct and indirect
- ❖ Realize that peer pressure can cause both positive and negative effects
- ❖ Identify ways to lessen the impact that negative peer pressure may have on you

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 14 minutes

Videos: 11 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 25 – Year 3 - Empowerment Lesson 3 Habits and discipline

Key topic

The basis of success lies in your ability to develop self-discipline and have good habits that push you to improve and grow as an athlete, but also as an individual and as a human being. Understanding the importance of these two elements is key to your growth and your further development.

	LESSON PROGRAM & COMPONENTS
1	<i>Introduction</i>
2	<i>Habits are the basis of your life</i>
3	<i>Habits should serve you</i>
4	<i>Develop good habits</i>
5	<i>The art of discipline</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the importance of habits and self-discipline and how they work to your advantage
- ❖ Discover how these elements can help you achieve your goals
- ❖ Create conditions that will help you develop these elements
- ❖ Figure out ways you can personally develop through these elements

Lesson delivery time: 45 minutes

Lecture delivery: 18 minutes

Activities: 12 minutes

Videos: 10 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks

Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 26 – Year 3 - Empowerment Lesson 4 Choices and responsibility

Key topic

It is always exciting to have the freedom to make your own choices, but it is essential to know how to make them; how you make these choices counts. During this lesson we will go over the importance of making good choices and the fact that with each choice comes responsibility, which you must learn to accept.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Choices in life and the decision-making process</i>
3	<i>Making good choices and decisions</i>
4	<i>With choices comes responsibility</i>
5	<i>Accepting responsibility for your choices</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the process of decision- making
- ❖ Discover how you can make good choices
- ❖ Recognize the responsibilities that come with making choices
- ❖ Learn to accept the responsibility of your every choice

Lesson delivery time: 45 minutes

Lecture delivery: 20 minutes

Activities: 12 minutes

Videos: 8 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program– Years 12 to 15

JA Module 27 – Year 3 - Financial Education Lesson 1 The basics of personal financial planning and your first financial moves

Key topic

In this lesson you will learn the process of creating a personal financial plan, some areas of which have already been discussed in previous lessons. You will also be presented with real life examples on how to handle your first financial moves.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>Your mission and legacy</i>
3	<i>Living within your means</i>
4	<i>Your first financial moves as a young adult</i>
5	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Develop personal statements about your mission and legacy
- ❖ Start thinking about some of the questions that you will need to answer before creating your financial plan
- ❖ Discover the meaning of living within your means
- ❖ Be ready to pursue your first financial moves

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 17 minutes

Videos: 8 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 28 – Year 3 - Financial Education Lesson 2 The financial planning process

Key topic

In this lesson we will discuss all the details of the financial planning process that will give you the necessary tools to design your financial game plan; a requirement for becoming a financially independent and hopefully a wealthy person! At your age, the financial planning process starts by dividing your allowance and maybe some other income into three different categories: spend, save, and give. Your allowance is the first step to understanding the written spending plans and budgets which form part of the financial planning process. Learning how to develop your financial plan will allow you to control your financial situation as you grow up, increasing your quality of life and reducing uncertainty about money-related issues and future needs. Just like any other decision-making process, financial planning includes the steps we will go through by using you, as an example. As you can see the bulk of the lesson is divided into seven sections. Each section (sections 3-8) corresponds to a step in the financial planning process and you should view each section as a section of the process and not as an individual part.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>What is financial planning</i>
3	<i>Determine where you are now financially</i>
4	<i>Decide where you want to be financially over a period of time</i>
5	<i>Identify the way to achieve your financial goals, how to get there</i>
6	<i>Consider the different ways of getting there, that is, achieving your financial goals</i>
7	<i>Create your financial game plan</i>
8	<i>Constantly check in and adapt your financial game plan if necessary</i>
9	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the components of the financial planning process
- ❖ Learn how to set financial goals
- ❖ Learn how to achieve your financial goals
- ❖ Understand how to design your financial game plan

Lesson delivery time: 45 minutes

Lecture delivery: 20 minutes

Activities: 20 minutes

Videos: 0 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 29 – Year 3 - Financial Education Lesson 3 Let's create our budget

Key topic

The important take-away from this lesson is the process of preparing a budget for your personal finances. We saw a simple budget in the financial planning process lesson, but now we will go into more detail. This lesson explains why having a budget is very important as well as provides practical tips on how to create and sustain a budget. We will provide examples of budgets and get you to try and create one for yourselves.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>What is a budget and why do you need it?</i>
3	<i>Creating a simple budget</i>
4	<i>Example of a simple budget</i>
5	<i>Let's learn how to budget</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand what a budget is
- ❖ Understand the benefits of having a budget
- ❖ Understand what you need to create a budget
- ❖ Learn how to create a budget

Lesson delivery time: 45 minutes

Lecture delivery: 15 minutes

Activities: 20 minutes

Videos: 5 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks



Junior Academy Financial & Life Skills Program – Years 12 to 15

JA Module 30 – Year 3 - Financial Education Lesson 4

Let's talk entrepreneurship

Key topic

The term entrepreneurship was not really popular until 15-20 years ago, but with the emergence of people such as Steve Jobs who created and ran Apple, it has become a term that we hear or read about almost every day. Today's lesson will be about entrepreneurship. Specifically, we will discuss what entrepreneurship is, what it takes to be an entrepreneur, and what the pros and cons of the entrepreneurial lifestyle are. We will also go through an example of teenagers being entrepreneurial through a neighborhood lemonade production and distribution business.

LESSON PROGRAM & COMPONENTS	
1	<i>Introduction</i>
2	<i>What is entrepreneurship</i>
3	<i>The advantages and disadvantages of the entrepreneurial lifestyle</i>
4	<i>Entrepreneurship among teenagers</i>
5	<i>Being entrepreneurial through a lemonade production and distribution business</i>
6	<i>Lesson wrap-up, questions & discussion</i>

Learning objectives for students

- ❖ Understand the concept of entrepreneurship
- ❖ Develop an understanding of the risk involved in being an entrepreneur
- ❖ Realize that running your business requires hard work
- ❖ Trigger entrepreneurial thinking

Lesson delivery time: 45 minutes

Lecture delivery: 20 minutes

Activities: 20 minutes

Videos: 0 minutes

Wrap-up, questions & discussion: 5 minutes

Total: 45 minutes

Materials given with purchase

- ❖ Access to parents' modules
- ❖ Access to students' modules and teacher's notes
- ❖ Downloadable presentations for parents' modules
- ❖ Downloadable presentations for students' modules
- ❖ Downloadable workbooks