



# JA Personal Finance<sup>®</sup>

## (Kit)

### Tell Us about You

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

H	E	N
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2. When were you born? 

	9		0	9
Month		Day		
3. What grade are you in? (Please check only one.) ☐ 9<sup>th</sup> ☐ 10<sup>th</sup> ☒ 11<sup>th</sup> ☐ 12<sup>th</sup>
4. How many times have you participated in JA in the past?  
☐ This is my first time ☐ 1 time ☐ 2 times ☐ 3 times ☐ 4 times ☒ 5 or more times

### Questions about the Program Content

Before participating in this program, please try to answer these questions.

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

1. Of the following steps, which would be the **first** step in financial planning?
  - a. Get a job so you can start earning money.
  - b. Determine your needs and goals for the future.
  - c. Starting looking for a home to buy.
  - d. Save a portion of your money for the future.
2. The best predictor of how much money you will make in the future is the \_\_\_\_\_ you choose.
  - a. skills
  - b. connections
  - c. education
  - d. all of the above
3. Which of the following should you remember when developing a savings plan?
  - a. Wait until you are 40 years old before saving.
  - b. Pay yourself first.
  - c. Pay off your low-interest debt first.
  - d. Have only high-risk investments.
4. All of the following are elements of financial planning except one. Which one is **NOT**?
  - a. Earn money
  - b. Save money
  - c. Never use credit
  - d. Spend money wisely
5. Alan has created a new budget. Which of the following should he **NOT** do?
  - a. Have a spending plan.
  - b. Spend less than he earns.
  - c. Use credit for all items not in his budget.
  - d. Stick to his budget.



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6. Match each term to the correct definition.
- |                           |   |
|---------------------------|---|
| <u>d</u> Income           | a. Money spent to buy or do something                       |
| <u>e</u> Expenses         | b. Expenses that vary from month to month                   |
| <u>b</u> Fixed expense    | c. The next best alternative given up when a choice is made |
| <u>a</u> Variable expense | d. Expenses that do not change from month to month          |
| <u>c</u> Opportunity cost | e. Any money earned or received                             |
7. Which of the following statements about credit is **false**?
- A credit score is something that can be used to determine if you get a loan.
  - Always read the fine print in a contract when you buy something on credit.
  - c Credit is something that is bad and should always be avoided.
  - Most people will need credit at some point in their lives.
8. Which of the following statements is **NOT** good advice for risk management?
- Shred any mail that contains personal information.
  - b Purchase insurance to lower your risk of out-of-pocket expenses.
  - Don't let anyone pressure you to buy something.
  - Store your list of passwords in your phone.

Indicate the extent to which you engage in the following behaviors. A score of "1" means you never engage in the behavior and a score of "5" means you always engage in the behavior.

		<i>Never</i>	<i>Rarely</i>	<i>Sometimes</i>	<i>Often</i>	<i>Always</i>
9.	I track how I spend my money regularly.	1	2	3	<u>4</u>	5
10.	I use a personal budget to plan how I spend money.	1	2	3	4	<u>5</u>
11.	I take actions to protect myself from identity theft.	1	2	3	4	<u>5</u>
12.	I talk to my parents or guardian about my financial goals.	1	2	3	4	<u>5</u>
13.	I set personal financial goals for myself.	1	2	3	4	<u>5</u>

Rate your level of agreement with each of the statements below.		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
14.	I have set goals for my future.	1	2	<u>3</u>	4
15.	I feel in control over how my future will turn out.	1	2	<u>3</u>	4
16.	Doing well at school is important to me.	1	2	3	<u>4</u>
17.	I expect to graduate from high school.	1	2	3	<u>4</u>
18.	I expect to go to college.	1	2	3	<u>4</u>