

Internship Week #5 (September 27th-October 11th)

Assignments Due: Tuesday, October 11th

Assignment #1:

Write a summary on Ms. Torres presentation. What were some of the benefits to her presentation. How can it benefit you when you begin working? Keep it to one page minimum.

Assignment #2:

Take the Junior Achievement Pre-Program Survey. It's not a test, just a brief introduction to our new program and it helps us gather information about your goals for the future. You will be retaking this test at the end of the program. I will begin teaching Junior Achievement curriculum to you during LP2. Feel free to email me if you have any questions.



Tell Us About You



Finance Park® Pre-Program Survey

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

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When were you born?

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Month

Day

Year

What grade are you in? *(Please check only one.)*

7th 8th 9th Other: _____

NOT including this session, how many times have you participated in JA in the past? *(Please check only one.)*

This is my first time 1 2 3 4 5 or more times

Questions About The Program Content

Even though you haven't actually participated in this program yet, please try to answer these questions. *Circle the letter of the response that you think best answers the question.*

1. Your abilities include:
 - a. The things you do well
 - b. Your mental competence
 - c. The skill you need to do something
 - d. All of the above

2. Career planning is done:
 - a. After high school
 - b. In college
 - c. Throughout a lifetime
 - d. Once in a lifetime

3. What are the three main types of taxes?
 - a. Income, sales, and property
 - b. Unemployment, sales, and property
 - c. Federal income, unemployment, and state
 - d. Sales, property, and unemployment

4. The total amount of earnings made over a one-year period after all deductions have been taken is:
 - a. Gross annual income
 - b. Gross monthly income

- c. Net annual income
 - d. Net monthly income
5. When it comes to personal savings, what does the acronym PYF stand for?
- a. Prepare Your Future
 - b. Prepare Your Finances
 - c. Pay Yourself First
 - d. Prepay Your Finances

Pre-Program Survey

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6. A saver who wants her savings insured by the FDIC (Federal Deposit Insurance Corporation) wants to use this savings option.
- a. Stocks
 - b. Bonds
 - c. Mutual Funds
 - d. Savings Account
7. Protection against risk is the primary reason people purchase this type of policy. a. Auto Insurance
- b. Health Insurance
 - c. Home Insurance
 - d. All of the above
8. An example of a financial institution is:
- a. A department store
 - b. A bank
 - c. A school
 - d. An ATM machine
9. Which of the following statements is NOT correct?
- a. A debit card allows for an immediate electronic transfer of money from a cardholder's savings or checking account.
 - b. A debit card is essentially a paper check but doesn't require the processing time a check does.
 - c. A debit card is handy in an emergency when you don't have the money to spend.
 - d. A debit card is a pay-now payment type with no grace period for payment.
10. Lenders use credit agencies to determine:
- a. An applicant's credit score
 - b. An applicant's credit history
 - c. Whether an applicant has any outstanding debts or defaults
 - d. All of the above
11. The amount of earnings made over one month, after deductions, is known as:
- a. Total annual income
 - b. Net monthly income
 - c. Gross monthly income
 - d. Gross annual income
12. A record of income and expenditures for a given period of time is called a/an: a. Credit

- b. Investment
- c. Budget
- d. Interest

13. When budgeting, the first categories to consider are those that meet your:
- a. Wants
 - b. Needs
 - c. Discretionary funds
 - d. Important expenses

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Thinking about your life TODAY, please answer the following questions.

*Check the box that **best** answers how you feel or think.*

ABOUT ME ...		Never	Sometimes	Often
14.	I use a personal budget to plan how I spend money.			
15.	I save money for the future.			
16.	I think about financial issues in my future.			

ABOUT MY FUTURE ...		Disagree	Slightly Disagree	Slightly Agree	Agree
17.	I have set goals for my future.				
18.	I feel in control over how my future will turn out.				
19.	Doing well at school is important to me.				
20.	I expect to graduate from high school.				
21.	I plan to attend at least two years in college.				
22.	I think I will probably graduate from college.				
23.	I believe I can create my own future.				