



Program Evaluation

JA Personal Finance (Blended)[®]

Final Report | August 2017



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Executive Summary

Introduction

Junior Achievement (JA) is the world's largest non-profit organization dedicated to educating young people about business, economics, and personal finance. Every year, JA programs reach millions of students in hundreds of thousands of classrooms across the United States. This report describes an impact evaluation of one of these programs, *JA Personal Finance (Blended)*, which helps high school students acquire the knowledge and skills they need to successfully manage their own finances. Key topics of the program include budgeting, savings, credit, identity protection, and investment strategies.

This report on *JA Personal Finance (Blended)* is unique in that it represents the first comprehensive evaluation of the program in its new blended learning format. The evaluation findings therefore address program content, delivery, and the blended component.

Key Findings

JA programs help students shift from an “I can’t” to an “I can” mindset by positively influencing students’ knowledge and attitudes so they can change their behavior regarding financial responsibility, educational attainment, career readiness, and entrepreneurship. This evaluation of *JA Personal Finance (Blended)* focused on four overarching research questions related to the program’s role in shifting students’ mindsets, and produced the following key findings:

- 1. What is the impact of *JA Personal Finance (Blended)* on students’ knowledge and attitudes?**
 - a. *JA Personal Finance (Blended)* had a moderate-to-large effect on students’ knowledge (effect size of 0.76) and a large effect on students’ attitudes (effect size of 1.38).
 - b. Students tended to grasp concepts related to spending and identity theft and struggle with concepts related to some forms of credit and growing money through savings.
 - c. Student attitude measures increased substantially for attitudes measured before and after the program (by an average of 44 percentage points and increases ranging between 24-60 percentage points).
 - d. Based on in-depth interviews with teachers, volunteers, and local JA staff, the program effectively leverages hands-on learning opportunities enabled by technology to increase student engagement.

- 2. How do teachers, volunteers, and local JA staff perceive *JA Personal Finance (Blended)*?**
 - a. Teachers and volunteers overwhelmingly agree (93%) that *JA Personal Finance (Blended)* has a positive impact on students.
 - b. Teachers and volunteers see the program as adding value to students in a variety of ways, especially in terms of increasing students’ financial knowledge and helping them prepare to make good decisions about their future.
 - c. Almost all teachers and volunteers (93%) would be willing to participate in Junior Achievement again following their experience with *JA Personal Finance (Blended)*.

- 3. What is the quality of program delivery across classrooms and regional areas?**
 - a. When delivering program content to students, two-thirds of volunteers report sharing their own personal experiences, and more than half supplement the curriculum with additional materials or resources.
 - b. Volunteers reported delivering the program content primarily as is or with small modifications, though later optional sessions were sometimes not delivered at all.

- 4. What opportunities exist for improving *JA Personal Finance (Blended)*?**
 - a. While teachers, volunteers, and local JA staff generally approve of the new blended learning platform, they also cited some technology-based issues, including difficulty navigating the online platform.
 - b. There are some key opportunities for basic content improvement, such as including information about student loans.
 - c. Teachers and volunteers are willing to contribute to program improvements.
 - d. Local JA staff see a need for more efficient and effective volunteer training materials.

Program Evaluation

JA Personal Finance (Blended)[®]

This report describes the methodology and findings of the 2017 evaluation performed for one of Junior Achievement’s programs—*JA Personal Finance (Blended)*. The methodology provides insight into the data-gathering process for both qualitative and quantitative data, the groups who provided the data, and the analysis methods used. The findings section follows the order of the research questions: impact on students’ knowledge and attitudes; teacher, volunteer, and local JA staff perceptions; quality of program delivery; and opportunities for improvement. Appendices at the end of the report provide additional detail on both methodology and findings, and are referred to throughout the report.

Methodology

Based on the four overarching research questions listed above, the *JA Personal Finance (Blended)* evaluation collected pre- and post-program data from students, volunteers, teachers, and local JA staff across five geographically diverse areas:

- JA of Lincoln
- JA of Northern California
- JA of Southeast Texas
- JA of Southwestern Indiana
- JA of Western Pennsylvania

Data collection involved both qualitative and quantitative methods, providing a variety of valuable insights on the program. Additional student survey data was also obtained from 23 other JA areas throughout the country to supplement the quantitative analysis.

Qualitative Research

Pre- and post-program in-depth interviews were conducted with 14 teachers, volunteers, and local JA staff members.¹ These interviews allowed stakeholders to provide feedback on the *JA Personal Finance (Blended)* program through unaided and unrestricted responses. This nuance—the story behind the numbers—informs how the quantitative findings are understood and helps identify specific areas in which JA can improve program curriculum and delivery. Figure 1 below summarizes who participated in these in-depth interviews.

¹ Due to time constraints, a limited number of pre-program interviews were conducted soon after programs had begun. Similarly, a small number of post-program interviews with JA staff were conducted before all of their programming had concluded.

Figure 1: Interview Participants

Role	JA Regional Area
High School Teacher	Western Pennsylvania
High School Teacher	Southwestern Indiana
Middle School Teacher	Eastern Iowa
Volunteer	Western Pennsylvania
Volunteer	Southwestern Indiana
Volunteer	Northern California
Volunteer	Lincoln
Volunteer	Southwestern Indiana
Volunteer	Southwestern Indiana
Local JA Staff	Southeast Texas
Local JA Staff	Lincoln
Local JA Staff	Northern California
Local JA Staff	Southwestern Indiana
Local JA Staff	Western Pennsylvania

Quantitative Research

Students, teachers, volunteers, and local JA staff responded to pre- and post-program evaluation surveys for the *JA Personal Finance (Blended)* program. Students were asked a series of multiple-choice and grid questions related to relevant knowledge and attitudes (see Appendix A). Teachers, volunteers, and local JA staff were asked a combination of multiple-choice, grid, and open-response questions related to their perceptions of the program and its impact on students (see Appendices B-D). Survey data were then used to quantify results based on the four overarching research questions outlined above.

Sample

Each of the five core JA area offices recruited teachers to participate in the evaluation process. Students and volunteers in these classrooms also participated in the evaluation, as did local JA staff members in charge of administering the program.

In general, ensuring participation in these program evaluations is a complex and often difficult task. JA relies heavily on individual classroom teachers and volunteers to administer and collect student survey data. This process is often challenging due to the various time and logistical constraints on teachers and volunteers. As a result, many students do not complete both the pre- and post-program surveys (post-program completion rates are particularly low, likely because time constraints are greatest near the end of a program, especially when classrooms are in the midst of state testing and other end-of-school-year priorities). This evaluation attempts to account for this missing data, and a detailed explanation of our approach is provided in Appendix E. In addition, due to many of the same time and logistical constraints, sample sizes for teacher and volunteer surveys are relatively low. Therefore, the teacher and volunteer

data in this report are largely intended as anecdotal or directional, rather than fully representative of the larger teacher and volunteer populations.

Students

Students took the pre-program and/or post-program surveys via JA’s online learning management system or, alternatively, using a paper-based instrument. Where possible, students’ pre- and post-program responses were matched based on identifying criteria. This process involved several challenges, including the fact that over 400 more pre-program surveys were completed than post-program surveys. In addition, while online survey responses were automatically matched by student, paper surveys required an extensive process of data entry and identification of valid fields with which to match pre- and post-program survey responses. In all, 454 student surveys were matched, leaving 579 unmatched pre-surveys and 184 unmatched post-surveys. Among the online matched data, all students answered every pre-survey knowledge and attitude question, but only an average of 20% of the post-survey knowledge questions and 65% of the post-survey attitude questions.² One likely explanation for these discrepancies is that volunteers had the option of administering the online post-survey questions in batches after each program session. Based on question-by-question response rates for the online post-survey, we can reasonably conclude that students simply did not see the questions they did not answer, because in each instance of a missing student response, they were also missing responses for all other questions from the same session. Regardless of these challenges, the matched data did provide an opportunity for robust analysis, and both matched and aggregate data were analyzed for the purposes of the evaluation (see Figure 2).

Figure 2: Student Survey Responses

JA Area*	Pre-Program Survey	Post-Program Survey	% Matched
Area 1	37	17	42% (n=16)
Area 2	29	1	3% (n=1)
Area 3	32	24	12% (n=6)
Area 4	132	21	11% (n=15)
Area 5	32	0	0%
Area 6	19	19	90% (n=18)
Area 7	63	8	11% (n=7)
Area 8	9	22	11% (n=3)

² These averages refer to raw, unscored student responses. Later in this report, data that derive from surveys for which students answered at least half of the knowledge questions refer to scored student responses.

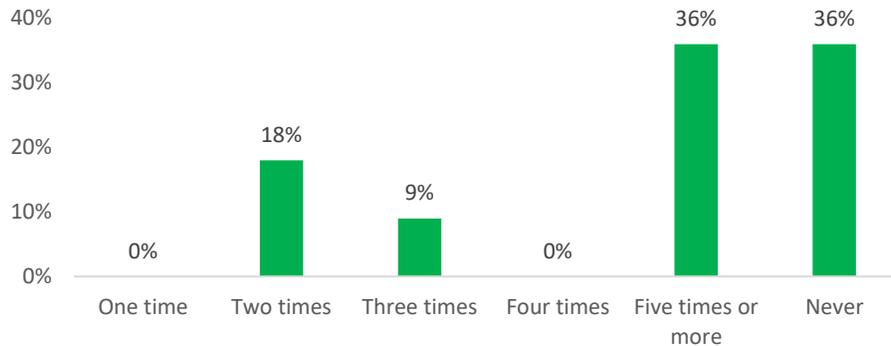
Area 9	113	50	41% (n=47)
Area 10	0	1	0%
Area 11	0	3	0%
Area 12	0	9	0%
Area 13	43	41	91% (n=40)
Area 14	34	13	12% (n=5)
Area 15	22	26	23% (n=9)
Area 16	89	69	72% (n=66)
Area 17	64	2	3% (n=2)
Area 18	2	55	4% (n=2)
Area 19	24	24	100% (n=24)
Area 20	39	20	44% (n=18)
Area 21	50	57	84% (n=49)
Area 22	11	13	50% (n=8)
Area 23	11	3	8% (n=1)
Area 24	8	0	0%
Area 25	41	0	0%
Area 26	1	2	50% (n=1)
Area 27	0	12	0%
Area 28	160	126	68% (n=116)
Total	1,065	638	40% (n=454)

**Areas were ensured of anonymity as part of their participation in national-level studies and research. Bolded areas indicate the evaluation's core areas of study, who also provided qualitative information on the program.*

Teachers

Each local area worked with several classroom teachers to facilitate student participation in the *JA Personal Finance (Blended)* program. A total of 11 teachers (out of approximately 15-20 total³) participated in the pre-program and/or post-program teacher surveys. The majority of teachers had participated in JA programs at least twice before this year (Figure 3).⁴

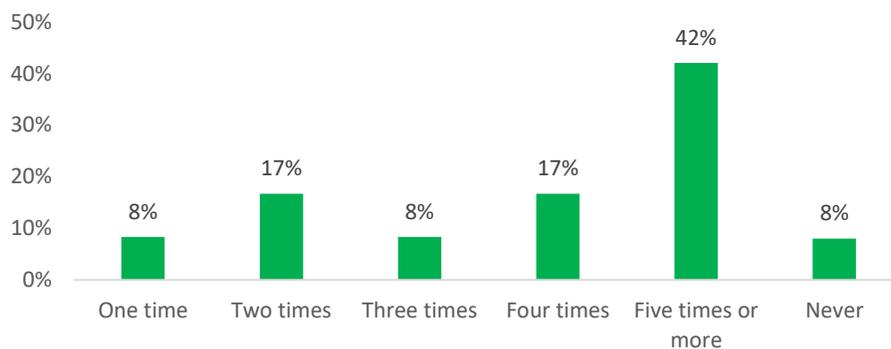
Figure 3: Teachers' Previous JA Experience
(n=11)



Volunteers

Each local JA area recruited a number of volunteers to deliver the *JA Personal Finance (Blended)* programming to students.⁵ A total of 12 volunteers participated in the pre-program and/or post-program volunteer surveys. Most volunteers reported having participated in JA programs at least once before this year (Figure 4).⁶

Figure 4: Volunteers' Previous JA Experience
(n=12)



³ Local JA areas were responsible for coordinating participating classrooms, and total participation numbers were unavailable for the evaluation.

⁴ Data taken from both the pre- and post-surveys.

⁵ As with teachers, total numbers of participating volunteers were unavailable for the evaluation.

⁶ Data taken from both the pre- and post-surveys.

Local JA Staff

One local staff member from each of the five core JA areas also participated in the pre-program and/or post-program JA staff surveys. These data provide an additional, internal perspective on the *JA Personal Finance (Blended)* program.

Analysis Methods

The evaluation leverages several key analysis methods to determine the impact of *JA Personal Finance (Blended)* on students. These methods include effect sizes, factor analysis, and descriptive statistics. Exploratory factor analysis was used to determine underlying dimensions among the survey items. Survey instruments were also evaluated internally using measures of reliability and validity. Overall, these instruments possessed acceptable reliability (Figure 5) and exhibited strong discriminant validity, as correlations between each of the attitudinal dimensions (2-5) were extremely low (all less than 0.001).⁷

Figure 5: Student Measure Reliability⁸

Dimension	Survey Questions	Cronbach's Alpha
1. Personal Finance Knowledge	Q1-19	0.66
2. Financial Habit Aspirations	Q20-24	0.80
3. Educational Attitudes and Aspirations	Q27-30	0.75
4. Confidence in Future	Q25-26, Q34	0.70
5. Importance of JA	Q31-33	0.91

⁷ Refers specifically to post-program data. Most correlations between pre- and post-program attitudinal dimensions were not computed due to different question sets used in the pre- and post-program surveys. Dimension 2 questions, however, were consistent across surveys, and its pre/post correlation was 0.134. Dimension 1 was defined as all knowledge questions contained in the two surveys because exploratory factor analysis on these questions did not yield logical or meaningful dimensional differences.

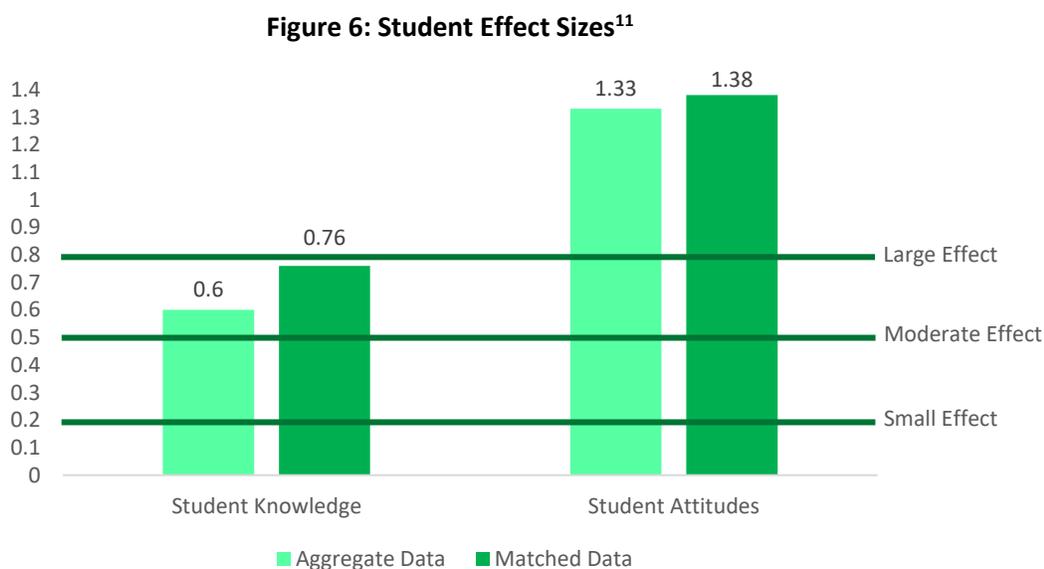
⁸ Calculated with post-program data.

Findings

(Note: All student survey results below are reported based on matched responses, unless otherwise specified.⁹ Certain aggregate results are available in Appendix F).

Impact on Students' Knowledge and Attitudes

JA Personal Finance (Blended) had a moderate-to-large effect on students' knowledge and a large effect on students' attitudes. An effect size measures the magnitude of a given change, with 0.2 generally considered the threshold for small effects, 0.5 for moderate effects, and 0.8 for large effects.¹⁰ Student survey data show an effect size of 0.76 on students' knowledge—equivalent to a moderate-to-large effect—and 1.38 on student's attitudes, equivalent to a large effect (for matched responses; see Figure 6). Knowledge questions measured student understanding of a variety of concepts related to personal finance, including budgeting, savings, identity theft, and spending. Attitude questions measured student perspectives on key topics like budgeting and setting personal financial goals. Specific survey questions are contained in Appendix A.



Approximately 82% of students experienced an increase in knowledge over the course of the program, with the average knowledge score experiencing a total increase of 11 percentage points (Figure 7). In terms of attitudes, 89% of students experienced a positive change, and 26% (77 students) moved from an overall negative attitude to an overall positive attitude. By the end of the program, nearly all students

⁹ For all knowledge calculations, matched data refers to students who answered knowledge questions on both the pre- and post-program surveys; the same rule applies separately for all attitude calculations.

¹⁰ Becker, Lee A. Effect Size (ES). University of Colorado, Colorado Springs. <http://www.uv.es/~friasnav/EffectSizeBecker.pdf>.

¹¹ For aggregate data, n=1,065 pre-survey responses and n=102 post-survey responses across eight JA areas. For matched data, n=72 pre/post responses across six JA areas. Knowledge calculations are restricted to students who answered at least half of the knowledge questions in the survey in order to account for missing data.

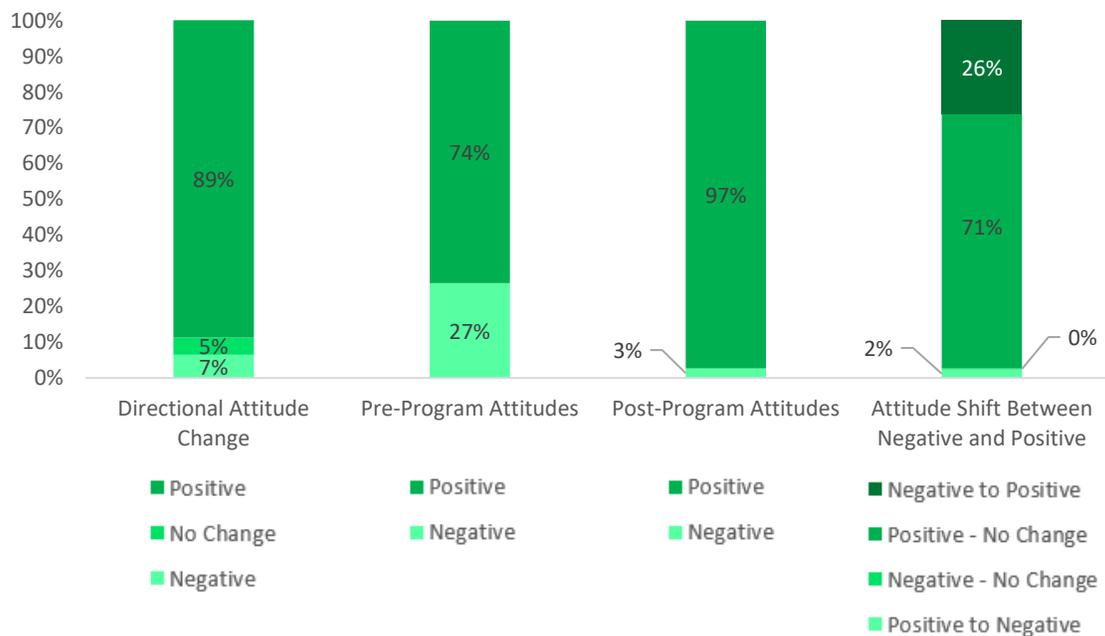
(97%) had an overall positive attitude toward personal finance (Figure 8). Overall, 68% of students had strongly positive attitudes¹² after the program, compared to 14% before the program.

Figure 7: Changes in Student Knowledge and Attitudes¹³

Knowledge (n=72)		
Average knowledge scores	46% Before	57% After
Percent of students who experienced an increase in knowledge		82%

Attitudes (n=294)		
Average attitude scores ¹⁴ (on a 6-point scale)	3.98 Before	5.14 After

**Figure 8: Changes in Student Attitudes
(n=294)**



¹² Measured as those who on average agreed or strongly agreed on the five attitude questions that were consistent across the pre- and post-program surveys.

¹³ Knowledge calculations from matched student records for which students answered at least half of the knowledge questions on both the pre- and post-program surveys.

¹⁴ Measured across the five attitude questions that were consistent across the pre- and post-program surveys.

Students tended to grasp concepts related to spending and identity theft and struggle with concepts related to some forms of credit and growing money through savings. Figure 9 below illustrates student performance on individual knowledge questions across the pre- and post-program surveys. The first column indicates the overall change in percentage points for each question. The second and third columns indicate pre- and post-program survey question averages. These first three columns provide context around both the relative and absolute performance of each knowledge question. The fourth column contains p-values resulting from paired t-tests on each knowledge question. A p-value below 0.05 suggests a statistically significant difference between the pre- and post-survey scores for each question (in either the positive or negative direction).

Overall, ten questions experienced a double-digit increase in their average score, seven questions experienced a single-digit increase, and two questions experienced a decrease. These patterns suggest students' knowledge increased most on topics related to savings plans, responding to identity theft, credit cards, and investing, and decreased on topics related to the characteristics of pawn shops and the connection between education and personal finance. In addition, an examination of the questions by pre- and post-survey averages suggests students generally grasped ideas related to spending and responding to identity theft, but not those related to characteristics of pawn shops or growing money through savings.

These results, along with a moderate-to-large knowledge effect size, suggest that students are learning important personal finance concepts. There are areas in which the program can better promote student learning, but overall trends point to successful dissemination of knowledge.

Figure 9: Changes Across Knowledge Items

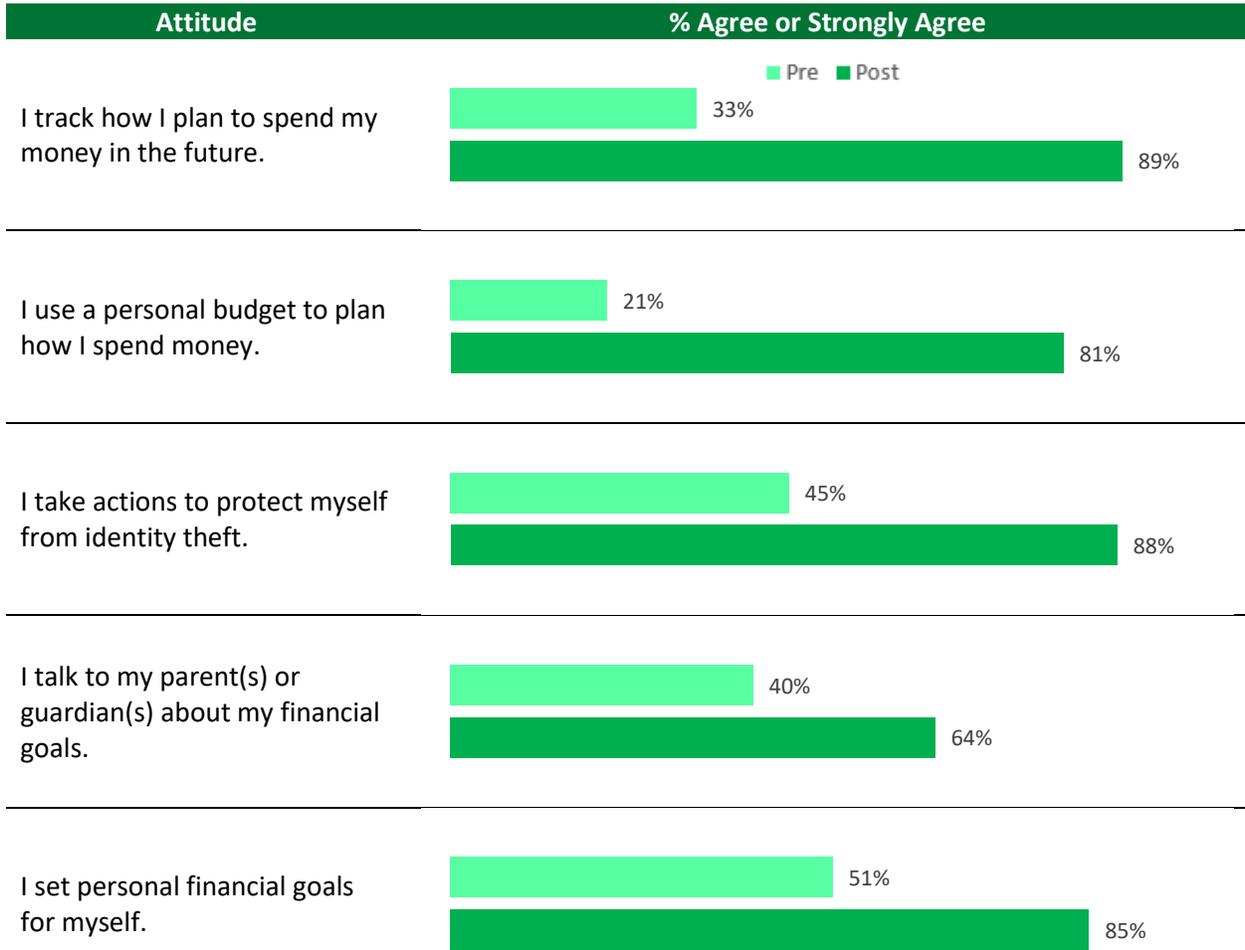
Knowledge Item	Change (in % points)	Pre-Survey Average	Post-Survey Average	Paired t-test p-value*
Q1: Importance of personal finance	2.5%	72.7%	75.2%	.268
Q2: Connection between education and personal finance	-3.6%	69.0%	65.4%	.158
Q3: Best general approach for spending	5.8%	88.2%	94.0%	.096
Q4: Components of a spending journal	10.1%	23.2%	33.3%	.095
Q5: Reasons for budgeting	15.0%	35.7%	50.7%	.088
Q6: Budget categories	11.8%	50.2%	62.0%	.673
Q7: Reasons for saving	8.7%	34.7%	43.3%	.057
Q8: Components of a savings plan	16.8%	38.7%	55.6%	.016
Q9: Characteristics of payday loans	9.7%	25.6%	35.3%	.004

Q10: Characteristics of credit cards	17.5%	50.2%	67.6%	.007
Q11: Characteristics of rent-to-own	0.8%	49.2%	50.0%	.118
Q12: Characteristics of pawn shops	-6.0%	26.6%	20.6%	.820
Q13: Consequences of a low credit score	13.1%	31.0%	44.1%	.095
Q14: Savvy shopping techniques	11.4%	68.0%	79.4%	.011
Q15: Example of savvy shopping	11.7%	19.2%	30.9%	.686
Q16: Warning signs of identity theft	4.6%	61.6%	66.2%	.278
Q17: Responding to identity theft	16.1%	70.7%	86.8%	.008
Q18: Growing money through savings	6.8%	18.5%	25.4%	.849
Q19: Growing money through investing	24.1%	50.5%	74.6%	.000

*Items highlighted in grey denote statistical significance at the .05 level. Note that paired t-tests exclude cases in which one or both data points are missing, meaning some relatively large percentage-point changes for certain questions are not necessarily statistically significant.

Student attitude measures increased substantially for attitudes measured before and after the program. The strongest before-and-after increases in student attitudes were related to personal budgeting—after the program, 89% of students reported they agreed or strongly agreed that they intended to track how they plan to spend their money in the future, compared to 33% who reported doing so prior to the program. And 81% of students said they intended to use a personal budget after the program, compared to 21% who reported doing so before the program. Additional attitude indicators related to avoiding identity theft and setting personal financial goals also saw large increases over the course of the program (Figure 10). On average, these attitudes increased by 44%.

Figure 10: Student Attitudes
(n=294)



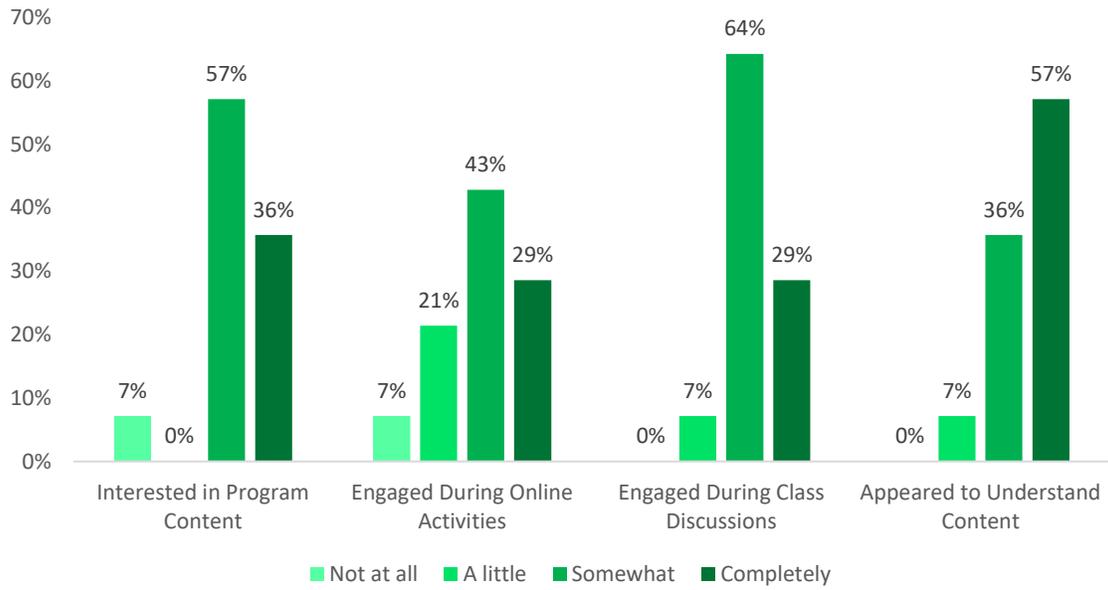
Based on in-depth interviews with teachers, volunteers, and local JA staff, the program effectively leverages hands-on learning opportunities enabled by technology to increase student engagement. Teachers, volunteers, and local JA staff generally reported increased engagement among students due to the blended format of the program and the realistic activities it includes. For example, they reported students were particularly engaged during hands-on budgeting activities. Similarly, on the post-program survey, teachers and volunteers reported high levels of student interest, engagement, and understanding of the program content (Figure 11).¹⁵

“Students most enjoyed those components of the program that required them to apply concepts through activities—for example, the budget-making activity.”

-Volunteer

¹⁵ This and subsequent teacher and volunteer data are taken from post-program surveys.

Figure 11: Student Interest, Engagement, and Understanding
(n=14)



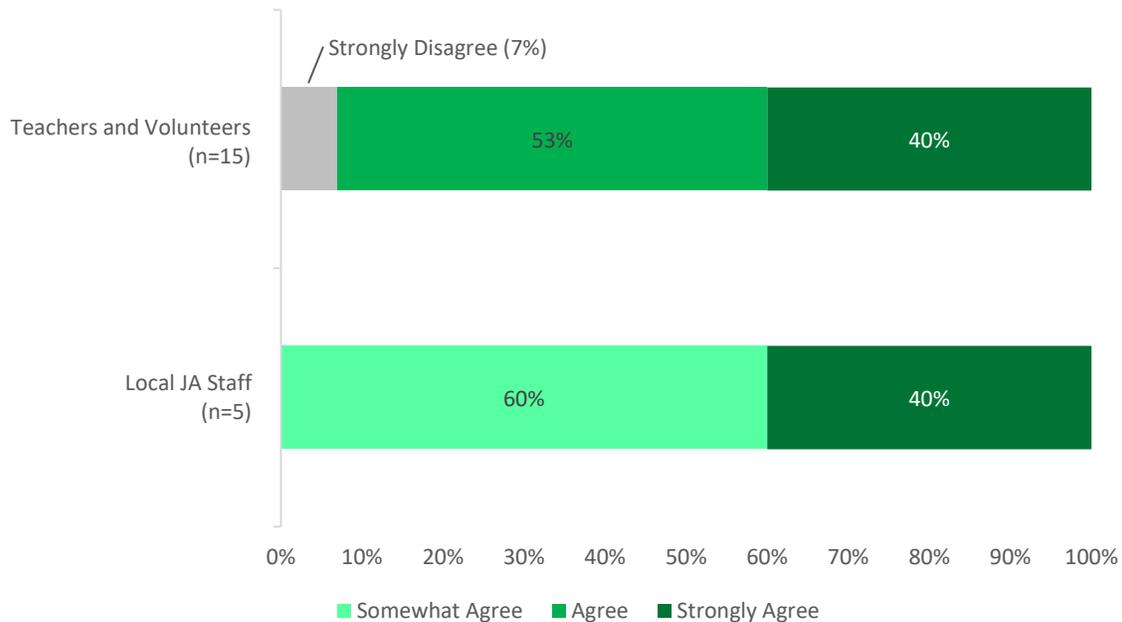
Teacher, Volunteer, and Local JA Staff Perceptions

Teachers and volunteers overwhelmingly agree that **JA Personal Finance (Blended)** has a positive impact on students. Among teachers and volunteers, 93% agreed or strongly agreed that the program has a positive impact. Among a small number (n=5) of local JA staff who were surveyed, 40% agreed or strongly agreed it has a positive impact (Figure 12; note that 100% of local JA staff at least somewhat agreed). These sentiments about the program were echoed in interviews with teachers, volunteers, and local JA staff. Their comments about the JA experience in general and this program in particular were largely positive.

"It was gratifying to see the students engage with the program content meaningfully. For instance, a couple of students said that they spoke to their parents and shared what they would do about their personal finances."

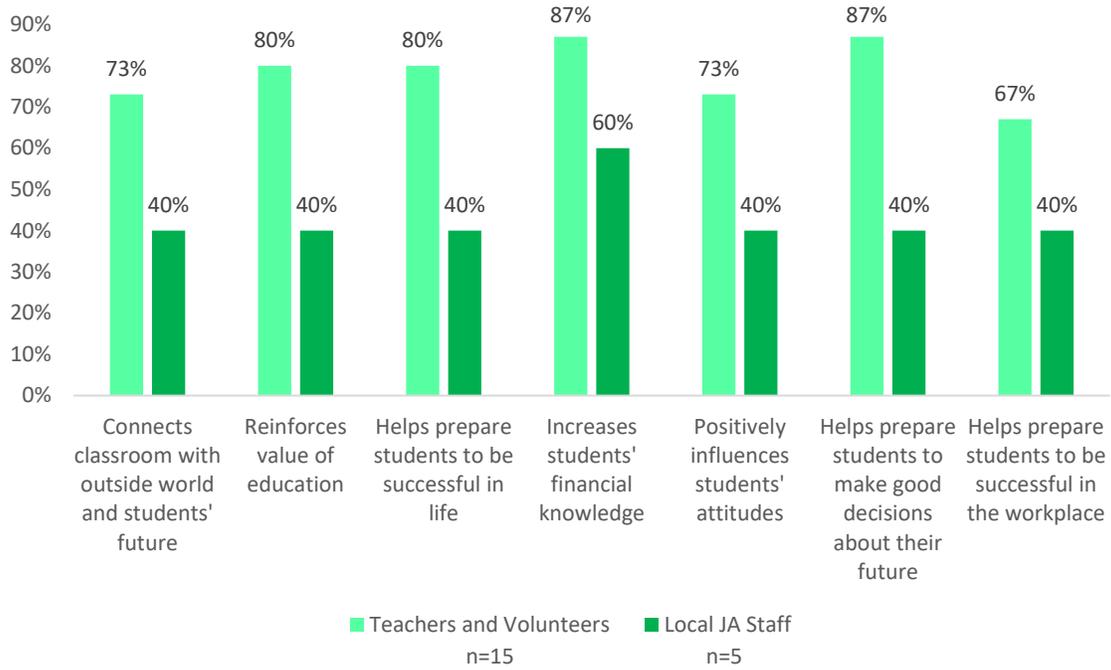
-Volunteer

Figure 12: Perceptions of Program's Positive Impact on Students



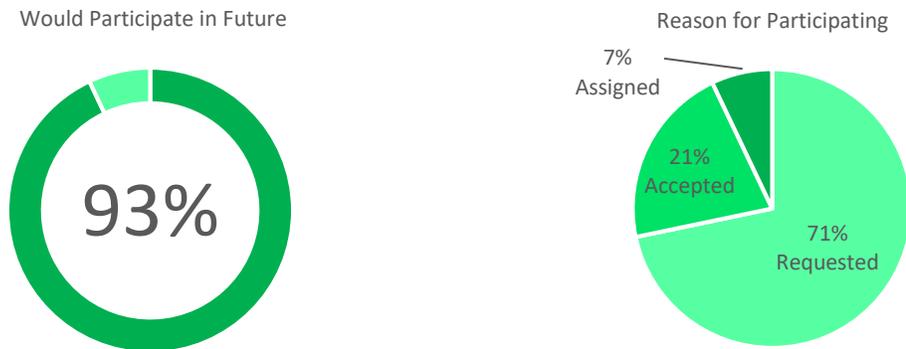
Teachers and volunteers see **JA Personal Finance (Blended)** as adding value to students in a variety of ways. They see the program adding the most value in increasing students' financial knowledge and helping them prepare to make good decisions about their future (87% agreed or strongly agreed with each of these statements). Teachers and volunteers also perceived high levels of value in the program's ability to reinforce the value of education and prepare students to be successful in life (80% agreement). Local JA staff are not quite as optimistic about the program overall, though a very limited sample size (n=5) likely accounts for some of the differences in perception among JA staff and teachers and volunteers (Figure 13).

Figure 13: Perceived Value of Program
(% Agree or Strongly Agree)



Almost all teachers and volunteers would be willing to participate in Junior Achievement again following their experience with *JA Personal Finance (Blended)*. When asked this question, 93% of teachers and volunteers answered yes. When asked why they participated in *JA Personal Finance (Blended)*, 71% reported they specifically requested to participate, and another 21% said they were offered the opportunity to participate and accepted. Only 7% were assigned in some form or another to participate in JA (Figure 14).

Figure 14: Teacher and Volunteer Participation
(n=14)



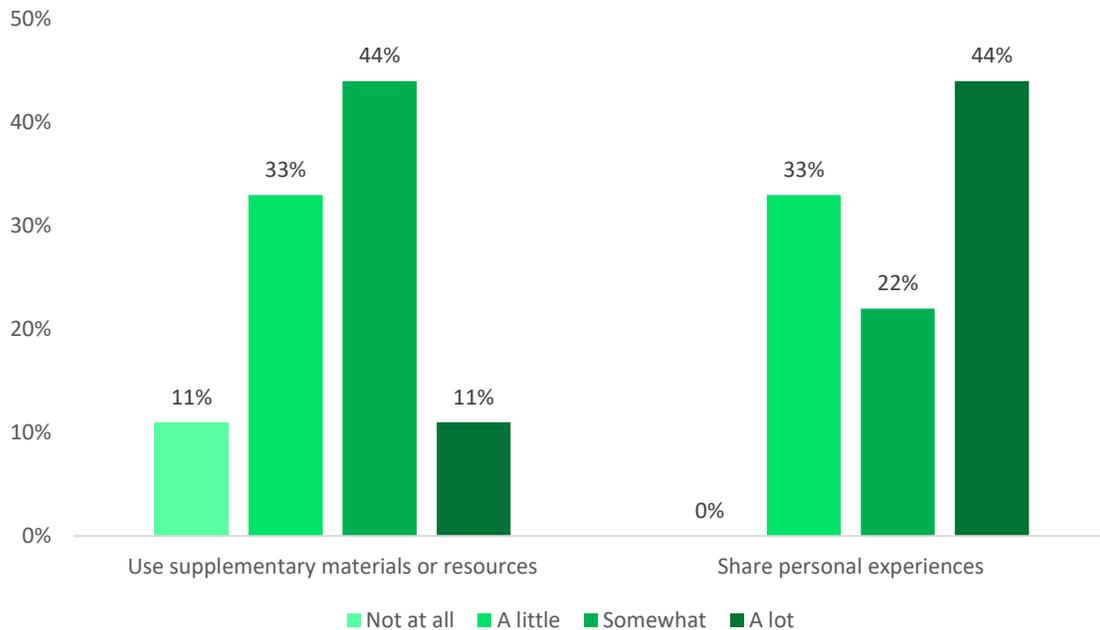
Quality of Program Delivery

When delivering program content to students, volunteers often share their own personal experiences and supplement the curriculum with additional materials or resources. Sharing one’s personal experiences is especially common—67% of volunteers reported doing so somewhat or a lot. And 56% of volunteers reported supplementing the program with additional materials somewhat or a lot (Figure 15). (Interviews with volunteers suggest such materials can range from everyday objects that make key concepts tangible for students (e.g., a personal check) to additional slides created by volunteers specifically for the program.) While each of these practices appear to be relatively common among volunteers, there is still ample room to increase their frequency as JA continues to encourage volunteers to enrich the program through personal experiences and appropriate supplemental resources.

“Kids really appreciate it when you are able to bring in your personal experience. That’s what helps me make the program my own. Supplementing [the program] with personal experience helps bring the course content alive.”

-Volunteer

Figure 15: Personal Experiences and Supplemental Materials
(n=9)



Volunteers reported delivering the program content primarily as is or with small modifications, though later optional sessions were sometimes not delivered at all. While only nine volunteers responded to questions about the consistency of delivery, their data suggest a general pattern of adhering to the program content. Across Sessions 1-5, volunteers typically reported delivering the content as is. The shift to non-delivery for Sessions 6-8 is likely a function of these sessions constituting additional content beyond the program’s “Basic Implementation” option of Sessions 1-5 (Figure 16). It is also important to note that these numbers are self-reported, meaning overall results may be skewed

toward the more conservative responses of teaching the content as is or with small modifications. In order to more precisely determine the consistency of delivery across classrooms and regional areas, JA should consider conducting in-person observations and/or relying on classroom teachers familiar with the content to provide their own evaluations of program delivery. The possibility of involving teachers in the evaluation process is explored in more detail in the Opportunities for Improvement section of this report.

Figure 16: Consistency of Program Delivery
(n=9)

Program Session	Taught as is	Taught w/ small modifications	Taught w/ major modifications	Did not teach
Session 1: Earning and Income	67%	22%	11%	0%
Session 2: Why Budget?	56%	33%	11%	0%
Session 3: Anatomy of a Budget	56%	33%	11%	0%
Session 4: Breaking Even Isn't Enough	67%	33%	0%	0%
Session 5: The Benefits and Costs of Credit	44%	44%	11%	0%
Session 6: Maximize Your Money	0%	22%	11%	67%
Session 7: On Guard	33%	11%	0%	56%
Session 8: Growing Money	11%	22%	11%	56%

>60%
 >40%
 >20%
 >=0%

Opportunities for Improvement

While teachers, volunteers, and local JA staff generally approve of the new blended learning platform, they also cited some technology-based issues. When asked what difficulties they encountered while delivering the program to students, volunteers most commonly reported technology problems. These included difficulties navigating the CrossKnowledge system and a perception that the program’s animated characters were too juvenile for a high school audience. Local JA staff echoed the latter concern and also emphasized how challenging it can be to efficiently organize login credentials for students. In some cases, this process takes significant instructional time away from volunteers and impedes program delivery.

“I thought the software was disjointed, hard to navigate, and lacked a certain flow. For example, I had to open several windows at the same time, which was problematic.”

-Volunteer

There are some key opportunities for basic content improvement. Teachers, volunteers, and local JA staff acknowledged that the current content is meaningful while recommending some relevant additions. For example, one volunteer emphasized the importance of discussing student loans given the program’s high school audience. Others mentioned some portions of the online content are too dependent upon pictures and don’t contain enough content for volunteers to follow.

Teachers and volunteers are willing to contribute to program improvements. When asked if they would be interested in training new volunteers, 89% of surveyed volunteers said they would be at least somewhat interested in the opportunity. And 100% of teachers said they would be at least somewhat willing to help assess volunteers’ delivery of the program (in order to further identify opportunities for improvement).

Local JA staff see a need for more efficient and effective volunteer training materials. While 89% of volunteers reported they received sufficient training for the program, local JA staff mentioned in their interviews that volunteer training would be more efficient and effective if improved training materials were available. They specifically requested a video to explain how to navigate the program’s CrossKnowledge platform. One area also reported creating their own one-page program guide to consolidate essential information for volunteers—developing a consistent one-pager for all local JA areas would likely be a welcome improvement and increase the consistency of volunteer training.

“It would be great if we could have a video tutorial about the learning platform. It would be nice to have a whole online video tutorial saying this is where you find your information, this is how you navigate, this is what the buttons are for, and so forth.”

-Local JA Staff Member

Appendix A: Student Surveys

JA Personal Finance (Blended): Pre-Program Student Survey

Tell Us about You

1. What are the first three letters of your last name?	
1	<input type="text"/>

2. When were you born?	
1	Month: <input type="text"/> Day: <input type="text"/>

3. What grade are you in? (Please check only one)	
<input type="radio"/>	9 th
<input type="radio"/>	10 th
<input type="radio"/>	11 th
<input type="radio"/>	12 th

4. How many times have you participated in JA in the past?	
<input type="radio"/>	This is my first time
<input type="radio"/>	1 time
<input type="radio"/>	2 times
<input type="radio"/>	3 times
<input type="radio"/>	4 times
<input type="radio"/>	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. Which of the following is a reason to focus on your personal finances while still in high school?	
<input type="radio"/> ₁	It will definitely help you become rich.
<input type="radio"/> ₂	Teens are not required to pay taxes on income while in high school.
<input type="radio"/> ₃	Mistakes you make now can limit the options you will have in the future.
<input type="radio"/> ₄	Although teens don't make any financial decisions, it's fun to see what adults do.

2. All of the following are true except one about the connection between education and personal finance. Which one is NOT true?	
<input type="radio"/> ₁	On average, the more education you earn, the lower your chances of being unemployed.
<input type="radio"/> ₂	On average, the more education you earn, the higher your lifetime earnings.
<input type="radio"/> ₃	High school drop outs, on average, will earn a million dollars less than a high school graduate over the course of their lives.
<input type="radio"/> ₄	As long as you can get rich through professional sports, entertainment, or the lottery, you'll never have any money problems.

3. Which of the following is the best general approach for spending?	
<input type="radio"/> ₁	Buy whatever you want and then figure out how to pay for it afterward.
<input type="radio"/> ₂	Identify priorities and a spending limit and then look for the best deals.
<input type="radio"/> ₃	Think about priorities and a spending limit but don't worry if you go over.
<input type="radio"/> ₄	Put everything on credit cards and pay them off whenever you can.

4. What items would you expect to see in a spending journal?	
<input type="radio"/> ₁	Your projected income, your spending goals, a list of spending priorities, charitable contributions
<input type="radio"/> ₂	Transportation costs, food expenses, the amount you spend at a movie, charitable contributions
<input type="radio"/> ₃	Your projected income, transportation costs, a list of spending priorities, charitable contributions
<input type="radio"/> ₄	Your anticipated spending goals, food expenses, a budget, charitable contributions

5. All of the following except one are reasons for budgeting. Which is **NOT** a reason for budgeting?

- | | | |
|----------------------------------|--------------|------------------------------------|
| <input type="radio"/> | ₁ | To avoid debt |
| <input type="radio"/> | ₂ | To reduce stress |
| <input checked="" type="radio"/> | ₃ | To increase earned income |
| <input type="radio"/> | ₄ | To prioritize what you really want |

6. All of the following except one are budget categories. Which of the following is **NOT** a budget category?

- | | | |
|-----------------------|--------------|----------------------------|
| <input type="radio"/> | ₁ | Collateral expenses |
| <input type="radio"/> | ₂ | Variable expenses |
| <input type="radio"/> | ₃ | Fixed expenses |
| <input type="radio"/> | ₄ | Income |

7. All of the following are primary reasons for saving except one. Which one is **NOT** a primary reason for saving?

- | | | |
|----------------------------------|--------------|---|
| <input type="radio"/> | ₁ | To be prepared for unexpected emergencies |
| <input type="radio"/> | ₂ | To plan for larger expenses |
| <input checked="" type="radio"/> | ₃ | To grow your money |
| <input type="radio"/> | ₄ | To prevent acquiring debt |

8. Which of the following actions make up a savings plan?

- | | | |
|----------------------------------|--------------|---|
| <input type="radio"/> | ₁ | Save whatever is left over after all bills have been paid |
| <input type="radio"/> | ₂ | Make purchases with credit |
| <input checked="" type="radio"/> | ₃ | Pay yourself first |
| <input type="radio"/> | ₄ | Do not spend any money ever |

9. Which form of credit comes with extremely high costs, is quick and requires very little paperwork? The lender often uses very aggressive tactics for collecting the money when the borrower is unable to pay.

- | | | |
|----------------------------------|--------------|--------------------|
| <input type="radio"/> | ₁ | Pawn shops |
| <input type="radio"/> | ₂ | Rent-to-own |
| <input type="radio"/> | ₃ | Credit card |
| <input checked="" type="radio"/> | ₄ | Payday loan |

10. Which form of credit has a lot of convenience and can be used at no cost if the borrower is careful to pay back the full amount by the due date? Interest and fees can add up quickly if the loan is not paid back by the due date.

- | | |
|---|--------------------|
| <input type="radio"/> ₁ | Pawn shops |
| <input type="radio"/> ₂ | Rent-to-own |
| <input checked="" type="radio"/> ₃ | Credit card |
| <input type="radio"/> ₄ | Payday loan |

11. Which form of credit is usually quick and easy and allows a person to have an item without having to pay the full price up front? It does not affect your credit rating when you cannot pay; you simply have to return the item. In the end you could pay two to three times what the item is worth.

- | | |
|---|--------------------|
| <input type="radio"/> ₁ | Pawn shops |
| <input checked="" type="radio"/> ₂ | Rent-to-own |
| <input type="radio"/> ₃ | Credit card |
| <input type="radio"/> ₄ | Payday loan |

12. Which form of credit doesn't require a credit check and is usually quick, but you are generally not able to get very large sums of money? The cost can be very high if the deadline for payment is not met.

- | | |
|---|-------------------|
| <input checked="" type="radio"/> ₁ | Pawn shops |
| <input type="radio"/> ₂ | Rent-to-own |
| <input type="radio"/> ₃ | Credit card |
| <input type="radio"/> ₄ | Payday loan |

13. All of the following are potential consequences of a low credit score except one. Which is **NOT** a consequence of a low credit score?

- | | |
|---|-------------------------------|
| <input type="radio"/> ₁ | Higher insurance rates |
| <input checked="" type="radio"/> ₂ | Lower interest rates |
| <input type="radio"/> ₃ | Being declined for a job |
| <input type="radio"/> ₄ | Having to pay more for a loan |

14. Which of the following responses describes three savvy shopping techniques?

- | | |
|------------------------------------|--|
| <input type="radio"/> ₁ | Comparison shopping, using coupons, buying secondhand/used |
| <input type="radio"/> ₂ | Price matching, using coupons, shopping while hungry |
| <input type="radio"/> ₃ | Comparison shopping, price matching, buying from the top shelf |
| <input type="radio"/> ₄ | Price matching, always paying with a credit card, buying secondhand/used |

15. Pat went to the store and made the following choices. Which one of these choices demonstrates savvy shopping?

- | | |
|------------------------------------|---|
| <input type="radio"/> ₁ | 8 frozen pizzas for \$10 instead of \$1.10 for 8 pizzas |
| <input type="radio"/> ₂ | 5 movie tickets for \$40 instead of \$8.50 per movie ticket |
| <input type="radio"/> ₃ | One 20-oz. bottle of shampoo for \$5.00 and get one free, instead of one 20-oz. bottle of shampoo at \$4.75 |
| <input type="radio"/> ₄ | 2 half gallons of orange juice for #3.50 each instead of 1 gallon for \$6.00 |

16. All of the following are common warning signs for identity theft except one Which of the following is **NOT** a warning sign?

- | | |
|------------------------------------|--|
| <input type="radio"/> ₁ | A virus on your computer |
| <input type="radio"/> ₂ | Calls or letters about things you didn't buy |
| <input type="radio"/> ₃ | New credit cards or statements for accounts that you didn't open |
| <input type="radio"/> ₄ | Denials of credit for no apparent reason |

17. If you suspect identity theft, what should you do immediately?

- | | |
|------------------------------------|---|
| <input type="radio"/> ₁ | Pay the bill as soon as possible so you don't ruin your credit. |
| <input type="radio"/> ₂ | Request and review your credit report. |
| <input type="radio"/> ₃ | Wait for your credit card company to contact you. |
| <input type="radio"/> ₄ | Stop paying your bills until the issue is resolved. |

18. Which of the following statements best characterizes growing your money through savings?

- | | |
|------------------------------------|--|
| <input type="radio"/> ₁ | There is risk involved but it's a good way to establish long-term wealth |
| <input type="radio"/> ₂ | To provide money for an emergency and grow long-term wealth |
| <input type="radio"/> ₃ | To provide money for an emergency in a low-risk environment |
| <input type="radio"/> ₄ | To minimize your risk of establishing long-term wealth |

19. Which of the following statements best characterizes growing your money through investing?

<input type="radio"/> ₁	There is risk involved but it's a good way to establish long-term wealth
<input type="radio"/> ₂	To provide money for an emergency and grow long-term wealth
<input type="radio"/> ₃	To provide money in an emergency in a low-risk environment
<input type="radio"/> ₄	To minimize your risk of establishing long-term wealth

Please tell us more about you and your future plans by answering the following questions.

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

<i>About Me . . .</i>		Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
20	I regularly track how I plan to spend my money in the future.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
21	I use a personal budget to plan how I spend money.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
22	I take actions to protect myself from potential identity theft.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
23	I talk to my parent(s) or guardian(s) about my financial goals.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
24	I set personal financial goals for myself.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆

JA Personal Finance (Blended): Post-Program Student Survey

Tell Us about You

1. What are the first three letters of your last name?	
1	<input type="text"/>

2. When were you born?	
1	Month: <input type="text"/> Day: <input type="text"/>

3. What grade are you in? (Please check only one)	
<input type="radio"/> 1	9 th
<input type="radio"/> 2	10 th
<input type="radio"/> 3	11 th
<input type="radio"/> 4	12 th

4. How many times have you participated in JA in the past?	
<input type="radio"/> 1	This is my first time
<input type="radio"/> 2	1 time
<input type="radio"/> 3	2 times
<input type="radio"/> 4	3 times
<input type="radio"/> 5	4 times
<input type="radio"/> 6	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. Which of the following is a reason to focus on your personal finances while still in high school?	
<input type="radio"/> 1	It will definitely help you become rich.
<input type="radio"/> 2	Teens are not required to pay taxes on income while in high school.
<input type="radio"/> 3	Mistakes you make now can limit the options you will have in the future.
<input type="radio"/> 4	Although teens don't make any financial decision, it's fun to see what adults do.

2. All of the following are true except one about the connection between education and personal finance. Which one is **NOT** true?

- | | |
|------------------------------------|--|
| <input type="radio"/> ₁ | On average, the more education you earn, the lower your chances of being unemployed. |
| <input type="radio"/> ₂ | On average, the more education you earn, the higher your lifetime earnings. |
| <input type="radio"/> ₃ | High school drop outs, on average, will earn a million dollars less than a high school graduate over the course of their lives. |
| <input type="radio"/> ₄ | As long as you can get rich through professional sports, entertainment, or the lottery, you'll never have any money problems. |

3. Which of the following is the best general approach for spending?

- | | |
|------------------------------------|---|
| <input type="radio"/> ₁ | Buy whatever you want and then figure out how to pay for it afterward. |
| <input type="radio"/> ₂ | Identify priorities and a spending limit and then look for the best deals. |
| <input type="radio"/> ₃ | Think about priorities and a spending limit but don't worry if you go over. |
| <input type="radio"/> ₄ | Put everything on credit cards and pay them off whenever you can. |

4. What items would you expect to see in a spending journal?

- | | |
|------------------------------------|---|
| <input type="radio"/> ₁ | Your projected income, your spending goals, a list of spending priorities, charitable contributions |
| <input type="radio"/> ₂ | Transportation costs, food expenses, the amount you spend at a movie, charitable contributions |
| <input type="radio"/> ₃ | Your projected income, transportation costs, a list of spending priorities, charitable contributions |
| <input type="radio"/> ₄ | Your anticipated spending goals, food expenses, a budget, charitable contributions |

5. All of the following except one are reasons for budgeting. Which is **NOT** a reason for budgeting?

- | | |
|------------------------------------|------------------------------------|
| <input type="radio"/> ₁ | To avoid debt |
| <input type="radio"/> ₂ | To reduce stress |
| <input type="radio"/> ₃ | To increase earned income |
| <input type="radio"/> ₄ | To prioritize what you really want |

6. All of the following except one are budget categories. Which of the following is **NOT** a budget category?

- | | |
|-----------------------|----------------------------|
| <input type="radio"/> | Collateral expenses |
| <input type="radio"/> | Variable expenses |
| <input type="radio"/> | Fixed expenses |
| <input type="radio"/> | Income |

7. All of the following are primary reasons for saving except one. Which one is **NOT** a primary reason for saving?

- | | |
|-----------------------|---|
| <input type="radio"/> | To be prepared for unexpected emergencies |
| <input type="radio"/> | To plan for larger expenses |
| <input type="radio"/> | To grow your money |
| <input type="radio"/> | To prevent acquiring debt |

8. Which of the following actions make up a savings plan?

- | | |
|-----------------------|---|
| <input type="radio"/> | Save whatever is left over after all bills have been paid |
| <input type="radio"/> | Make purchases with credit |
| <input type="radio"/> | Pay yourself first |
| <input type="radio"/> | Do not spend any money ever |

9. Which form of credit comes with extremely high costs, is quick and requires very little paperwork? The lender often uses very aggressive tactics for collecting the money when the borrower is unable to pay.

- | | |
|-----------------------|--------------------|
| <input type="radio"/> | Pawn shops |
| <input type="radio"/> | Rent-to-own |
| <input type="radio"/> | Credit card |
| <input type="radio"/> | Payday loan |

10. Which form of credit has a lot of convenience and can be used at no cost if the borrower is careful to pay back the full amount by the due date? Interest and fees can add up quickly if the loan is not paid back by the due date.

- | | |
|-----------------------|--------------------|
| <input type="radio"/> | Pawn shops |
| <input type="radio"/> | Rent-to-own |
| <input type="radio"/> | Credit card |
| <input type="radio"/> | Payday loan |

11. Which form of credit is usually quick and easy and allows a person to have an item without having to pay the full price up front? It does not affect your credit rating when you cannot pay; you simply have to return the item. In the end you could pay two to three times what the item is worth.

- | | |
|---|--------------------|
| <input type="radio"/> ₁ | Pawn shops |
| <input checked="" type="radio"/> ₂ | Rent-to-own |
| <input type="radio"/> ₃ | Credit card |
| <input type="radio"/> ₄ | Payday loan |

12. Which form of credit doesn't require a credit check and is usually quick, but you are generally not able to get very large sums of money? The cost can be very high if the deadline for payment is not met.

- | | |
|---|-------------------|
| <input checked="" type="radio"/> ₁ | Pawn shops |
| <input type="radio"/> ₂ | Rent-to-own |
| <input type="radio"/> ₃ | Credit card |
| <input type="radio"/> ₄ | Payday loan |

13. All of the following are potential consequences of a low credit score except one. Which is **NOT** a consequence of a low credit score?

- | | |
|---|-------------------------------|
| <input type="radio"/> ₁ | Higher insurance rates |
| <input checked="" type="radio"/> ₂ | Lower interest rates |
| <input type="radio"/> ₃ | Being declined for a job |
| <input type="radio"/> ₄ | Having to pay more for a loan |

14. Which of the following responses describes three savvy shopping techniques?

- | | |
|---|--|
| <input checked="" type="radio"/> ₁ | Comparison shopping, using coupons, buying secondhand/used |
| <input type="radio"/> ₂ | Price matching, using coupons, shopping while hungry |
| <input type="radio"/> ₃ | Comparison shopping, price matching, buying from the top shelf |
| <input type="radio"/> ₄ | Price matching, always paying with a credit card, buying secondhand/used |

15. Pat went to the store and made the following choices. Which one of these choices demonstrates savvy shopping?

- | | |
|------------------------------------|---|
| <input type="radio"/> ₁ | 8 frozen pizzas for \$10 instead of \$1.10 for 8 pizzas |
| <input type="radio"/> ₂ | 5 movie tickets for \$40 instead of \$8.50 per movie ticket |
| <input type="radio"/> ₃ | One 20-oz. bottle of shampoo for \$5.00 and get one free, instead of one 20-oz. bottle of shampoo at \$4.75 |
| <input type="radio"/> ₄ | 2 half gallons of orange juice for #3.50 each instead of 1 gallon for \$6.00 |

16. All of the following are common warning signs for identity theft except one Which of the following is **NOT** a warning sign?

- | | |
|------------------------------------|--|
| <input type="radio"/> ₁ | A virus on your computer |
| <input type="radio"/> ₂ | Calls or letters about things you didn't buy |
| <input type="radio"/> ₃ | New credit cards or statements for accounts that you didn't open |
| <input type="radio"/> ₄ | Denials of credit for no apparent reason |

17. If you suspect identity theft, what should you do immediately?

- | | |
|------------------------------------|---|
| <input type="radio"/> ₁ | Pay the bill as soon as possible so you don't ruin your credit. |
| <input type="radio"/> ₂ | Request and review your credit report. |
| <input type="radio"/> ₃ | Wait for your credit card company to contact you. |
| <input type="radio"/> ₄ | Stop paying your bills until the issue is resolved. |

18. Which of the following statements best characterizes growing your money through savings?

- | | |
|------------------------------------|--|
| <input type="radio"/> ₁ | There is risk involved but it's a good way to establish long-term wealth |
| <input type="radio"/> ₂ | To provide money for an emergency and grow long-term wealth |
| <input type="radio"/> ₃ | To provide money for an emergency in a low-risk environment |
| <input type="radio"/> ₄ | To minimize your risk of establishing long-term wealth |

19. Which of the following statements best characterizes growing your money through investing?

- | | |
|------------------------------------|---|
| <input type="radio"/> ₁ | There is risk involved but it's a good way to establish long-term wealth |
| <input type="radio"/> ₂ | To provide money for an emergency and grow long-term wealth |
| <input type="radio"/> ₃ | To provide money in an emergency in a low-risk environment |
| <input type="radio"/> ₄ | To minimize your risk of establishing long-term wealth |

Please tell us more about you and your future plans by answering the following questions. Check the box that **best** answers how you feel or think.

<i>About Me . . .</i>		Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
20	I intend to track how I spend my money in the future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
21	I intend to use a personal budget to plan how I spend money.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
22	I intend to take actions to protect myself from potential identity theft.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
23	I will begin talking to my parent(s) or guardian(s) about my financial goals.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
24	I plan to set personal financial goals for myself.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
25	I have set goals for my future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
26	I feel in control over how my future will turn out.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
27	Doing well at school is important to me.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
28	I expect to graduate from high school.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
29	I plan to attend at least two years of college.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
30	I think I will probably graduate from a four-year college.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
31	The things I learned in JA will be important later in the future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
32	The things I learned in JA will help me get a good job.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
33	The things I learned in JA will help me be successful in life.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
34	I believe I can create my own future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

Appendix B: Teacher Surveys

JA Personal Finance (Blended): Pre-Program Teacher Survey

1. Please enter your first and last name (for tracking purposes only).

1	<input type="text"/>
---	----------------------

2. Please identify your JA office (for tracking purposes only).

1	[Dropdown menu]
---	-----------------

3. What is your school's name?

1	<input type="text"/>
---	----------------------

4. Grade level receiving the JA program.

<input type="radio"/>	9 th
<input type="radio"/>	10 th
<input type="radio"/>	11 th
<input type="radio"/>	12 th
<input type="radio"/>	Other (please specify): _____

5. Not counting this year, how many times have you participated in Junior Achievement programs?

<input type="radio"/>	1 time
<input type="radio"/>	2 times
<input type="radio"/>	3 times
<input type="radio"/>	4 times
<input type="radio"/>	5 or more times
<input type="radio"/>	Never

6. Please rate your agreement with the following statements regarding the impact of JA programs in general:

[Display if Q5 = 1-5]

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
JA programs connect what students learn in the classroom with the outside world and their future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs reinforce the value of an education.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to be successful in life.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs increase students' financial knowledge.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs positively influence students' attitudes.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to make good decisions about their future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to be successful in the workplace.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Overall, JA programs have a positive impact on students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

You said you “[Insert Response]” with the statement, “Overall, JA programs have a positive impact on students.” Please explain in more detail.

[Display if last response on Q6 is Top 2 or Bottom 2]

1	
---	--

7. Which of the following best describes why you are participating in Junior Achievement?

<input type="radio"/> 1	I requested the opportunity to participate in JA
<input type="radio"/> 2	I was offered the opportunity to participate in JA, and accepted
<input type="radio"/> 3	My students were assigned a JA program
<input type="radio"/> 4	I took over a class that was already participating in JA

8. Which of the following best describes why you requested or accepted the opportunity to participate in JA?

[Display if Q7 = 1-2]

- | | |
|------------------------------------|--|
| <input type="radio"/> ₁ | I wanted my students to be exposed to this type of content, whether through JA or otherwise |
| <input type="radio"/> ₂ | I've had positive experiences with JA in the past |
| <input type="radio"/> ₃ | A friend, family member, colleague, or associate recommended participating in JA |
| <input type="radio"/> ₄ | I was encouraged or incentivized by my employer to participate in JA |
| <input type="radio"/> ₅ | Participation in JA is expected at my school or in my district |
| <input type="radio"/> ₆ | I care about JA's mission to inspire and prepare young people to succeed in a global economy |
| <input type="radio"/> ₇ | Other (please explain): _____ |

9. How easy or difficult do you anticipate it will be to make time for the *JA Personal Finance (Blended)* program in your classroom?

- | | |
|------------------------------------|--------------------|
| <input type="radio"/> ₁ | Very difficult |
| <input type="radio"/> ₂ | Difficult |
| <input type="radio"/> ₃ | Somewhat difficult |
| <input type="radio"/> ₄ | Somewhat easy |
| <input type="radio"/> ₅ | Easy |
| <input type="radio"/> ₆ | Very easy |

You said it would be “[Insert Response]” to make time for the *JA Personal Finance (Blended)* program in your classroom. Please explain any concerns you might have in this regard.

[Display if Q9 = 1-2]

1	
---	--

10. What is one change you would like to see in your students as a result of their participation in the *JA Personal Finance (Blended)* program? (Please be specific)

1	
---	--

11. What, if any, concerns do you have about having your class participate in the *JA Personal Finance (Blended)* program? (Please be specific)

1	
---	--

12. Please rate your agreement with the following statement regarding the impact of the *JA Personal Finance (Blended)* program:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
I am confident this program will have a positive influence on my students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

JA Personal Finance (Blended): Post-Program Teacher Survey

1. Please enter your first and last name (for tracking purposes only).

1

2. Please identify your JA office (for tracking purposes only).

1

[Dropdown menu]

3. What is your school's name?

1

4. Grade level receiving the JA program.

1

9th

2

10th

3

11th

4

12th

5

Other (please specify): _____

5. How would you rate the overall effectiveness of your JA volunteer(s)?

1

Ineffective

2

Somewhat effective

3

Effective

4

Very effective

6. To what extent do you think the volunteer connected with the students?

1

Not at all

2

A little

3

A fair amount

4

A lot

7. To what extent did the volunteer interact with the students? For example, did they ask questions, provide feedback, or build on what the students said?

<input type="radio"/> ₁	Not at all
<input type="radio"/> ₂	A little
<input type="radio"/> ₃	A fair amount
<input type="radio"/> ₄	A lot

8. Please rate your agreement with the following statement:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
The JA volunteer(s) provided value to the program	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆

9. Please rate your agreement with the following statements regarding the impact of the JA *Personal Finance (Blended)* program:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
The program connects what students learn in the classroom with the outside world and their future.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
The program reinforces the value of an education.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
The program helps prepare students to be successful in life.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
The program increases students' financial knowledge.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
The program positively influences students' attitudes.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
The program helps prepare students to make good decisions about their future.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
The program helps prepare students to be successful in the workplace.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆
Overall, the program has a positive impact on students.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆

You said you “[Insert Response]” with the statement, “Overall, the program has a positive impact on students.” Please explain in more detail.

[Display if last response on Q9 is Top 2 or Bottom 2]

1	
---	--

10. Which of the following best describes why you are participating in Junior Achievement?

<input type="radio"/> ₁	I requested the opportunity to participate in JA
<input type="radio"/> ₂	I was offered the opportunity to participate in JA, and accepted
<input type="radio"/> ₃	My students were assigned a JA program
<input type="radio"/> ₄	I took over a class that was already participating in JA

11. How easy or difficult was it to make time for the *JA Personal Finance (Blended)* program in your classroom?

<input type="radio"/> ₁	Very difficult
<input type="radio"/> ₂	Difficult
<input type="radio"/> ₃	Somewhat difficult
<input type="radio"/> ₄	Somewhat easy
<input type="radio"/> ₅	Easy
<input type="radio"/> ₆	Very easy

12. Please rate the following statement regarding students’ interest in the program content.

	Not at all	A little	Somewhat	Completely
Students appeared interested in the program content.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

13. Please rate the following statements regarding students’ engagement in the program.

	Not at all	A little	Somewhat	Completely
Students were engaged during the online activities.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄
Students were engaged during class discussions.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

14. Please rate the following statement regarding students' understanding of the concepts presented.

	Not at all	A little	Somewhat	Completely
Students appeared to understand the concepts presented.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

15. How would you describe the usefulness of the JA instructional materials for this program?

	Not at all useful	Somewhat useful	Useful	Very useful
Usefulness of JA instructional materials	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

16. If you had the opportunity, would participate in Junior Achievement again?

<input type="radio"/> ₁ Yes	
<input type="radio"/> ₂ No	

17. JA would like to understand more about volunteers' preferences regarding program delivery (e.g., using supplementary curricular materials, sharing personal experiences, etc.). If JA were to ask teachers to help assess these preferences among volunteers, how willing would you be to participate in that effort?

	Not at all willing	Somewhat willing	Willing	Very willing
Willing to help assess volunteer program delivery preferences	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

18. What is one change you saw in your students as a result of their participation in the *JA Personal Finance (Blended)* program? (Please be specific)

1	
---	--

19. What, if any, difficulties did you encounter in facilitating your students' participation in the *JA Personal Finance (Blended)* program? (Please be specific)

1	
---	--

20. Please rate your agreement with the following statement regarding the impact of the *JA Personal Finance (Blended)* program:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
I am confident this program had a positive influence on my students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

21. How can we improve the program (e.g., content, implementation, etc.)?

1	
---	--

22. Additional comments/suggestions

1	
---	--

Appendix C: Volunteer Surveys

JA Personal Finance (Blended): Pre-Program Volunteer Survey

1. Please enter your first and last name (for tracking purposes only).

1	<input type="text"/>
---	----------------------

2. Please identify your JA office (for tracking purposes only).

1	[Dropdown menu]
---	-----------------

3. What is your school's name?

1	<input type="text"/>
---	----------------------

4. Grade level receiving the JA program.

<input type="radio"/>	9 th
<input type="radio"/>	10 th
<input type="radio"/>	11 th
<input type="radio"/>	12 th
<input type="radio"/>	Other (please specify): _____

5. Not counting this year, how many times have you participated in Junior Achievement programs?

<input type="radio"/>	1 time
<input type="radio"/>	2 times
<input type="radio"/>	3 times
<input type="radio"/>	4 times
<input type="radio"/>	5 or more times
<input type="radio"/>	Never

6. Please rate your agreement with the following statements regarding the impact of JA programs in general:

[Display if Q5 = 1-5]

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
JA programs connect what students learn in the classroom with the outside world and their future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs reinforce the value of an education.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to be successful in life.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs increase students' financial knowledge.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs positively influence students' attitudes.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to make good decisions about their future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to be successful in the workplace.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Overall, JA programs have a positive impact on students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

You said you “[Insert Response]” with the statement, “Overall, JA programs have a positive impact on students.” Please explain in more detail.

[Display if last response on Q6 is Top 2 or Bottom 2]

1	
---	--

7. Which of the following best describes why you are participating in Junior Achievement?

<input type="radio"/> 1	I requested the opportunity to participate in JA
<input type="radio"/> 2	I was offered the opportunity to participate in JA, and accepted
<input type="radio"/> 3	I was assigned to participate in JA

8. Which of the following best describes why you requested or accepted the opportunity to participate in JA?

[Display if Q7 = 1-2]

- | | |
|------------------------------------|--|
| <input type="radio"/> ₁ | I wanted to volunteer in some capacity, whether with JA or otherwise |
| <input type="radio"/> ₂ | I've had positive experiences with JA in the past |
| <input type="radio"/> ₃ | A friend, family member, colleague, or associate recommended participating in JA |
| <input type="radio"/> ₄ | I wanted to provide a service to students |
| <input type="radio"/> ₅ | I received an incentive or benefit from my employer for volunteering with JA |
| <input type="radio"/> ₆ | I care about JA's mission to inspire and prepare young people to succeed in a global economy |
| <input type="radio"/> ₇ | Other (please explain): _____ |

9. What is one change you would like to see in the students you will teach as a result of their participation in the *JA Personal Finance (Blended)* program? (Please be specific)

1	
---	--

10. What, if any, concerns do you have about delivering the *JA Personal Finance (Blended)* program to students? (Please be specific)

1	
---	--

11. Please rate your agreement with the following statement regarding the impact of the *JA Personal Finance (Blended)* program:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
I am confident this program will have a positive influence on my students.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆

JA Personal Finance (Blended): Post-Program Volunteer Survey

1. Please enter your first and last name (for tracking purposes only).

1	<input type="text"/>
---	----------------------

2. Please identify your JA office (for tracking purposes only).

1	[Dropdown menu]
---	-----------------

3. What is your school's name?

1	<input type="text"/>
---	----------------------

4. Grade level receiving the JA program.

<input type="radio"/>	9 th
<input type="radio"/>	10 th
<input type="radio"/>	11 th
<input type="radio"/>	12 th
<input type="radio"/>	Other (please specify): _____

5. Please rate your agreement with the following statements regarding the impact of JA Personal Finance (Blended):

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
The program connects what students learn in the classroom with the outside world and their future.	<input type="radio"/>					
The program reinforces the value of an education.	<input type="radio"/>					
The program helps prepare students to be successful in life.	<input type="radio"/>					
The program increases students' financial knowledge.	<input type="radio"/>					
The program positively influences students' attitudes.	<input type="radio"/>					

The program helps prepare students to make good decisions about their future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
The program helps prepare students to be successful in the workplace.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Overall, the program has a positive impact on students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

You said you “[Insert Response]” with the statement, “Overall, the program has a positive impact on students.” Please explain in more detail.
 [Display if last response on Q5 is Top 2 or Bottom 2]

1	
---	--

6. Which of the following best describes why you are participating in Junior Achievement?

<input type="radio"/> 1	I requested the opportunity to participate in JA
<input type="radio"/> 2	I was offered the opportunity to participate in JA, and accepted
<input type="radio"/> 3	I was assigned to participate in JA

7. Please rate the following statement regarding students’ interest in the program content.

	Not at all	A little	Somewhat	Completely
Students appeared interested in the program content.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

8. Please rate the following statements regarding students’ engagement in the program.

	Not at all	A little	Somewhat	Completely
Students were engaged during the online activities.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Students were engaged during class discussions.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

9. Please rate the following statement regarding students’ understanding of the concepts presented.

	Not at all	A little	Somewhat	Completely
Students appeared to understand the concepts presented.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

10. How would you describe the usefulness of the JA instructional materials for this program?

	Not at all useful	Somewhat useful	Useful	Very useful
Usefulness of JA instructional materials	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

11. Please rate your agreement with the following statements regarding the training you received for the *JA Personal Finance (Blended)* program:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
The amount of training I received for this program was sufficient.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
The training I received prepared me to deliver the program to students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
I would have liked to receive additional training before the program.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
The program content was easy to explain to students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Overall, it was easy to deliver this program to students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

12. Which *JA Personal Finance (Blended)* sessions did you teach, and to what extent did you modify the sessions?

	Taught as is	Taught with small modifications	Taught with major modifications	Did not teach
Session 1: Earning and Income	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Session 2: Why Budget?	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Session 3: Anatomy of a Budget	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Session 4: Breaking Even Isn't Enough	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Session 5: The Benefits and Costs of Credit	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Session 6: Maximize Your Money	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Session 7: On Guard	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Session 8: Growing Money	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

13. To what extent did you supplement the *JA Personal Finance (Blended)* curriculum with:

	Not at all	A little	Somewhat	A lot
Additional materials or resources?	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄
Your own personal experiences?	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

14. If you had the opportunity, would participate in Junior Achievement again?

<input type="radio"/> ₁	Yes
<input type="radio"/> ₂	No

15. If JA were to offer experienced volunteers the chance to help train new volunteers, how interested would you be in participating in that opportunity?

	Not at all interested	Somewhat interested	Interested	Very interested
Interest in helping train new volunteers	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

16. Please rate your agreement with the following statement regarding the impact of the *JA Personal Finance (Blended)* program:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
I am confident this program had a positive influence on my students.	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆

17. What is one change you feel you saw in students as a result of their participation in the *JA Personal Finance (Blended)* program? (Please be specific)

1	
---	--

18. What, if any, difficulties did you encounter in delivering the *JA Personal Finance (Blended)* program to students? (Please be specific)

1	
---	--

19. How can we improve the program (e.g., content, implementation, etc.)?

1

20. Additional comments/suggestions

1

Appendix D: Local JA Staff Surveys

JA Personal Finance (Blended): Pre-Program JA Staff Survey

1. Please enter your first and last name (for tracking purposes only).

1	<input style="width: 800px; height: 20px;" type="text"/>
---	--

2. Please identify your JA office (for tracking purposes only).

1	<input style="width: 800px; height: 20px;" type="text" value="[Dropdown menu]"/>
---	--

3. Which grade level(s) will be receiving the *JA Personal Finance (Blended)* program?

<input type="radio"/> 1	9 th
<input type="radio"/> 2	10 th
<input type="radio"/> 3	11 th
<input type="radio"/> 4	12 th
<input type="radio"/> 5	Other (please specify): _____

4. Please indicate how many times you have participated in or helped oversee the *JA Personal Finance (Blended)* program in the past:

<input type="radio"/> 1	1 time
<input type="radio"/> 2	2 or more times
<input type="radio"/> 3	Never

[Note: The wording for Q5-12 varied based on responses to Q4. Those that answered “Never” only saw questions referring to JA programs “in general.” Those that answered “1 time” or “2 or more times” also saw additional sets of parallel questions for *JA Personal Finance (Blended)*.]

5. In terms of program delivery, how would you rate the overall effectiveness of your area’s JA volunteers in general?

	Ineffective	Somewhat effective	Effective	Very effective
Volunteer effectiveness	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

6. Please rate your agreement with the following statements:

	Not at all	A little	A fair amount	A lot
Volunteers typically connect on a personal level with students	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄
Volunteers typically interact with students (e.g., asking questions, providing feedback, building on what students say)	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

7. Please rate your agreement with the following statement:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
Volunteers typically deliver program content in a way that engages' students' attention	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄	<input type="radio"/> ₅	<input type="radio"/> ₆

8. Please rate the following statement regarding students' typical interest in JA program content in general:

	Not at all interested	Somewhat interested	Interested	Very interested
Students typically appear interested in the program content	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

9. Please rate the following statements regarding students' typical engagement in JA programs in general:

	Not at all engaged	Somewhat engaged	Engaged	Very engaged
Students are typically engaged during activities	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄
Students are typically engaged during group discussions	<input type="radio"/> ₁	<input type="radio"/> ₂	<input type="radio"/> ₃	<input type="radio"/> ₄

10. Please rate the following statement regarding students' typical understanding of JA program concepts in general:

	Not at all	A little	Somewhat	Completely
Students typically appear to understand the concepts presented	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

11. How would you describe the typical usefulness of JA instructional materials in general?

	Not at all useful	Somewhat useful	Useful	Very useful
Usefulness of JA instructional materials	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

12. Please rate your agreement with the following statements regarding the impact of JA programs in general:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
JA programs connect what students learn in the classroom with the outside world and their future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs reinforce the value of an education.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to be successful in life.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs increase students' financial knowledge.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs positively influence students' attitudes.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to make good decisions about their future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to be successful in the workplace.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Overall, JA programs have a positive impact on students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

You said you “[Insert Response]” with the statement, “Overall, JA programs have a positive impact on students.” Please explain in more detail.

[Display if last response on Q12 is Top 2 or Bottom 2]

1

13. How can we improve the *JA Personal Finance (Blended)* program (in terms of content, implementation, training, etc.)?

1

14. Additional comments/suggestions

1

JA Personal Finance (Blended): Post-Program JA Staff Survey

1. Please enter your first and last name (for tracking purposes only).

1	<input style="width: 800px; height: 20px;" type="text"/>
---	--

2. Please identify your JA office (for tracking purposes only).

1	<input style="width: 800px; height: 20px;" type="text" value="[Dropdown menu]"/>
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3. Which grade level(s) received the *JA Personal Finance (Blended)* program?

<input type="radio"/> 1	9 th
<input type="radio"/> 2	10 th
<input type="radio"/> 3	11 th
<input type="radio"/> 4	12 th
<input type="radio"/> 5	Other (please specify): _____

[Note: The wording for Q4-11 varied across two sets of parallel questions in order to ask respondents about both JA programs “in general” and *JA Personal Finance (Blended)* specifically.]

4. In terms of program delivery, how would you rate the overall effectiveness of your area’s JA volunteers in general?

	Ineffective	Somewhat effective	Effective	Very effective
Volunteer effectiveness	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

5. Please rate your agreement with the following statements:

	Not at all	A little	A fair amount	A lot
Volunteers typically connect on a personal level with students	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Volunteers typically interact with students (e.g., asking questions, providing feedback, building on what students say)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

6. Please rate your agreement with the following statement:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
Volunteers typically deliver program content in a way that engages' students' attention	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

7. Please rate the following statement regarding students' typical interest in JA program content in general:

	Not at all interested	Somewhat interested	Interested	Very interested
Students typically appear interested in the program content	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

8. Please rate the following statements regarding students' typical engagement in JA programs in general:

	Not at all engaged	Somewhat engaged	Engaged	Very engaged
Students are typically engaged during activities	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Students are typically engaged during group discussions	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

9. Please rate the following statement regarding students' typical understanding of JA program concepts in general:

	Not at all	A little	Somewhat	Completely
Students typically appear to understand the concepts presented	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

10. How would you describe the typical usefulness of JA instructional materials in general?

	Not at all useful	Somewhat useful	Useful	Very useful
Usefulness of JA instructional materials	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

11. Please rate your agreement with the following statements regarding the impact of JA programs in general:

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree
JA programs connect what students learn in the classroom with the outside world and their future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs reinforce the value of an education.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to be successful in life.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs increase students' financial knowledge.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs positively influence students' attitudes.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to make good decisions about their future.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
JA programs help prepare students to be successful in the workplace.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Overall, JA programs have a positive impact on students.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

You said you “[Insert Response]” with the statement, “Overall, JA programs have a positive impact on students.” Please explain in more detail.

[Display if last response on Q11 is Top 2 or Bottom 2]

1	
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12. How can we improve the JA Personal Finance (Blended) program (in terms of content, implementation, training, etc.)?

1	
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13. Additional comments/suggestions

1	
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Appendix E: Data and Analysis

Data

Survey Delivery: Pre- and post-program surveys were administered to students in one of two ways: 1) online, with the pre-program surveys administered in one sitting and post-program surveys administered in one or multiple sittings, and 2) on paper, with both the pre- and post-program surveys administered in one sitting.

Student Matching: Survey results were consolidated into one dataset composed of matched, pre, and post data. First, a Unique ID¹⁶ was constructed as a field on which to match pre and post surveys. For matching surveys, the results of the pre and post were included as a single row in the data. The remaining unmatched pre and post surveys were each included as a single row in the data.

Next, to further refine the classifications of matched, pre, and post, each row in the dataset was classified as follows: Matched Data—any row with at least one response on both the pre and post surveys; Pre Data—any row with at least one response on the pre survey and no responses on the post survey; and Post Data—any row with at least one response on the post survey and no responses on the pre survey.

Data Cleaning: During the data cleaning process, several records were excluded from the dataset. One online record had an invalid Area ID and was removed. Another three online records were found to have straightline responses to the pre survey. Of these, one was removed, and for the other two, the pre responses were removed and post responses left in the dataset because they appeared to be valid.

Data Scoring: Pre and post responses to knowledge questions were scored as correct or incorrect (indicated in the dataset by 1's and 0's). This process necessarily involved the treatment of missing data. For online surveys, only the post data had missing responses. None of these were coded as incorrect because we were able to reasonably infer that students had not seen these questions (questions could be administered in batches after individual sessions, and all students who were missing a response from a given question were found to be missing responses on all other questions from the same session (see Figure 17). For paper surveys, the pre data had missing responses; these were coded as incorrect for students that had answered more than 80% of the knowledge questions, assuming none of the individual questions themselves consisted of more than 20% missing data (Figure 18). There were no paper post surveys.

¹⁶ Two different methods were used to construct unique identifiers, depending on the type of information available:

Online surveys: First name, last name, and class (e.g., John Doe100103 – Mansfield High School – Hoover)

Paper surveys: First three letters of last name, birthday (month and year), grade, and JA Area (e.g., DOE0120006North Central Ohio)

Figure 17: Missing Online Student Survey Data

Pre		Post		
Question	% Blank	Session	Question	% Blank
Q1 Pre	0.00%	1	Q1 Post	54.08%
Q2 Pre	0.00%		Q2 Post	54.08%
Q3 Pre	0.00%	2	Q3 Post	76.96%
Q4 Pre	0.00%		Q4 Post	76.96%
Q5 Pre	0.00%	3	Q5 Post	77.59%
Q6 Pre	0.00%		Q6 Post	77.59%
Q7 Pre	0.00%	4	Q7 Post	71.94%
Q8 Pre	0.00%		Q8 Post	71.94%
Q9 Pre	0.00%	5	Q9 Post	80.25%
Q10 Pre	0.00%		Q10 Post	80.25%
Q11 Pre	0.00%		Q11 Post	80.25%
Q12 Pre	0.00%		Q12 Post	80.25%
Q13 Pre	0.00%		Q13 Post	80.25%
Q14 Pre	0.00%	6	Q14 Post	86.99%
Q15 Pre	0.00%		Q15 Post	86.99%
Q16 Pre	0.00%	7	Q16 Post	86.83%
Q17 Pre	0.00%		Q17 Post	86.83%
Q18 Pre	0.00%	8	Q18 Post	86.21%
Q19 Pre	0.00%		Q19 Post	86.21%

Figure 18: Missing Paper Student Survey Data

Pre		Post
Question	% Blank	N/A
Q1 Pre	0.00%	
Q2 Pre	0.00%	
Q3 Pre	0.00%	
Q4 Pre	0.00%	
Q5 Pre	0.00%	
Q6 Pre	0.00%	
Q7 Pre	3.13%	
Q8 Pre	0.00%	
Q9 Pre	3.13%	
Q10 Pre	3.13%	
Q11 Pre	0.00%	
Q12 Pre	9.38%	
Q13 Pre	0.00%	
Q14 Pre	6.25%	
Q15 Pre	3.13%	
Q16 Pre	6.25%	
Q17 Pre	3.13%	
Q18 Pre	3.13%	
Q19 Pre	3.13%	

Analyses

Factor Analysis: Exploratory factor analysis was performed for the set of attitude questions from the pre-program survey and for the set of attitude questions from the post-program survey. The analysis was run in SPSS using principal components analysis (with the extraction based on Eigenvalues greater than one) and a varimax rotation method. Cases were excluded pairwise. Questions were assigned to the dimension for which their factor loading was the greatest (Q23 was assigned based on its second-highest but more logical loading; the difference between its two highest loadings was 0.005).

Student Measure Reliability: Cronbach's Alpha was computed for each of the attitude dimensions from the post-program survey that were identified using factor analysis; it was also computed for the entire set of knowledge questions from the post-program survey.

Student Effect Sizes: Effect sizes were calculated using Cohen's *d*, which uses two sets of a mean and standard deviation as its inputs. These were calculated separately for the pre and post scored knowledge data from both matched and aggregate student data.

Appendix F: Additional Tables and Graphs

Figure 19 below is a parallel table to Figure 7 in the body of the report, with calculations derived from aggregate student data.

Figure 19: Changes in Student Knowledge and Attitudes¹⁷

Knowledge (Pre n=1,065; Post n=102)		
Average knowledge scores	45% Before	55% After
Attitudes (Pre n=1,062; Post n=318)		
Average attitude scores ¹⁸ (on a 6-point scale)	4.03 Before	5.13 After

Figure 20 below—derived from aggregate student data—is a parallel table to Figure 9 in the body of the report and illustrates student performance on individual knowledge questions across the pre- and post-program surveys. The first column indicates the overall change in percentage points for each question. The second and third columns indicate pre- and post-program survey question averages. These first three columns provide context around both the relative and absolute performance of each knowledge question. Paired t-tests are not included in this table because they rely on matched data and therefore would not correspond as logically to aggregate-based statistics (compared to matched data).

Overall, ten questions experienced a double-digit increase in their average score, seven questions experienced a single-digit increase, and two questions experienced a decrease. These patterns suggest students' knowledge increased most on topics related to savings plans, responding to identity theft, credit cards, and investing, and decreased on topics related to the characteristics of pawn shops and the connection between education and personal finance. In addition, an examination of the questions by pre- and post-survey averages suggests students generally grasped ideas related to spending and responding to identity theft, but not those related to characteristics of pawn shops or growing money through savings.

¹⁷ Knowledge calculations from aggregate student records for which students answered at least half of the knowledge questions on both the pre- and post-program surveys.

¹⁸ Measured across the five attitude questions that were consistent across the pre- and post-program surveys.

Figure 20: Changes Across Knowledge Items

Knowledge Item	Change (in % points)	Pre-Survey Average	Post-Survey Average
Q1: Importance of personal finance	2.5%	72.7%	75.2%
Q2: Connection between education and personal finance	-3.6%	69.0%	65.4%
Q3: Best general approach for spending	5.8%	88.2%	94.0%
Q4: Components of a spending journal	10.1%	23.2%	33.3%
Q5: Reasons for budgeting	15.0%	35.7%	50.7%
Q6: Budget categories	11.8%	50.2%	62.0%
Q7: Reasons for saving	8.7%	34.7%	43.3%
Q8: Components of a savings plan	16.8%	38.7%	55.6%
Q9: Characteristics of payday loans	9.7%	25.6%	35.3%
Q10: Characteristics of credit cards	17.5%	50.2%	67.6%
Q11: Characteristics of rent-to-own	0.8%	49.2%	50.0%
Q12: Characteristics of pawn shops	-6.0%	26.6%	20.6%
Q13: Consequences of a low credit score	13.1%	31.0%	44.1%
Q14: Savvy shopping techniques	11.4%	68.0%	79.4%
Q15: Example of savvy shopping	11.7%	19.2%	30.9%
Q16: Warning signs of identity theft	4.6%	61.6%	66.2%
Q17: Responding to identity theft	16.1%	70.7%	86.8%
Q18: Growing money through savings	6.8%	18.5%	25.4%
Q19: Growing money through investing	24.1%	50.5%	74.6%

Figure 21 below displays student attitudes measured only in the post-program survey (these questions were not contained in the pre-program survey). The data for the table below derive from aggregate student responses to each of the attitude questions and represent the percentage of students that agreed or strongly agreed with each statement. A majority of students reported feeling what they learned in JA will be important in life and in their career. Attitudes related to being successful in school and creating one’s own future were even higher.

Figure 21: Student Attitudes
(n=318; % Agree or Strongly Agree)

