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****PHOTO ATTACHED: Kris McClendon****

Finance Park Teaches Students About Real-World Budgeting

Baton Rouge, La. – It's 9 am on a Friday, and **Glasgow Middle Magnet School student Kris McClendon** tentatively slides a card into an ATM-like computer at a mock Capital One bank. From there, he visits several kiosk stations to select various options when signing up for phone service, housing, chances to dine out, health care and more. Then he subtracts expenses from his budget.

It's an eye-opening experience for McClendon and his fellow classmates. Real life isn't as easy as they thought. And they gain a new appreciation for their parents and why they might say "no" sometimes to a video game or an expensive sweater.

Kathy Arnes, president of Junior Achievement (JA) of Greater Baton Rouge & Acadiana, smiles. The Capital One/Junior Achievement Finance Park is doing what it's designed to do – teach students about real-world spending and saving.

The mobile version of the JA Finance Park, an experiential learning program for eighth-grade students, will be in operation through October 28 at Cortana Mall (near the Sears entrance by the Post Office). And today, October 7, there will be a VIP tour and press conference on site at 10 am as McKinley Middle School students utilize the park. Through budgets and computer-registration kiosk stations (20 in all) representing various options in life (phone, cable, etc.), the park demonstrates the real-life application of mathematics, social studies, language arts and economics.

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JA PARK/2

Written by educators for educators, it is a teacher-driven classroom curriculum with a one-day simulation visit. Students log-on to a computer at one station, then use an electronic card at the other stations to record expenses.

And students are learning. That's because it's fun, and it's hands-on. Groups of students advised by Capital One volunteers learn about financial institutions, taxes, salaries, budgeting, the risks and benefits of credit and careers. During the simulation visit, students play the role of an adult with a specific salary and family scenario. The student is the sole provider and budgeter for a family. At the end of the visit, students must break even or have savings left over from their budget.

"Through this park, students experience the real world. They pay bills and raise children just like adults do day to day. It's a way for them to experience what it's really like," Arnes said. "This curriculum teaches financial literacy. They truly take on the role of an adult. And on completion, they are better prepared for decisions they will face later in life. They also see the relevance between education, career, salary and desired lifestyle."

For more information, contact Arnes at (225) 928-7008 or at karnes@jabatonrouge.com.

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