

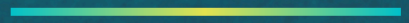


THOUGHT LEADERSHIP

**THE FOUNDATIONS OF  
ECONOMIC MOBILITY**



Financial Capability  
Career-Connected Learning  
Entrepreneurial Mindsets



# INTRODUCTION

For generations, economic mobility (the idea that each generation can achieve greater opportunity and financial stability than the last) has been central to the American promise. Yet today, that promise feels increasingly uncertain. Rising costs of living, shifting labor markets, technological disruption, and widening wealth gaps are reshaping how young people navigate their futures. Economic mobility is becoming harder to achieve, and engagement in the workplace is also declining. **According to Gallup, employee engagement in the U.S. has fallen from a peak of 36% in 2020 to about 31% today, with the steepest drops occurring among younger workers.** Declining workplace engagement is not simply a workforce management issue; it is also an economic mobility issue. Workers who lack opportunities for development, mentorship, and advancement may struggle to progress in their careers, limiting long-term income growth and economic stability.

*“Declining workplace engagement is not simply a workforce management issue.”*



At the same time, rapid advances in technologies such as Artificial Intelligence are transforming how work is performed and what skills employers value. Automation is expected to reshape entry-level roles across industries, potentially making it more difficult for young people to secure the first job experiences that historically helped launch careers. In response to these shifts, JA is rethinking how education prepares students for the realities of a rapidly evolving economy. Through its strategic initiative, Education for What's Next, Junior Achievement emphasizes the importance of equipping Generation Z and Generation Alpha with the durable skills and relevant and enduring experiential learning necessary to navigate an uncertain future of work.

When young people develop financial capability, explore career pathways, and cultivate entrepreneurial thinking, they enter the workforce better prepared to navigate challenges, pursue advancement, and create opportunities. Preparing students with these foundational skills does more than improve workforce readiness, it strengthens the pipeline of engaged, innovative, and resilient workers who will drive the economy forward.

## FINANCIAL CAPABILITY

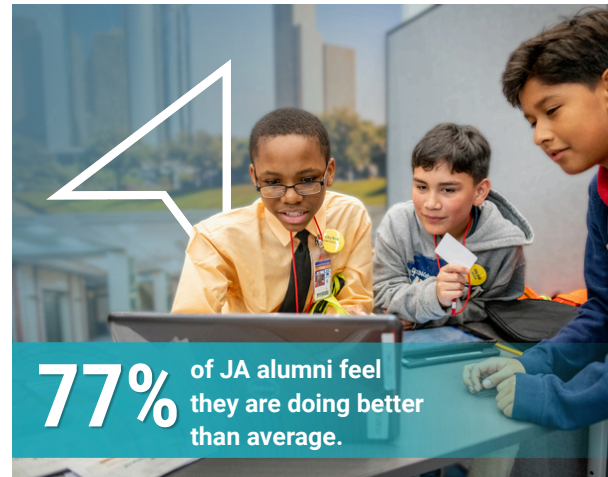
Financial capability is a foundational life skill that enables individuals to manage money effectively, make informed financial decisions, and build long-term economic stability.

Without these skills, young adults often enter the workforce unprepared to navigate key financial decisions from managing student debt to building savings and investing for the future.

### Financial capability education helps students develop:

- Budgeting and money management skills
- Understanding of credit and debt
- Awareness of saving and investing strategies
- Long-term financial planning habits

When young people develop financial capability early, they are more likely to build savings, avoid high-cost debt, and plan for major financial milestones such as homeownership or retirement. According to a recent JA Alumni survey, 77 % of alumni feel they are doing better than average from an economic or financial standpoint.



## CAREER-CONNECTED LEARNING

While financial capability equips students to manage resources, career-connected learning helps them understand how those resources are earned. Career-connected learning bridges the gap between classroom education and real-world work experiences. Through exposure to industries, employers, and real career pathways, students gain insight into the skills and opportunities available in the modern economy.

### Effective career-connected learning includes:

- Career exploration activities
- Mentorship from industry professionals
- Real-world project-based learning
- Work-based learning opportunities
- Exposure to high-growth industries

### These experiences help students answer critical questions early in life:

- What careers align with my interests?
- What education do those careers require?
- What opportunities exist in my community?

# ENTREPRENEURIAL MINDSET

Economic mobility is not driven solely by traditional employment pathways. Innovation, entrepreneurship, and creative problem-solving are also powerful engines of opportunity. An entrepreneurial mindset equips young people with the skills and attitudes needed to identify opportunities, solve problems, and create value—whether they start their own businesses or innovate within existing organizations.

## Entrepreneurship education helps students build:

- Opportunity recognition
- Resilience and adaptability
- Creative problem-solving
- Leadership and collaboration
- Confidence in navigating uncertainty

These competencies are increasingly important in a rapidly changing economy shaped by technological disruption and new business models. Entrepreneurial thinking teaches students that they have the agency to shape their futures rather than simply react to economic forces. For many young people, particularly those from underserved communities, entrepreneurship can also provide alternative pathways to economic independence and wealth creation.



## WHY EARLY CAREER DEVELOPMENT MATTERS

While Financial Capability, Career-Connected Learning, and Entrepreneurial Mindsets are valuable individually, their greatest impact occurs when they are **integrated**. A student who understands personal finance but lacks career awareness may struggle to maximize earning potential. A student who explores careers but lacks financial capability may make costly financial decisions. And a student with entrepreneurial ambition, but no financial knowledge may struggle to scale an idea into a sustainable business.



Together, they all create a comprehensive framework for economic mobility, and we integrate these elements into experiential learning programs designed to prepare students for real-world success.



## CONNECTING EDUCATION TO ECONOMIC MOBILITY

As a national leader in experiential learning with more than a century of experience, Junior Achievement is driving toward lasting change. That means ensuring this generation of students develops the transferable skills and competencies needed to succeed in a rapidly changing world. Through career-connected learning, we are accelerating economic mobility through education **equipping young people to become Confident, Capable, and Connected.**

By expanding access to these experiences and working alongside educators, employers, and community partners, we can help ensure more students gain the tools, networks, and real-world understanding they need to build meaningful careers — and access opportunity-filled futures.



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