



JA Banks in Action™

Marketing ABCs

Program Description

- The first program developed by JA Worldwide™ for international use.
- Scheduled for release in November 2006.
- Available in English, Spanish, and Portuguese.

Content

- Eight volunteer-led sessions.
- Each session is 50 minutes in length.
- Extended learning opportunities are included for use in after-school or alternative environments, or by the teacher beyond the volunteer's time in the classroom.

Technology Supplement

- The program contains interactive banking simulations for either online or CD-ROM use.
- Four brief videos on CD-ROM are included to enhance student comprehension.

Design

- Designed purposefully and strategically to align with academic standards.
- Aligned primarily with economics and personal finance standards.
- Focused secondarily on reading, writing, and mathematics standards.
- Designed for high school students ages 14 to 18.
- Uses a kit-based program for learning concepts and skills.
- Integrates a banking simulation for application of concepts and skills.

Pilot Phase

- Piloted from April through June 2006.
- Piloted in 19 countries in Latin America, Europe, Africa, and North America.
- Specific attention paid to demographics to ensure adequate testing of program materials.
- Pilot evaluation conducted by Aguirre International.
- Subject experts and Member Nation and Area Office staff consulted on the content of the final program, based on pilot feedback.

Program Basics

Through an interactive online or CD-ROM computer simulation, students learn how banks operate. Six key decisions are made that involve:

- Setting short-term deposit interest rates.
- Setting short-term loan interest rates.
- Setting long-term deposit interest rates.
- Setting long-term loan interest rates.
- Investing in research and development.
- Investing in marketing.

Following participation in the program, students will be able to:

- Recognize key concepts about how banks operate.
- Apply a consumer's understanding of banking products and services.
- Consider potential career opportunities in banking.

Session Titles and Summaries

Session One: Building Blocks of Banking

Students study banking basics, including industry history, primary operations and procedures, and products and services. (No computer simulation.)

Session Two: Liquidity: A Customer Convenience

Students learn about short-term deposit products, such as checking and saving accounts. (Computer simulation: Setting short-term deposit interest rates.)

Session Three: The Spread

Students explore how a bank's income is affected by spread. (Computer simulation: Setting short-term loan rates.)

Session Four: Saving for the Future

Using the Rule of 72, students examine how long-term deposits can double in value. (Computer simulation: Setting long-term deposit rates.)

Session Five: Bankers' Balancing Act

Students explore the concept of balancing assets and liabilities. Students work in teams to decide whether or not to approve a loan application. (Computer simulation: Setting long-term loan rates.)

Session Six: Spend Money to Make Money

Students analyze a variety of banking research and development options, and create a list of benefits in which to market their chosen option. (Computer simulation: Investing in research and development and marketing.)

Session Seven: Behind the Scenes

Students learn about banking careers and how to expand their skills, knowledge, and experience. (No computer simulation.)

Session Eight: The Competition—Bank of Choice

Students use knowledge gained from previous sessions to compete in a computer- simulation classroom competition. (Computer simulation: Making six key decisions.)

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Citi Foundation

