



# JA Banks in Action®

Through hands-on classroom activities and local, regional, and national competitions, *JA Banks in Action* teaches high school students the principles of the banking industry, and introduces them to the challenges of successfully operating a bank in a competitive environment. *JA Banks in Action* not only educates young people around the world about the banking industry, but also encourages them to become better citizens and smarter consumers.

## Session Titles and Summaries

### **Session One: The Building Blocks of Banking**

Students study banking basics, including industry history, primary operations and procedures, and products and services.

### **Session Two: The Spread**

Students learn about short-term deposit and loan products, and how a bank's income is affected by spread.

### **Session Three: Decide on Short-Term Products**

Students are introduced to the *JA Banks in Action* computer simulation and compete to become the team with the greatest assets.

### **Session Four: Long-Term Opportunity**

Students learn about long-term deposit and loan products and the elements involved in approving or denying a loan application.

### **Session Five: Decide on Long-Term Products**

Students complete a flow chart that demonstrates balancing assets and liabilities.

### **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.

### **Session Seven: Behind the Scenes**

Students learn about various banking careers and how to expand their skills, knowledge, and experience.

### **Session Eight: The Competition—Bank of Choice**

Students use knowledge gained from previous sessions to compete in a computer-simulation classroom competition.

*JA Worldwide gratefully acknowledges the Citi Foundation for its dedication to the development and implementation of JA Banks in Action.*

