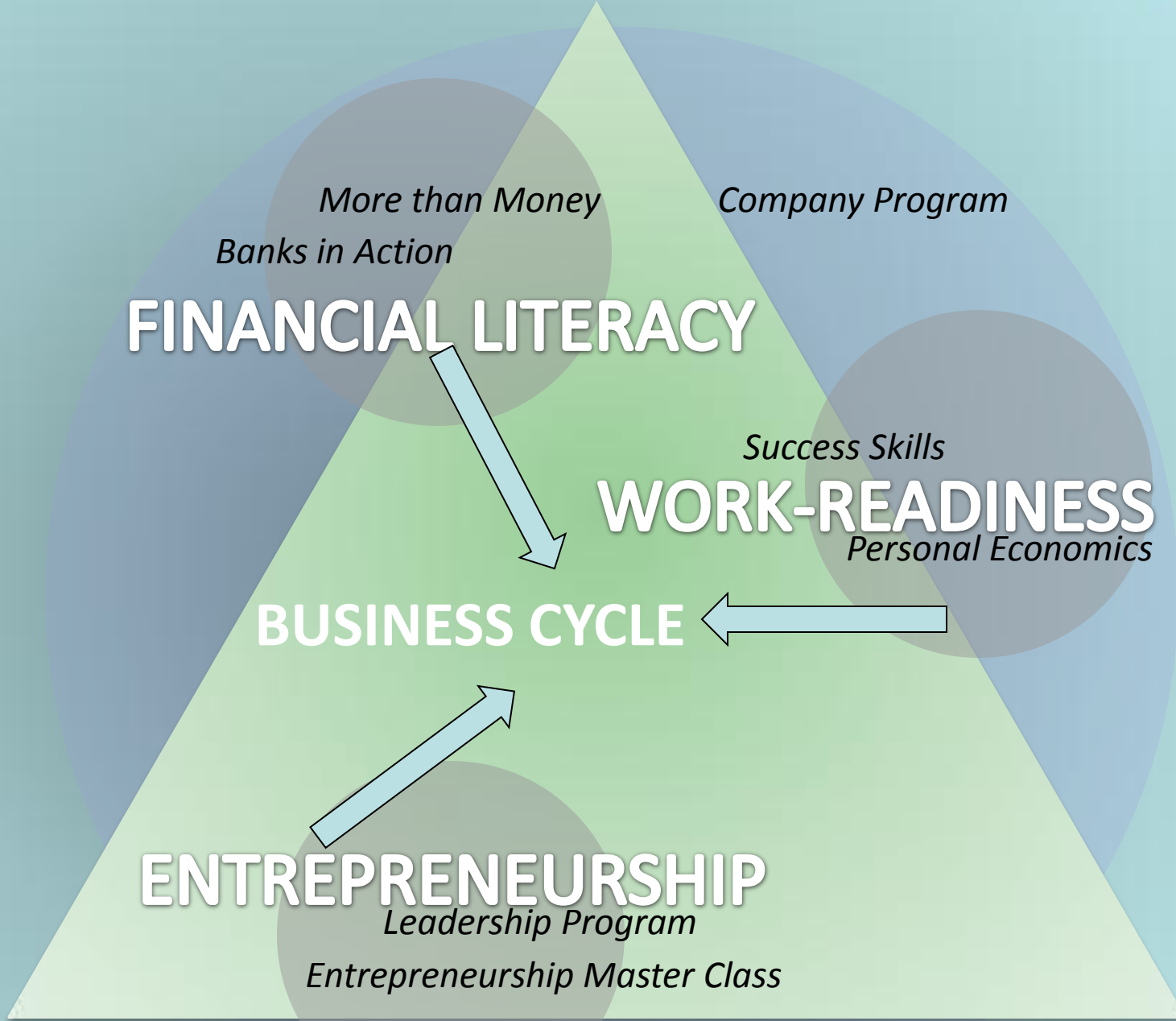




To inspire and  
prepare  
young Arabs to  
succeed  
in a global economy

INJAZ al-Arab

# INJAZ PROGRAMS LOCALIZED



# HIGH SCHOOL PROGRAMS FOCUSED ON FINANCIAL LITERACY

## ***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.

## ***Personal Finance***

*JA Personal Finance* introduces students to the importance of making wise financial decisions. The program demonstrates the importance of planning, goal setting, and thoughtful decision-making within the context of personal financial decisions. Five required, volunteer-led sessions. Twenty-four additional teacher-led sessions available.

# MIDDLE SCHOOL PROGRAMS FOCUSED ON FINANCIAL LITERACY

## ***Finance Park***

*JA Finance Park* helps students build a foundation for making intelligent, lifelong, personal financial decisions through hands-on, realistic site-based experiences. The program includes in-school, teacher-led activities culminating in a visit to *JA Finance Park* and a post-visit assessment.

## ***Economics for Success***

*JA Economics for Success* provides practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values. It also demonstrates the economic benefits of staying in school. Six required, volunteer-led activities.

# ELEMENTARY SCHOOL PROGRAMS FOCUSED ON FINANCIAL LITERACY

## ***More than Money***

*JA More than Money* teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money. Six required, after-school, volunteer-led activities.

# Focus on *BANKS IN ACTION*

*JA Banks in Action*: since 1996 ( in partnership with Citibank of Argentina)

Expanded into Latin America, Eastern Europe and Canada, reaching beyond borders, languages, and nationalities.

- Eight volunteer-led activities
  - Covers principles of the banking industry
- Challenges of successfully operating a bank in a competitive environment.
  - Contains an interactive computer simulation
  - Includes videos designed to enhance student comprehension

# INJAZ BANKS IN ACTION (*example session*)

## **Session Two: The Spread**

Students are introduced to short-term deposit and loan products. They play a game that illustrates how a bank's income is affected by spread (the difference between the interest rate a bank charges borrowers and the rate it pays depositors).

## **Key Learning Objectives**

Students learn about:

- Features of short-term deposit and short-term loan products.
- Reasons why short-term deposit interest rates typically are low.
- Reasons why short-term loan interest rates typically are high.
- The concept of spread.

# INJAZ BANKS IN ACTION (simulation)

## New Game

**Game Name:**

**Minimum Players:**  If not all players join the game, the system will fill empty slots with computer players up to this minimum.

**Scenario:**

**Decision Per Plan:**

- Saving Rate, and Credit Rate
- Loan Rate, Cert Rate, Savings Rate, and Credit Rate
- Marketing, Loan Rate, Cert Rate, Savings Rate, and Credit Rate
- R&D, Marketing, Loan Rate, Cert Rate, Savings Rate, and Credit Rate

**Game Length:**

**End Quarter:**  Automatically after   
 Automatically when all plans have been submitted  
 Manually

**Game Start:**   after you save these settings.  
 On  at

**Randomness:**

**Sound:**

Required fields are in bold

Views and options vary depending on whether you are in the public or school realm.

Give the game a **Name** or accept the default.

Choose the number of **Minimum Players** for the game. A maximum of eight players (teams/banks) can compete per game.

The **Scenario** section allows you to choose different banking scenarios. The Standard scenario is recommended for learning basic economic concepts. All other scenarios are considered advanced.

**Decisions Per Plan** allows you to determine which decisions players will make.

Choose the **Game Length** from the dropdown box.

Choose how you want to **End**



# corporate volunteers

bring the REAL WORLD into the classroom

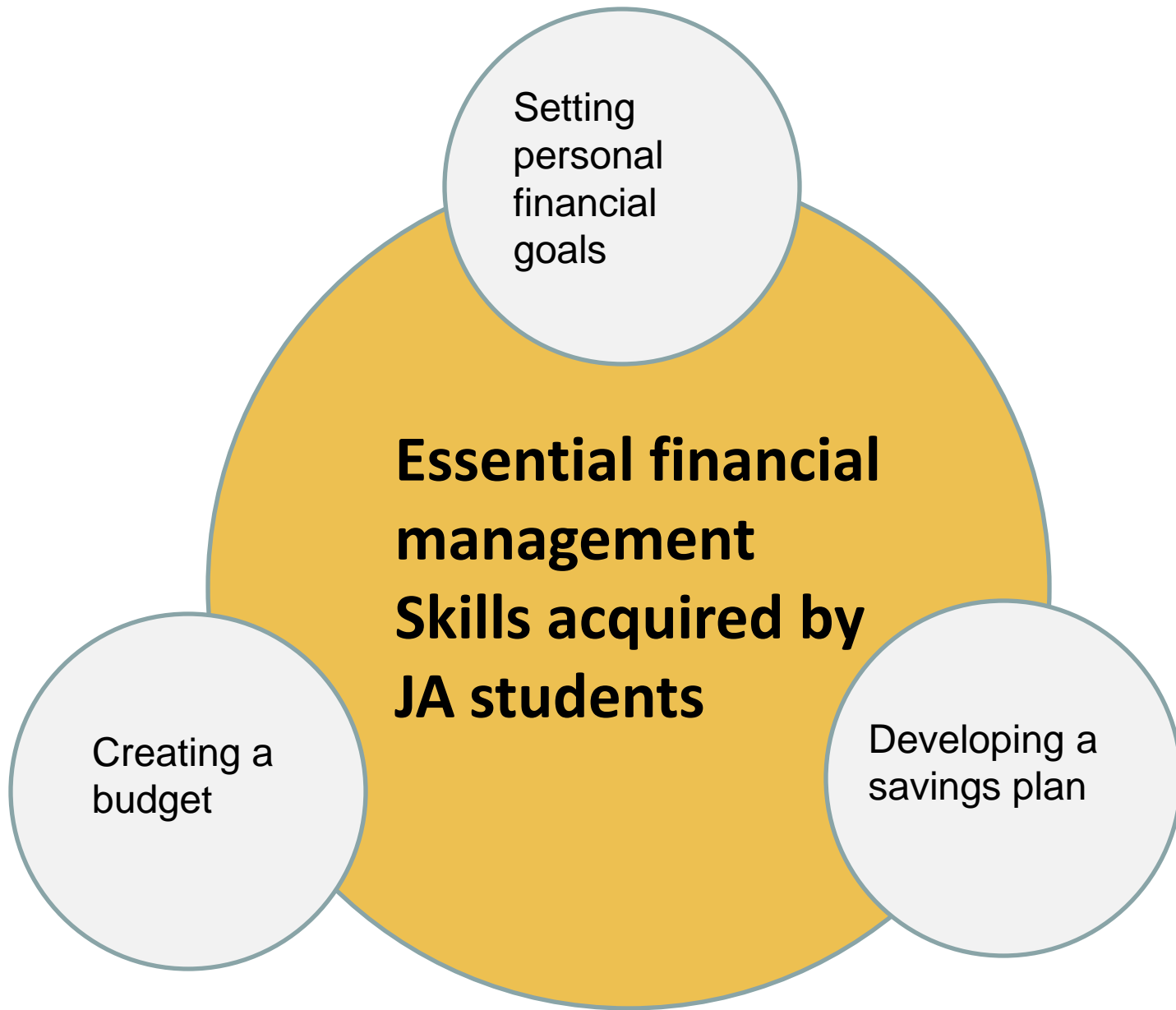


# Financial Literacy Impact of INJAZ/JA Program Participation

- 1- Knowledge Gain:** On average, as demonstrated by multiple studies, JA students score significantly higher than their peers on assessments that measure financial literacy
- 2- Skill Development:** Students who participate in JA programs develop financial skills necessary for future success.
- 3- Self-Efficacy Enhancement:** Students who participate in JA's financial literacy programs demonstrate higher levels of self-efficacy for critical financial tasks

***INJAZ / JA programs equip youth with the financial knowledge, attitudes, and skills necessary to make informed financial choices.***

***Increasing the number of students who are offered the opportunity to participate in these meaningful programs will further prepare tomorrow's leaders to successfully participate in a global economy.***



# JA Worldwide

Member Nations		121
Board members		7,754
Staff		3,275
Classes	379,968	
Volunteers	330,377	
Students	<b>9,795,485</b>	

	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10 Targets
Jordan	7,374	14,954	27,117	38,338	42,128	49,272	81,836	100,000	<b>100,000</b>
Lebanon	230	2,300	3,000	4,829	5,695	5,510	4,917	6,994	<b>15,000</b>
Egypt			601	4,050	13,027	8,105	7,113	13,000	<b>25,000</b>
Bahrain				1,053	1,838	2,721	2,366	4,380	<b>3,550</b>
West Bank				493	2,275	3,986	9,397	12,560	<b>15,400</b>
UAE					862	1,303	1,283	4,830	<b>4,500</b>
Kuwait				115	535	528	1,234	2,250	<b>13,320</b>
Oman					212	2,000	494	1,500	<b>3,000</b>
Iraq					570	746			
Al-Maghreb							330	1114	<b>4,300</b>
Saudi Arabia							320	1,500	<b>4,330</b>
Qatar						103	447	1,000	<b>2,000</b>
Tunisia									<b>1,000</b>
Yemen									<b>1,000</b>
Total 2009 /2010									<b>192,400</b>

1 million Arab Youth by 2020

# Private / Public Partnerships

## supporting INJAZ

