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

INJAZ al-Arab
INJAZ PROGRAMS
LOCALIZED

FINANCIAL LITERACY

WORK-READINESS

BUSINESS CYCLE

ENTREPRENEURSHIP

More than Money
Banks in Action
Company Program
Success Skills
Personal Economics
Leadership Program
Entrepreneurship Master Class
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:

– 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**

<table>
<thead>
<tr>
<th>Field</th>
<th>Setting</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Game Name</strong></td>
<td>Game 5195448</td>
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<tr>
<td><strong>Minimum Players</strong></td>
<td>4</td>
</tr>
</tbody>
</table>
| **Scenario**           | Standard | ○ 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 |
| **Decision Per Plan**  |          | ○ Marketing, Loan Rate, Cert Rate, Savings Rate, and Credit Rate  
                           ○ R&D, Marketing, Loan Rate, Cert Rate, Savings Rate, and Credit Rate |
| **Game Length**        | 8       | ○ Automatically after 5 minutes |
| **End Quarter**        |          | ○ Automatically when all plans have been submitted  
                           ○ Manually  
                           ○ 5 minutes after you save these settings. |
| **Game Start**         | On 8/29/2008 at 9:51 AM |
| **Randomness**         | Off     |
| **Sound**              | On      |

**Required fields are in bold**

- **Finish**  
- **Cancel**

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.
Essential financial management skills acquired by JA students

- Setting personal financial goals
- Creating a budget
- Developing a savings plan
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1 million Arab Youth by 2020
Private / Public Partnerships
supporting INJAZ