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# Citigroup-INSEAD Financial Education Summit

## *Challenges of Promoting Financial Education Programmes for Youth*

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JA Worldwide

December 13, 2005



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# JA Worldwide: Historical Overview

- Year of Inception: **1919**
- Initial Program Offering: ***JA Company Program***
- First In-School Program Released: **1975**
- Current Number of JA Worldwide Distributed Programs: **30**
- Date of Merger (JA Inc. and JA International): **July 1, 2004**



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## JA Worldwide: Key Success Metrics, 2004-2005

- Students Served: **7,005,946**
- Volunteers Delivering JA Programs: **Over 213,000**
- Dollars Raised: **Approximately \$210,000,000**
- Board Members: **8,089**



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## JA Worldwide: Current Operations

- **Six Regional Operating Centers** (2004-2005 Student Impact)
  - **Africa** (63,357)
  - **Americas** (798,985)
  - **Asia/Pacific** (461,298)
  - **Europe** (1,741,077)
  - **Middle East/North Africa** (27,000)
  - **United States** (3,914,229)





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## **JA Program Related Initiatives** ***Content Areas***

- Business
- Character/Ethics
- Citizenship
- Economics
- Entrepreneurship
- **Financial Literacy**
- Work-Related/Career Life Skills  
(Work Readiness)



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## **JA Program Related Initiatives** ***Financial Literacy Education***

- Elementary School/Primary Programs (Grades K-5)
- **Middle Grades Programs (Grades 6-8)**
- High School/Secondary Programs (Grades 9-12)



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## JA's Elementary School/ Primary Programs

### Classroom-Based

- *Ourselfs*
- *Our Families*
- *Our Community*
- *Our City*
- *Our Region*
- *Our Nation*

### After-School

- *JA Dollars and \$ense*

### Capstone

- *JA Enterprise Village*



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## JA's Middle Grades Programs

### Classroom-Based

- *JA Economics for Success*
- *JA Personal Economics*
- *The Economics of Staying in School*
- *JA Go Figure!*
- *JA Global Marketplace*
- *JA International Marketplace*
- *Our World*
- *JA Enterprise in Action*

### After-School

- *JA It's My Business!*

### Capstone

- *JA Finance Park*



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## JA's High School/Secondary Programs

### Classroom-Based

- *JA Economics*
- *MMBiz*
- *JA Personal Finance*
- *JA Banks in Action\*\*\**
- *JA Titan*
- *TTBiz*
- *JA Success Skills*
- *JA Global Business Ethics*

### After-School

- *JA Company Program*
- *GLOBE*

### Capstone

- *JA Job Shadow*



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## The Product Development Process

- Program Conceptualization/R&D
- Initial Outline of Program Content
- Writing/Editing of Activities
- Pilot Testing
- Materials Revision and Final Production
- Implementation of Program  
for Worldwide Use





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## Program Implementation and Delivery

- **Models of Delivery**
  - JA Business Volunteers
  - Afterschool Providers
  - Teachers
- **Training is a Key Factor of Success**
- **Support of Local R&D Efforts**



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## Evaluation of Program Efficacy

- **Formative**—Designed to improve a program; particularly important in the development or significant revision of a product.
- **Summative**—Designed to present conclusions about the merit or worth of a program and to demonstrate the impact (i.e., “effect”) of program participation on select student outcomes.
- **Longitudinal**—Designed to assess the cumulative effects of JA programs on students who participate in JA programs over many years.



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## Identification of Key Student Outcomes

- **Student Knowledge and Skills**
  - Knowledge of business, economics, financial literacy, work readiness, and entrepreneurship concepts.
  - Effective writing and/or math skills evidenced in an *applied* context.
- **Student Attitudes and Beliefs**
  - One's self-efficacy for important economic/financial tasks.
- **Student Behaviors**
  - Staying in school, graduating from high school, enrolling in college, performing well in a workplace environment, philanthropy, etc.



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## JA Worldwide: Future Plans and Challenges

- **Product Development**
- **Distribution and Implementation**
- **Expansion of JA Worldwide Programs**
  - Resource Requirements (\$ and Volunteers)

