

JA Banks in ActionTM

Evaluation Results

January 2008

Overview

- Through a series of eight sessions, 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.
- The purpose of the evaluation was to assess program quality and effectiveness. Data collection consisted of a student pre- and post-test, classroom observations, interviews, and focus groups.
- Time Frame: August 2007 – December 2007.
- Sample: 1,159 students (participating and comparison) and a total of 69 teachers and volunteers.
- Participating Countries: United States, Ireland, South Africa, Colombia, and Bahrain.

Student Impact

- Students had positive learning gains in understanding how a bank works, banking strategies, and the application of the subject matter to personal financial management.
- The pre- and post-test scores of participating students increased from pre- to post-test, while comparison students' scores decreased slightly.
- Students had increased confidence in work-readiness skills, such as decision-making, listening, and financial planning, after participating in the program.
- Close to 7 out of 10 students (66%) who participated in JA Banks in Action reported improvement in planning a budget and saving money.
- Qualitative findings obtained through classroom observations and focus groups substantiate the positive learning gains by students. Students shared examples of how JA Banks in Action contributed to their understanding of financial and career planning.

Teacher and Volunteer Impact

- 85% of volunteers and 100% of teachers agreed the program improved students' problem-solving skills.
- 96% of volunteers reported that their own sense of fulfillment increased after participating in the program.
- In interviews, both teachers and volunteers shared that JA Banks in Action provided important information that students are not likely to receive at school or home.



[The topics] are relevant for [the students] to go out and be wise consumers. – Teacher

I will bank more intelligently now. –Student

Cited to:

Aguirre Division, JBS International (2008),
JA Banks in Action Summative Evaluation.

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