

# JA Banks in Action<sup>TM</sup>

## 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.
- 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.