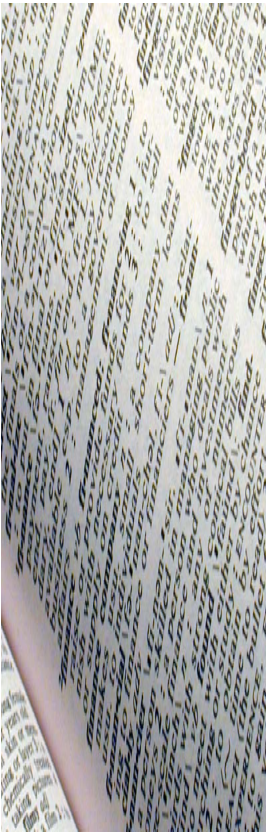


\$ JA More Than Money™ \$

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JA MORE THAN MONEY™ SERVES MORE THAN 6,400 NYC STUDENTS

In June 2008, HSBC Holdings plc and JA Worldwide[®] launched a \$3.4 million, three-year, global program to teach basic financial skills to children.

The global expansion of JA More than Money™, one of JA Worldwide's most successful youth financial literacy programs, involves HSBC employees in 15 countries. This strategic commitment is designed to build upon HSBC's commitment to financial education and its support for the JA Worldwide mission to inspire and prepare young people to succeed in a global economy.



Junior Achievement of New York (JANY) was one of two US-based JA affiliates chosen to participate in this exciting global financial literacy educational initiative.

During the 2008 - 2009 academic year, more than 6,400 3rd-5th Grade students received lessons in earning, spending, sharing and saving money and entrepreneurship. The program was delivered to fifty-one school sites and thirty-five after-school sites. Nearly 80 HSBC employees participated as volunteers delivering the program in NYC school classrooms.

HSBC employees also pro-

vided financial support for JANY through their annual successful bowl-a-



thon events, raising nearly \$100,000 in the 2008-2009 fiscal year.

"HSBC's exclusive support of JA More than Money™ will allow JANY to address the fast growing needs of young people in New York City and Long Island at an age when financial education can make a substantial impact on behavior in later life," said Doug Schallau,

“**JA More than Money™ is an essential tool for students. It provides a base of financial knowledge that most of us take for granted. Simple concepts such as earning interest, saving, spending, and deceptive marketing, all will help ensure these children are armed with the power to succeed in a world greatly different from their surroundings.**”

Michael Mondazzi
HSBC Volunteer, HSBC Bank USA, N.A.

JA More Than Money™

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Thank you for providing our students with such a thoughtful, educational and fun day. I know our students loved the JA day and I have pictures to prove it! As I walked from room to room I saw students engaged and actively learning in so many things – higher-level vocabulary, life skills and critical thinking, just to name a few.

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Robert Carl Hajek,
Assistant Principal, PS 86X



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[The HSBC] volunteers were enthusiastic, punctual and professional!

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HSBC Volunteers teach JA More Than Money skills to PS 86 elementary school students in NYC.

