

## Junior Achievement

HSBC has partnered with Junior Achievement (JA) since 1942 to give young people the knowledge and skills they need to own their economic success, plan their future, and make smart academic and economic choices. Junior Achievement's corporate and community volunteers deliver relevant, hands-on experiences that give students from kindergarten through high school knowledge and skills in financial literacy, work readiness, and entrepreneurship.

Since 2013, 950 HSBC employees taught JA to more than 14,000 students in more than 15 cities across the United States. In addition, nearly 1,000 employees participated in the JA Bowl-a-thon each year, raising more than \$120,000 annually to support JA programming.

HSBC's contribution of volunteer time and funding creates an invaluable experience for students. "I learned the real value of every dollar and how hard it is to manage and budget your net monthly income," said one high school student who worked with HSBC volunteers in Newark, NJ. "You also have to be smart as to where your money goes and how much you invest."

HSBC's commitment to JA is noticed at the national level. HSBC was awarded the 2012-2013 U.S. President's Volunteer Service Award for providing 15,000 hours of volunteer service to JA during the year.

"Junior Achievement volunteers are an important catalyst for our students," said Jack E. Kosakowski, president and chief executive officer of Junior Achievement USA. "Our volunteers share their personal and professional experiences and skills with students while delivering our programs. This helps young people to make connections between what they are learning in school and how those lessons connect to their success as adults."

HSBC's strong relationship with Junior Achievement is centered on its shared belief in the need



to actively prepare and equip future generations to succeed. HSBC knows the success of youth is vital to the success of communities and businesses. In partnering with JA, HSBC plan to continue empower youth of today and tomorrow to own their economic success.