



Stock Market Learning

- carried out by European Savings Banks -



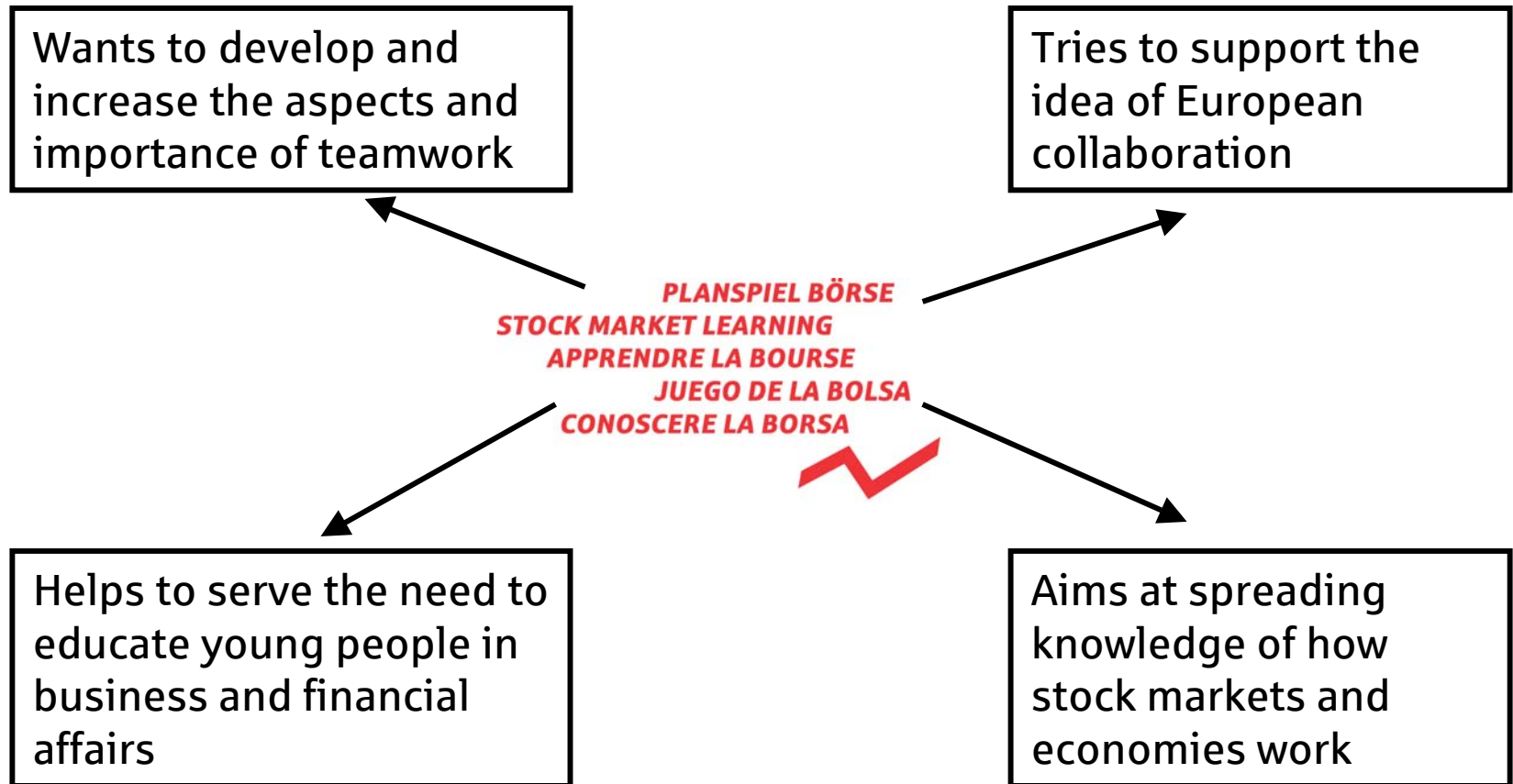
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1. What is Stock Market Learning?



An online simulation with a pedagogical concept and following objectives:



2. Supported by ESBG

Quote of Chris de Noose (Managing Director, European Savings Banks Group):

“The European Stock Market Learning can be seen as a mirror of the world economy, where young people gain an insight into the functioning of financial markets and their major players by "learning by doing".

This combination of fiction and reality helps students to gain skills that are essential for their integration in today's increasingly international social and working life. Being able to gather information about a company quoted on the stock exchange and to transform it into investment decisions empowers students with the ability to master one's finances and to plan for the future.“



3. Participating associations



- **Austria:** One savings bank
- **Belgium:** Supported by European Savings Bank Group (ESBG)
- **France:** With Finances & Pédagogie of Groupe des Caisses d'Epargne françaises
- **Germany:** In cooperation with Deutscher Sparkassen- und Giroverband
- **Italy:** Savings banks coordinated by Associazione fra le Casse di Risparmio Italiane (ACRI)
- **Luxembourg:** In cooperation with Banque et Caisse d'Épargne de l'État (BCCE)
- **Spain:** Savings banks together with Confederación Española de Cajas de Ahorros (CECA)
- **Sweden:** In cooperation with two savings banks



4. Facts and figures



- More than 40,000 teams with about a quarter of a million participants
→ 7,5 million participants since 1983
- Between 5-8 million hits in the internet per day (during the competition)
- Number of accounts in the past years:

	2005	2006	2007	2008	2009
Austria	101	105	132	147	214
France	580	362	600	414	339
Germany	39,731	39,774	41,875	41,912	38,924
Italy	268	600	800	728	997
Latvia	98	89	-	-	-
Luxembourg	166	125	136	163	122
Spain	2,500	2,780	2,769	3,204	2,526
Sweden	-	-	-	8	7
Total	43,444	43,835	46,312	46,576	43,189

5. The benefits of participating – for students

The participating pupils and students get the possibility to:

- gain experience in stock markets and knowledge in economical issues and business affairs
- gain insight into the companies and their aims
- experience teamwork
- be part of a European wide initiative
- win prizes and take part in national/international prize giving events
- learn about the importance of a sustainable development



A great chance for young people to learn for life by taking part in a real-business-life-simulation!



6. The benefits of participating – for savings banks

Stock Market Learning not only offers benefits for pupils and students but also for the participating savings banks.

The competition gives the opportunity to:

- come into contact with young people and to strengthen these relations
- convince young people of the competitiveness of the savings bank
- gain new clients and intensify customer loyalty
- show media presence
- generate reasons for public relations



7. How does Stock Market Learning work?

The Stock Market Learning competition for pupils:

- Each team gets a virtual account of 50,000 Euro
- They place their orders to buy and sell securities from the security list
- They can choose between 175 national and international shares, funds and fixed-interest securities
- There are different ways to place orders (e.g. limit and/or stop orders)
- Orders are fixed and settled twice a day (11 am/5 pm)
- Participating stock exchanges:
Frankfurt, Madrid, Milan, Paris, Vienna and Stockholm (in SEK)



7. How does Stock Market Learning work? II



Competition for university students:

The students version generally has the same rules and structures as the pupils version but with some special features:

- Each team gets a virtual account of 100,000 Euro.
- They can open another account, but only the better account is allowed to score.
- The orders in the students competition are settled up in real-time → More realistic simulation.




8. Special topics: sustainability

One of the main aspects in the Stock Market Learning competition is the importance of a **sustainable development**.

The simulation aims at sharpening the consciousness of young people for this actual topic:



- Texts with answers to the most important questions are provided on the websites
- Securities of sustainable acting companies are integrated into the securities list
- Securities of sustainable acting companies are marked with an  which leads directly to the corporate-sustainability-reports of the company.



9. Special topics: Money



To shed light on the subject of sustainability and introduce variety, Stock Market Learning has a different special topic each year.



The topics are in line with the goals of the **Decade of Education for Sustainable Development** which was proclaimed by the United Nations for 2005 to 2014.

This year, Stock Market Learning is focusing on the topic of money in relation to individual financial planning.

The website provides a wide range of information related to this year's special topic.



10. Procedure and time schedule



September:

- Teams, teachers, colleagues get information about the competition
- Online registration of the teams

October:

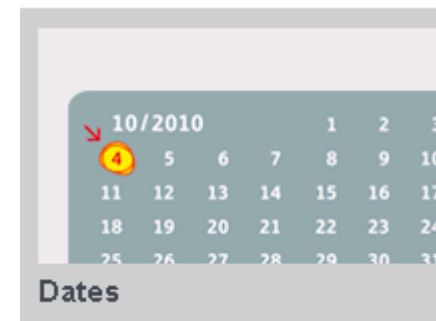
- Beginning of the competition

December:

- End of the competition
- Press information

January to March:

- Prize giving events of the savings banks



11. Interested?



Your contact for questions or suggestions:

+49 711 782 2180

headoffice@stockmarket-learning.eu

The next competition starts on 4 October 2010

For more information just have a look at our new website:

www.stockmarket-learning.eu