

## Financial Literacy – a skill we all need

A high level of general knowledge is essential in the world of business. The savings banks also make a concrete contribution to financial and economic education in schools: it is educationally sound, visual aid-based and always up-to-date.

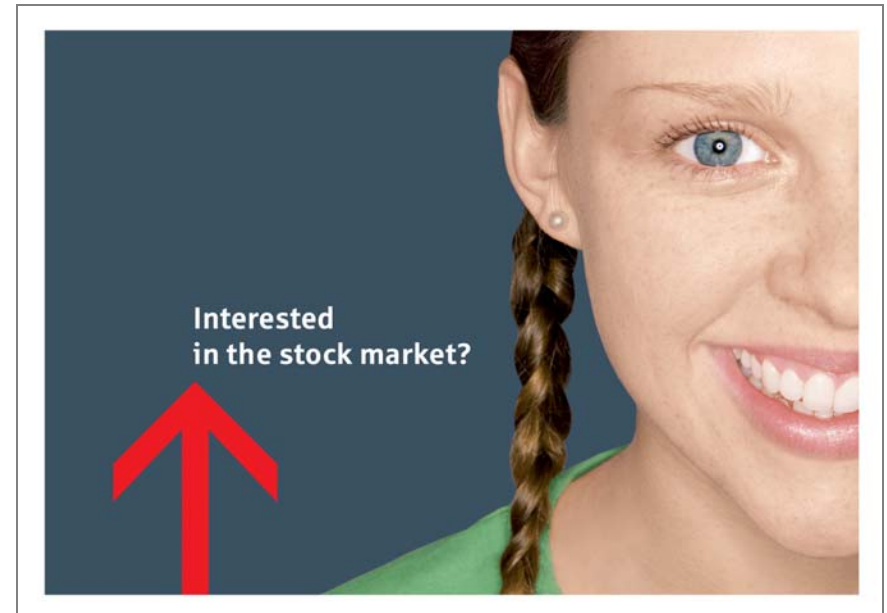
In an era of global and virtual economies characterised by online banking and high-tech business, young people are increasingly in need of support and guidance. Career planning, navigating one's way through contemporary consumer society, choosing from a wide selection of investment options - all this involves selecting from a huge amount of information before one can make the best decisions. Savings banks offer a wide range of teaching aids for all ages on monetary and economic topics as well as on the major themes of the day.

## A socially responsible initiative of savings banks

European savings banks' support to the Stock Market Training is motivated by the strong belief that educated people increase their chances of becoming socially integrated citizens. It illustrates the joint and long-standing commitment of savings banks to bring a return to society and demonstrate their socially responsible approach to banking activities. Advanced guidance and incentives provided in the course of the Game on the long-term benefits of investments in securities of companies implementing sustainable development policies is a key contribution of the Stock Market Training to raising-awareness of youngsters on tomorrow's challenges.

Do you have any more questions about Stock Market Training? If so, please contact your savings bank or visit our general website at → [www.stockmarket-training.com](http://www.stockmarket-training.com) or send us an email at → [zentrale@planspiel-boerse.de](mailto:zentrale@planspiel-boerse.de).

**PLANSPIEL BÖRSE**  
**STOCK MARKET TRAINING**  
**APPRENDRE LA BOURSE**  
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**An exciting financial education initiative for students from 1 October to 11 December 2007**

Stock Market Training is supported by the ESG (European Savings Banks Group).



EUROPEAN SAVINGS BANKS GROUP

## Stock Market Training – almost the "real thing"

Under the patronage of Baron Lamfalussy, a prominent financial markets figure at the EU level, Stock Market Training is part of the savings banks' efforts to contribute to financial and economic education.

Stock Market Training is a business and stock market game for students all over Europe. In a mixture of fiction and reality, youngsters can learn a lot about stocks and shares. The game was developed by market experts in close cooperation with pedagogues. It encourages participants to develop an interest in current business and market events and to collect, evaluate and discuss information in order to make informed investment decisions as a team. Using a hands-on approach, it strengthens systematic and interdisciplinary thinking.

Under realistic conditions – based on the prices of the Frankfurt stock exchange as well as European exchanges in Paris, Vienna, Madrid, Milan and London and including established securities trading fees – students practise investing in securities. The only thing that is not real is the virtual capital of €50,000 which is allocated to each team at the beginning of the game. The purpose of the game is to increase the value of the portfolio by the end of the game (after around 10 weeks), based on prudent and sustainable decisions.

We can safely say that everyone is a winner in Stock Market Training: much greater than the winner's prize is what teams have won in real terms – information and experience plus the knowledge of how stock markets work.

## Stock Market Training – a European competition

More than 7 million teams have tried their luck since the game was first introduced in 1983. Even if the competition has not turned them into market experts, they have acquired critical knowledge which may one day be of use when making real investment decisions.

Europe's borders have opened and in the meantime, students from 7 different European countries (Germany, France, Luxembourg, Austria, Spain, Latvia and Italy) are taking part. Last year, 43,444 teams throughout Europe participated in Stock Market Training.

This year, we had a European award ceremony with the winning teams from all participating countries invited to a weekend in Brussels. Next year will see a similar prize. The game's Europeanisation is also visible in the information packs for teams as well as on the internet, all of which is offered in German, English, French, Spanish and Italian. This means that schools can integrate the game into foreign language teaching.

## Stock Market Training in the future

Continuing to change and improve, and to adapt to changing needs and conditions - these are our principles and, we think, the secret of Stock Market Training's success. We are committed to these principles for the future too, in order to give students throughout Europe the Chance – through a stock market competition – to learn about business and finance, and to live and practise the European idea together.

