



Chase Recognizes Teachers and Schools for Delivering Innovative Financial Education

JA Finance Park raises students' financial literacy by 32 percent

WILMINGTON, Del. (Jan. 14, 2008) - Continuing a long-standing partnership with Junior Achievement, Chase, a division of JPMorgan Chase & Co. [NYSE: JPM], is sponsoring JA Finance Park in Delaware - one of 10 programs around the country that are changing the way students learn about personal financial management. To help teachers and school administrators learn more about the innovative program and to recognize those who are bringing it to their classrooms, Chase Card Services is inviting educators to a reception at JA Finance Park in Wilmington from 5 to 7 p.m. on Jan. 15, 2008.

At the event, Chase will also announce Chase Financial Education Rewards - a new program that provides special awards to teachers for high achievements in their students' financial learning during 2008. JA Finance Park's unique approach, which combines classroom lessons with a "real world" experience in a hands-on environment, is resulting in significant improvement in the financial literacy of participating students. In Delaware, students' financial knowledge increases by an average of 32 percent between pre-and post-test scores.

"For too many people, financial lessons are learned the hard way - by making mistakes," said Keith Schuck, president of Chase Bank. "Giving young people a realistic understanding of financial issues they will face as adults puts them on a path for making intelligent, life-long, personal finance decisions. Chase believes that good financial skills are a crucial building block for future success, and we are proud to partner with Junior Achievement on this innovative program."

Junior Achievement of Delaware's JA Finance Park was the first of its kind in the country and serves as a model for replication in other markets. Today, JA Finance Park programs are available in: Los Angeles, Calif.; Detroit, Mich.; Seattle, Wash.; Saint Louis; Mo., Louisville, Ky.; Ft. Wayne and Indianapolis, Ind.; Moline, Ill.; Salt Lake City, Utah; and, worldwide, in Tokyo and Kyoto, Japan. The program is designed for middle school students and covers a number of aspects of personal finance including budgeting, using credit wisely, savings and investing - topics not covered in today's math or social studies classrooms.

"We've seen significant gains in students' financial literacy after participation in this program," said Rob Eppes, executive vice president of Junior Achievement of Delaware. "The schools and teachers who are bringing financial education to the classroom are giving young people the knowledge to competently manage their finances, which will help them in all aspects of their lives."

Chase's many partnerships with Junior Achievement throughout the country are part of its multi-faceted, multi-million-dollar commitment to support financial education and responsible financial management. Schuck said, "We're in the business of lending money and we believe we have a responsibility to help people use it wisely."

About JPMorgan Chase & Co.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$1.5 trillion and operations in more than 50 countries. The company has more than 154 million credit cards issued. Under the Chase and JPMorgan brands, the firm serves millions of consumers and businesses in the United States and many of the world's most prominent corporate, institutional and government clients. Information about the firm is available at www.jpmorganchase.com.

Event location:

Junior Achievement Finance Park
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(302) 654-4510

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