



PRESS RELEASE

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CAPITAL ONE AND JUNIOR ACHIEVEMENT HELP LOCAL STUDENTS LEARN FINANCIAL LITERACY SKILLS

*Capital One/Junior Achievement Finance Park Teaches Practical Money Skills;
Has Served More than 100,000 Students in the United States*

Newark, N.J. -- (January 23, 2012) – Capital One Financial Corporation and Junior Achievement of New Jersey are bringing Capital One/Junior Achievement Finance Park, an innovative mobile financial education program, back to New Jersey. The program, which runs February 1st to April 5th, will be hosted at the Verizon State Headquarters at 540 Broad Street, in Newark. The program will help more than 3,000 New Jersey middle and high school students learn how to budget and manage money so they can learn and practice effective money-management skills.

Capital One/Junior Achievement Finance Park is a state-of-the-art mobile facility where New Jersey middle and high school-aged students live a fictional life situation, with marital status, children, job and salary. They are then challenged to create and successfully use a budget—making decisions around saving, spending, investing and philanthropic giving. In other words, they are making the financial decisions and trade-offs their families face daily in the real world. Joining Capital One in support of these financial education efforts are Alcatel-Lucent Foundation, Allstate New Jersey Insurance Company, Dun & Bradstreet, New Jersey Division of Consumer Affairs, PSEG, Verizon and Walmart.

The students' experience begins with *JA Finance Park*[®], which provides them with four weeks of in-class, teacher-led personal finance instruction. The experience culminates in an exciting visit to Capital One/Junior Achievement Finance Park. The reality-based simulation is key to giving students the opportunity to put their new money-management skills to the test.

“Experiential financial education helps students to understand the short- and long-term impact of educational, financial and life-style decisions,” said Catherine Milone, president of Junior Achievement of New Jersey. “It also prepares students to succeed as adults by teaching them some basic, practical money-management skills which they will need to help them prosper in life.”

“At Capital One, we believe that financial literacy and money management skills are crucial building blocks for economic success. That’s why we invest in financial literacy programs to help put individuals of all ages on the path of fiscal responsibility and economic self-reliance,” said Jon Trombley, New Jersey Market President for Capital One Bank and State Board Member for Junior Achievement of New Jersey. “Capital One/Junior Achievement Finance Park has a proven track record of engaging students with financial education programs and experiences that are both substantive and fun.”

JA Finance Park provides a resource for New Jersey schools to help fulfill the graduation requirement (9.2) adopted by the State Board of Education, requiring students to complete at least 2.5 credits in financial, economic, business and entrepreneurial literacy to graduate. Since partnering in 2006, Capital One and Junior Achievement have provided financial literacy skills to more than 100,000 students around the country. More than 250 Capital One Bank associates will mentor New Jersey students, helping them develop and stick to budgets based on their fictional life situation.

Capital One and Junior Achievement also recently created a virtual version of the program, available for schools in partnership with Junior Achievement, and available online for free to anyone with internet access. To experience *JA Finance Park Virtual*, visit: <http://financepark.ja.org>.

Tours of Capital One/Junior Achievement Finance Park in Newark are on February 1 from 10:30 am – 11:30 am and February 23 from 10:30 am – 11:30 am and 12:30 pm – 1:30 pm. To schedule a tour, or request more information, please contact the Junior Achievement of New Jersey offices at 609.419.0404 or visit www.janj.org.

About Junior Achievement of New Jersey

Junior Achievement is the world's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic choices. JA programs are delivered by corporate and community volunteers, and provide relevant, hands-on experiences that give students from kindergarten through high school knowledge and skills in financial literacy, work readiness and entrepreneurship. Today, JA reaches four million students per year in more than 120 markets across the United States, with an additional 6.5 million students served by operations in 117 other countries worldwide. In New Jersey, JA will reach more than 46,000 students this school year. Visit www.janj.org.

About Capital One

Capital One Financial Corporation, headquartered in McLean, Virginia, is a Fortune 500 company with approximately 1,000 branch locations primarily in New York, New Jersey, Texas, Louisiana, Maryland, Virginia, and the District of Columbia. Its subsidiaries, Capital One, N.A. and Capital One Bank (USA), N. A., offer a broad spectrum of financial products and services to consumers, small businesses and commercial clients. We apply the same principles of innovation, collaboration and empowerment in our commitment to our communities across the country that we do in our business. We recognize that helping to build strong and healthy communities - good places to work, good places to do business and good places to raise families - benefits us all and we are proud to support this and other community initiatives.

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