

## CHASE HELPS TEACH UNIVERSITY OF DELAWARE STUDENTS CREDIT SMARTS

*\$28,000 Grant Will Support Delaware Financial Literacy Institute's Credit Seminar for University of Delaware Students*

**Wilmington and Claymont, Del. – Feb. 3, 2009** – Continuing its commitment to support financial literacy in its local community, Chase Card Services, the credit card division of JPMorgan Chase & Co. [NYSE: JPM], announced today that it is donating \$28,000 to the Delaware Financial Literacy Institute (DFLI) and the Center for Economic Education and Entrepreneurship (CEEE) to help support an educational program for students at the University of Delaware. The seminar, “Credit 101: Personal Finance for College Students,” focuses on various aspects of credit including what it is, how to use it wisely, and advantages and disadvantages of using it.

Chase Card Services’ 2009 grant to the Institute brings its total donation over the past three years to \$128,000. This grant was made possible through Chase’s Financial Literacy Grant Program, which in its fourth year, has awarded a total of \$5.4 million to community organizations throughout the United States including credit counseling agencies and consumer finance research groups. During that same time period, DFLI has also received more than \$150,000 from the JPMorgan Chase Foundation to support financial education and entrepreneurship programs.

“College students, now more than ever, need to learn solid financial management skills,” said Ronni Cohen, Executive Director, Delaware Financial Literacy Institute. “Thanks to the generosity of Chase, we will be able to provide students at the University of Delaware with the tools and information they need to become smart money managers.”

“Especially in a time of economic uncertainty, Chase has renewed its pledge to provide individuals in our own local community and across the U.S. with access to information and assistance that can help them improve their financial futures,” said Jeff Courtney, senior vice president, Customer Support Division, Chase Card Services and DFLI board member. “We are pleased to grant DFLI and CEEE additional funding to continue to educate college students at the University of Delaware on financial responsibility.”

A full list of 2009 grant recipients can be found on the Chase Clear & Simple<sup>SM</sup> Web site [here](#). Chase Clear & Simple provides a wide variety of information and resources to help

consumers take control of their finances, and offers Chase customers helpful account tools and options like customized payment due dates, over-limit controls and free account alerts.

### **About Delaware Financial Literacy Institute**

Founded in 2002, the Delaware Financial Literacy Institute promotes financial education through free Money School classes and events. The organization's mission is to help individuals, especially those of low and moderate income, learn the financial tools necessary to get their financial lives in order so that they can become self-sufficient and enjoy financial well-being over time.

### **About the Center for Economic Education and Entrepreneurship**

The University of Delaware Center for Economic Education and Entrepreneurship was formed in 1971 to address the need to incorporate economics and entrepreneurship in the K-12 curriculum as an important complement to the reading, writing and math curriculum. The Center **provides educators with high-quality programs and workshops.**

### **About JPMorgan Chase & Co.**

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$2.2 trillion and operations in more than 60 countries, and the company has issued about 168 million credit cards in the United States and Canada. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers and businesses in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan, Chase, and WaMu brands. Information about the firm is available at [www.jpmorganchase.com](http://www.jpmorganchase.com).

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