



日本証券業協会
Japan Securities Dealers Association

Summary of Financial Literacy and Education Support Activities for FY2017

(April 2017 – End of March 2018)



Summary of Financial Literacy and Education Support Activities for FY2017 (Activities for Schools)

	Elementary School	Junior High School	High School	University
Developing and Providing Teaching Materials		Let's Form a Stock Company! A Challenge from Mr. X FY17: 309 institutions 31,458 participants FY16: 341 institutions 33,622 participants	Three Doors to Understanding the Economy Let's Take a Voyage of Economic Discovery FY17: 292 institutions 28,524 participants FY16: 348 institutions 33,091 participants	
		Stock Learning Game		FY17: 825 institutions 42,278 participants FY16: 800 institutions 35,643 participants
			Stock Company System and Securities Market Framework	FY17: 7,918 copies FY16: 10,851 copies
		Immersion: The Economic World for Everybody	FY17: 67 institutions 5,394 participants	
Providing Information to Schools		Summer Seminar for Teachers	FY17: 477 participants (8 venues) FY 16: 551 participants (9 venues)	
		Experience Finance and Security Program	FY17: 139 participants (Tokyo/Osaka/Nagoya) FY16: 128 participants (Tokyo/Osaka/Nagoya)	
		E-mail newsletter for educators	FY17: 2,505 subscribers	
		"Rainbow News" information magazine for educators	22,000 copies per issue (3 p.a.)	
		Website "Kinyukeizai Navi"	FY17: 149,419 accesses FY16: 87,131 accesses	
Dispatching Lecturers To Schools		Saturday Educational Activities FY17: 141 institutions (297 classes, 9,204 participants) FY16: 121 institutions (238 classes, 7,147 participants)		Financial Literacy Delivery Course FY17: 121 institutions (220 classes, 13,785 participants) FY16: 102 institutions (185 classes, 12,200 participants)
	Offering Support/ Collaboration	Support for "Study Group on the Promotion of Financial and Economic Education" (Chaired by Naoyuki Yoshino)		
		FY17: 31 universities, 45 organizations, 552 participants FY16: 29 universities, 42 organizations, 488 participants	Support for All-Japan Securities Study Student League	
Global Activity	Participation in International Investor Education Activities			

1. Elementary and Junior High School Education Support

(1) Developing and Providing Teaching Materials

(a) Hands-on teaching material: "A Challenge from Mr. X"



(a) Hands-on teaching material: "Let's Form a Stock Company! A Challenge from Mr. X" (for Junior High School Students)

- The purpose of the program is to deepen understanding on the structure, roles and social responsibility of stock companies, as well as on the framework of finance, focusing on companies (corporations). Materials mainly targeting junior high school students are provided free of charge to interested institutions.
 - Hands-on teaching material for conducting classes through group work, asking students to prepare plans and funding for a company, as well as to discuss the effects of economic news on corporate performance.
- 31,458 students from 309 institutions across Japan used the material in FY17 (33,622 students in 341 institutions in FY16)

[Securities Knowledge Proliferation Project]

◆ "Let's Form a Stock Company! A Challenge from Mr. X" Teaching Material Kit



The kit is composed of three parts and can be adapted to single class
Instruction guidelines and video clips for teachers are attached

◆ Video clip for teachers
<http://www.kinyu-navi.jp/textbook/contents8/index.html>

1. Elementary and Junior High School Education Support

(1) Developing and Providing Teaching Materials

(b) Hands-on teaching material: "Three Doors to Understanding the Economy"

(b) Hands-on teaching material: "Three Doors to Understanding the Economy: Let's Take a Voyage of Economic Discovery" (for high school students)

- The purpose of the program is to deepen understanding about the economy and basic structure of the financial framework, and to promote thoughts on current affairs based on acquired knowledge. Materials mainly targeting high school students are provided free of charge to interested institutions.
 - Hands-on teaching material for conducting class by facilitating thoughts by students through group work on three themes, i.e., "stock corporations," "direct and indirect financing," and "framework for foreign exchange, interest rates, and the economy" (one theme per 50 minute class)
- Teaching materials were used by 28,524 students in 292 institutions across Japan in FY17 (33,091 students in 348 institutions in FY16)

[Securities Knowledge Proliferation Project]

◆ "Three Doors to Understanding the Economy: Let's Take a Voyage of Economic Discovery" Teaching Material Kit



The kit is composed of three parts and can be adapted to single class
Instruction guidelines and video clips for teachers are attached

◆ Video clip for teachers
<http://www.kinyu-navi.jp/textbook/contents9/index.html>

1. Elementary and Junior High School Education Support

(1) Developing and Providing Teaching Materials

(c) "Stock Market Game"

(c) Stock Learning Game

- The purpose of the program is to study the actual movements in economy and society that cause changes in share prices through simulated stock trading in class. Simulation materials mainly targeting junior high school to university students are provided free of charge to interested institutions.
- 42,278 students from 825 institutions across Japan used the materials in FY17 (35,643 students in 800 institutions in FY16)

[Joint project with the Tokyo Stock Exchange]

◆ "Stock Market Game" Teaching Material Kit



◆ "Stock Market Game" website (<http://www.ssg.ne.jp/>)

The screenshot shows the '株式学習ゲーム' website interface. The main content area displays '取引結果一覧' (Trading Results List) for 'Aコース' (A Course) as of October 29, 2013. It includes a table of trades and a table of current stock holdings.

銘柄コード	銘柄名	売買	約定日	株数	単価	金額	元金	エラー
4661	OLC	買	10月28日	100	15,260	1,526,000	1,526,000	
8138	サンリオ	買	10月28日	200	5,540	1,108,000	1,108,000	

手持現金残高: 7,366,000

銘柄コード	銘柄名	保有数	現在値	評価額
4661	OLC	100	15,560	1,556,000
8138	サンリオ	200	5,430	1,086,000

時価評価額合計: 2,642,000
資産合計: 10,008,000

1. Elementary and Junior High School Education Support

(1) Developing and Providing Teaching Materials

(d) "Immersion! The Economic World for Everybody"



(d) Immersion! The Economic World for Everybody

- The purpose of the project is to deepen knowledge on finance, economy and society through discussion after viewing a recorded NHK television program. Teaching materials mainly targeting junior high and high school students are provided free of charge to interested institutions.
 - Class on seven key phrases appearing in junior high school civics and home economics textbooks can be conducted using part of a session (within 20 minutes)
- 5,394 students in 67 institutions across Japan used the material in FY17 (first year of program)

◆ "Immersion! The Economic World for Everybody": 7 Themes

CONTENTS

1.	株式会社	[基礎編]	株式会社のなりたち
2.	株式会社	[応用編]	株式会社の仕組み
3.	間接金融	[基礎編]	銀行の役割
4.	間接金融	[応用編]	お金を借りてみよう
5.	直接金融	[基礎編]	直接金融の仕組み
6.	直接金融	[応用編]	株式の特徴
7.	株式市場	[基礎編]	発行市場と流通市場
8.	株式市場	[応用編]	企業の業績と株価の関係
9.	経済的な自立	[基礎編]	どう稼ぐ?どう貯める?(収入と貯蓄)
10.	経済的な自立	[応用編]	家計のマネジメント
11.	金融商品	[基礎編]	金融商品とは?
12.	金融商品	[応用編]	金融商品の選び方
13.	持続可能な社会	1	家計と社会のつながり
14.	持続可能な社会	2	金融を通じた社会参画

◆ "Immersion! The Economic World for Everybody" Workbook



Teaching material is composed of 14 chapters on 7 themes; each chapter can be taught in 20 minutes
Recording of an NHK television program and instruction guidelines for teachers are attached

1. Elementary and Junior High School Education Support

(1) Developing and Providing Teaching Materials

(e) "Stock Company System and Securities Market Framework"



(e) Finance and Securities Study Material: "Stock Company System and Securities Market Framework"

- Supplementary teaching materials that provide easy-to-understand explanations on the roles of the stock company system and the economic significance of stocks using illustrations mainly targeting high schools are provided free of charge to interested institutions
- 7,918 copies were provided in FY17 (10,851 copies in FY16)



1. Elementary and Junior High School Education Support (2) Providing Information for Teachers and Schools (a) "Kinyukeizai Navi" website

"Kinyukeizai Navi" website (http://www.kinyu-navi.jp/)

- The "Kinyukeizai Navi" website was established to support learning of the basics of securities and finance using PC or smartphone, mainly targeting teachers and students of junior high and high schools
- Contents include "Let's Learn! Finance and Economics" (comics and quiz-based courses on basic knowledge), "Walking in the Finance District" (explanation of various financial institutions), and "Hot Blooded! The Economist Family" video. Information on teaching materials and events provided by the Securities Knowledge Proliferation Project is also provided.
- 149,419 accesses in FY17 (87,131 accesses in FY16)

[Securities Knowledge Proliferation Project]



1. Elementary and Junior High School Education Support (2) Providing Information for Teachers and Schools (b) Mail magazine for teachers

Mail magazine for teachers: "Finance and Economy in 5 minutes"

- Mail magazine that provides explanations, basic knowledge and tips on teaching classes on economy/finance/securities related topics with sample scripts is distributed about three times each month (started in February 2017).
- 2,505 subscribers as of end of March 2017

<Magazine Topics>

● "Now I Get It! The Economy News"

Fun explanation of news topics that may be interesting to students from economics and finance

● "My Surefire Topic to Make Classes Interesting"

Introducing the infallible class topics by university professors, working teachers and economists

● "Useful Finance FYI"

Explanation on knowledge that could also be useful for teachers, including financial terms, latest financial systems and products

E-mail magazine information:

http://www.jsda.or.jp/manabu/web_curriculum/mailmagazine.html

5分で話せる金融経済 授業を面白くする私の鉄板ネタ 2017.2.2 Vol.1

会社って何？ 株式って何？ 語源から経済の本質が見えてくる！

板書例

会社
Company
いっしょに パン 仲間

株式
stock
share
分ち合う、分担する

資金をみんなで分担し、
その富を蓄え、成長させるしくみ

言葉の成り立ちから「会社」の意味を考えてみましょう

会社は、英語では Company です。この単語を分解してみます。Company は、[com]、[pan]、[y] と3つの要素に分けることができます。それぞれのもとの意味を見てみると、ラテン語で com (いっしょに)、pan (パン)、y (人々、仲間) となります。ここで生徒たちに、この3つの要素から想像される会社の意味を聞いてみましょう。

「いっしょにパンを焼く仲間」「いっしょにパンを売る仲間」「いっしょにパンを食べる仲間」いろいろな意見が出るのではないのでしょうか。

実は、Company の語源は、「ひとつのパンをみんなで分け合って食べる仲間」という形があります。それが会社ということです。日本でも仲間を「おなじ釜の飯を食べる」というように、どこの国でも食と人のつながりは共通なんですね。食を共にすることで結束して、協力し合って働くという意味合いが「Company」という言葉に含まれているのです。

「いっしょにパンを焼く仲間」「いっしょにパンを売る仲間」、これも会社の特質を表していますね。いっしょに生産活動を行い、世の中に必要な商品、サービスを生み出す集団 (仲間) というわけです。

このように言葉の語源から、生徒たちとイメージを膨らませていくことで、何となく無味乾燥で遠い存在だった「会社」というものが、生き生きとしたものに感じられるのではないかと思います。

1/2

1. Elementary and Junior High School Education Support

(2) Providing Information for Teachers and Schools

(c) Seminars for Teachers

i. Summer seminar (mainly for civics and social studies teachers)

- Mainly targets junior high and high school civics and social studies teachers, aiming to provide information on the economy and financial and capital markets to supplement the content of school classes.
 - The program includes lectures by experts on popular themes requested by the previous year's participants, as well as workshops for promoting the use of hands-on teaching materials for junior high and high schools. It is run in cooperation/collaboration with Zenkoku Kominka/Shakaika Kyoiku Kenkyukai (Japan Association of Civics and Social Studies Education) and the Central Council for Financial Services Information.
- Seminars were held in eight venues across Japan between late July and mid-August in FY17 (Takamatsu event cancelled due to typhoon) with 477 participants (9 venues, 551 participants in FY16)
- Transcripts of some of the lectures from the seminars are published on the JSDA website

ii. Experience Finance and Securities Program for Teachers

- The purpose of the program is to deepen understanding of the stock company system and securities market by elementary, junior high and high school teachers interested in securities, regardless of their specialized subjects
 - Lectures on the basics of securities, workshop on teaching materials, observational tour of stock exchange, etc.
- Held in Tokyo (August), Nagoya (December) and Osaka (March) in FY17, with 139 participants (128 participants in FY16)



◆ Lecture



◆ Company observation tour

1. Elementary and Junior High School Education Support

(2) Providing Information for Teachers and Schools

(c) "Rainbow News" information magazine

"Rainbow News" information magazine for teachers

- Information magazine is sent to junior high schools, high schools, and the Board of Education across Japan to promote education on finance and the economy (three times a year, 22,000 copies for each issue).
- Contents include interviews with celebrities concerning education on finance and the economy, explanation of economic topics and phrases, class reports by teachers (use of hands-on education material, etc.), articles on company visits, and introduction of events by Securities Knowledge Proliferation Project related organizations.
- Current issue and back numbers are posted on the "Kinyukeizai Navi" Website (<http://kinyu-navi.jp/textbook/contents4/index.html>)
[Securities Knowledge Proliferation Project]



1. Elementary and Junior High School Education Support

(3) Dispatching lecturers to elementary/junior high/high schools (Saturday Classes)



Class delivery to elementary/junior high/high schools (Saturday Classes)

- Participation in the "Saturday Study Volunteer Support" initiative by the Ministry of Education, Culture, Sports, Science and Technology in 2014 led to the "Delivery Course" program which dispatches lecturers for classes in elementary, junior high, and high schools across Japan as part of efforts to further financial and economic education
- Hands-on format classes that teach that stocks and direct financing are important frameworks for supporting society
- The lecturers are employees of JSDA or employees of cooperating members of JSDA and registered Finance/Securities Instructors
- Lecturers were dispatched to 141 institutions (297 classes) with 9,204 participants in FY17

	FY17			FY16		
	141 institutions	297 classes	9,204 participants	121 institutions	238 classes	7,147 participants
	*104 elementary schools, 11 junior high schools, 11 high schools, and 15 others			*89 elementary schools, 9 junior high schools, 9 high schools, and 14 others		
Saturday Classes	55 institutions	120 classes	3,581 participants	51 institutions	118 classes	3,472 participants
Saturday Educational Activities	6 institutions	6 classes	157 participants	3 institutions	3 classes	78 participants
Weekday Classes	67 institutions	153 classes	4,915 participants	53 institutions	97 classes	2,904 participants
Other	13 institutions	18 classes	551 participants	14 institutions	20 classes	693 participants

◆ "Challenge! Snack Co., Ltd." workbook



<Activity Format>

Saturday Classes: Classes are held for all pupils/students, mainly sponsored by the schools as part of the regular curriculum

Saturday Study: Led by parties other than schools (PTA, local community, etc.) for interested participants

Weekday Classes: Above activities held on weekdays

Other: Events for children sponsored by MEXT, Finance Bureau, and Civic Halls, etc.

◆ Group work projects



- “Challenge! Snack Co., Ltd.” was included as one of the 8 examples in the “Handbook on Collaboration between Community and Schools” (published in January 2018) prepared by the MEXT Lifelong Learning Policy Bureau.

Introducing the “Educational Activities Effectively Utilizing External Human Resources”, a finance/economy-themed career education program

地域学校協働活動
ハンドブック

日本証券業協会 チャレンジ！お菓子の株式会社
「外部人材を活用した教育活動」取組紹介
金融・経済、職業教育をテーマにした教科横断型のキャリア教育プログラム

実社会で活躍している方々の経験や専門知識、先端技術などを生かした教育活動が、子供たちの学習意欲を向上させます。文部科学省では民間企業や団体の皆様の協力を集め、「土曜学習応援団」のウェブサイトを通じて、出前授業や教材提供、施設見学の受け入れの情報を提供しています。

日本証券業協会の出前授業もその一つです。授業テーマは「チャレンジ！お菓子の株式会社」。小学校高学年から中学生を対象とした、2単位時間を基本とする授業です。

株式会社と株式の仕組みを、児童・生徒の誰もが身近に感じられるお菓子を素材にして楽しく学びながら、社会に多く存在する株式会社で働く人たちの努力が社会を豊かにしていることを理解するというねらいがあります。

児童・生徒数人のグループを一つの会社と見立て、新商品の企画(商品のネーミングやコンセプトの設定)、開発(パッケージデザイン)を行います。各グループ(会社)が自社製品をアピールし、応援したいと思われるグループに模擬紙幣を投票してもらい(出資者集め)、株式会社と株式の関係を体験的に学ぶという内容です。

この授業は、企業が持つ専門的なノウハウを基に小中学生にも株式の仕組みを簡単に理解することができ、またグループにおける協働体験も交えて構成されているため、チームの仲間と協力することの大切さも学べます。社会で行われていること、株式会社に働くということが身近に感じられる学習として先生方からも好評を得ています。

プログラムを提供しようとしたきっかけは、「証券会社」の仕事や「株式投資」に対して、正しい理解をしてもらいたいと考えたからです。株式は、株式会社を支えるためには大切なもの。小中学生にとって興味・関心を高められるような内容を工夫しながら学習プログラムづくりを進めています。

➤ 継続のポイント ～全国にある地区協会のメンバーが講師に～

日本証券業協会は、東京をはじめ全国9箇所に地区協会があり、授業の講師は各地区協会の職員等が務めるため、全国の学校への出前授業が可能です。

この出前授業は平成26年度から実施しており、講師を担当した職員や依頼があった教育関係者の感想を基に、プログラムの改善を行ってきています。

このように、長期的展望に立ち出前授業を進めていくという体制で進むことは、地域学校協働本部としても、毎年の授業に継続的に協力を求められるということにつながり、授業を体系的に構築する上で、安心して活用することができます。



▲オリジナルテキストを活用しながら会社の仕組みを理解します

▲グループが一つの会社です



▲各会社で商品開発(パッケージデザイン)をします

プログラム内容詳細はこちら



日本証券業協会
「チャレンジ！お菓子の株式会社」紹介サイト

プログラム概要

- 株式会社と株式の仕組みを説明**
会社を始めるために必要なお金の集め方について学習します
- グループ(会社)でパッケージづくり**
世の中の人が喜びそうな商品(お菓子)を企画・開発し、株券も準備します
- 発表・インタビュー**
グループ(会社)ごとにインタビューに答え、自分たちの会社のPRをします
- 模擬紙幣を使い応援したい会社に投資**
会社に投資(投票)してくれた人にも株券を渡します
- 集まった模擬紙幣を計算、ふりかえり**
会社を応援したいと思う人から、どれだけお金を集められたか確認します

地域学校協働活動の推進のヒント

日本証券業協会は、より中立・公正な観点から金融・証券教育への支援を推進するため、小・中・高校生、大学生、さらに教員向けの教育支援を行う多様なプログラムを提供しています。

出前授業のほか、体験型教材の提供、ウェブサイトですることができるコンテンツ提供、研修会やセミナーの開催などを進めており、学校教育における経済、金融、証券教育をサポートするために、各段階に応じた学習機会の提供を幅広く行っている頼もしい存在となっています。

企業の専門知識や経験を、学校教育に合わせた形にプログラム化し、生きた教育にしていく。これも企業と連携した地域学校協働活動と言えるでしょう。

2. Activities for University Students

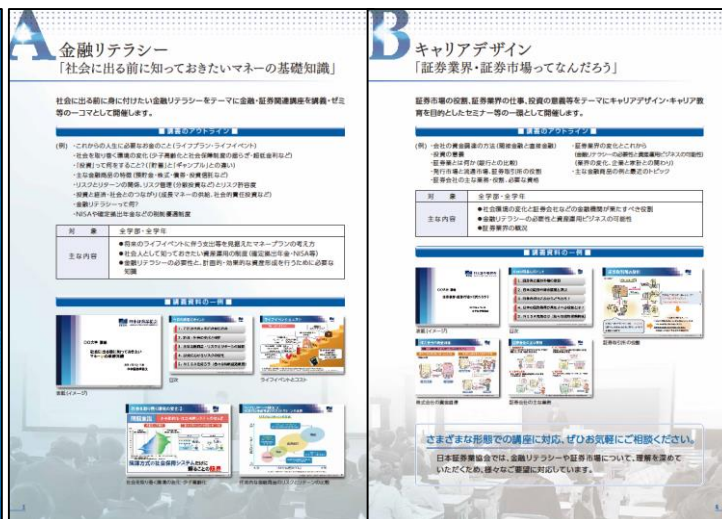
(1) Dispatch Lecturers for University Students

Dispatch Lecturers for University Students (Financial Literacy "Home Delivery" Lectures)

- Lecturers are dispatched free of charge to universities across Japan (undergraduate classes, career centers, etc.) for the purpose of improving financial literacy and deepening understanding of the securities business by university students, who are at the stage of establishing their abilities to become independent professionals. The program introduces the importance of money plans based on life planning, the significance of securities investment and market, and the securities business.
- The lecturers are officers and employees of the JSDA and registered Finance/Securities Instructors
- Total of 220 lectures were delivered in 121 universities in Japan, with 13,785 participants in FY17

	FY17	FY16
	121 universities, 220 lectures (13,785 participants)	102 universities, 185 lectures (12,200 participants)
Financial Literacy	156 Lectures at 93 universities	115 Lectures at 74 universities
Securities Market/Securities Industry	64 Lectures at 49 universities	70 Lectures at 48 universities

* The total number of universities varies as some lectures covered both topics



Seminars and Information Provision for University Students

- The content of the “Personal Finance Seminar” and “Entrepreneurship and Finance Seminar”, which were held to enable the undergraduate and graduate students to become independent members of society equipped with financial literacy, was posted on the portal site for university students (226 total participants for seminars)



◆ Personal Finance Seminar



◆ Entrepreneurship and Finance Seminar

2. Activities for University Students

(3) Support for All-Japan Student League for Securities Study Activities



Support for All-Japan Student League for Securities Study Activities

- Continued support for the activities of the All-Japan Student League for Securities Study (national body of university student securities study circles (academic study circles) and university student securities and finance seminars)
- JSDA supports the "Securities Seminar Convention," which is held by the League annually in December with university circles from around Japan invited to discuss various topics related to securities and finance over the course of two days; as well as spring seminars held by the regional leagues (Tokyo, Osaka, and Nagoya).
- FY17 Securities Seminar Convention was held on December 8-9 in Tokyo, with participation of 552 students from 31 universities around Japan (44 organizations, 113 teams), and discussions held among 19 blocks (488 students from 29 universities participated in FY16)

[FY17 Discussion Themes]

- (1) Activating the domestic securities market
- (2) Investment trust as a tool for asset building
- (3) Enhancement of financial literacy at the school level
- (4) Future approaches to securities company management
- (5) Institutional investor behavior and securities market
- (6) Status of financing for Japanese companies



◆ Securities Seminar Debates



◆ Securities Seminar Awards Ceremony

3. School Education

(1) Support for Activities of "Study Group on the Promotion of Financial and Economic Education"

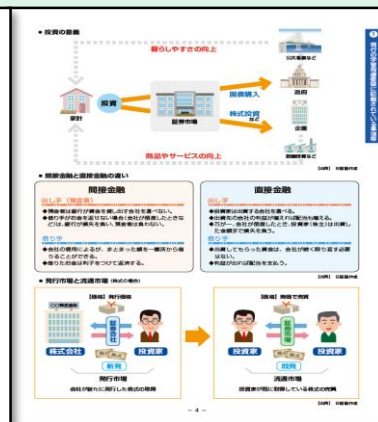
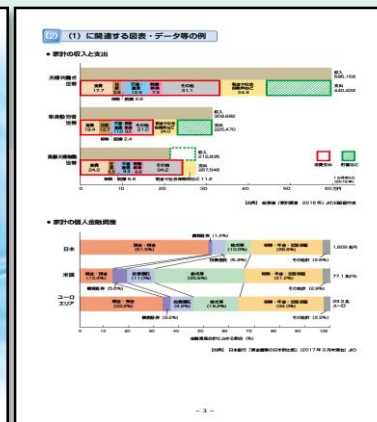
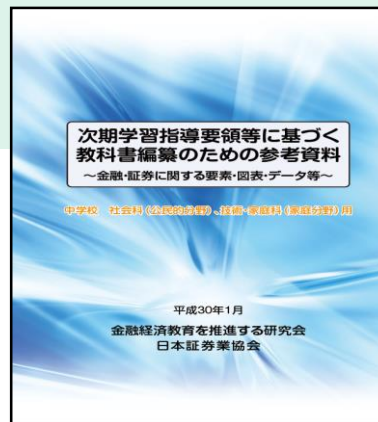


Support for Activities of "Study Group on the Promotion of Financial and Economic Education"

JSDA is supporting the activities of the "Study Group on the Promotion of Financial and Economic Education," which gathers educational and financial experts under one roof to discuss the promotion and enhancement of financial and economical education (Chair: Naoyuki Yoshino, Professor Emeritus, Keio University). JSDA also serves as its secretariat.

[Activities for FY17]

- Prepared "Reference material for preparing the text book based on the next School Curriculum Guideline: Factors, diagrams and data on finance and securities" reflecting the Guideline for junior high schools in January 2018, and provided information to textbook publishers
- Cooperated with *Talent Development Education Research Foundation* to prepare the e-learning lecture contents for the renewal of teaching licenses, "Financial Literacy 101 for Kids: Useful Pointers on How to Handle Money" (Distribution began at the end of September 2017, with 147 teachers taking the course within FY16)
- Prepared and submitted an opinion dated March 15, 2018 to the Ministry of Education, Culture, Sports, Science and Technology in response to the public comment period for the draft School Curriculum Guideline



3. School Education

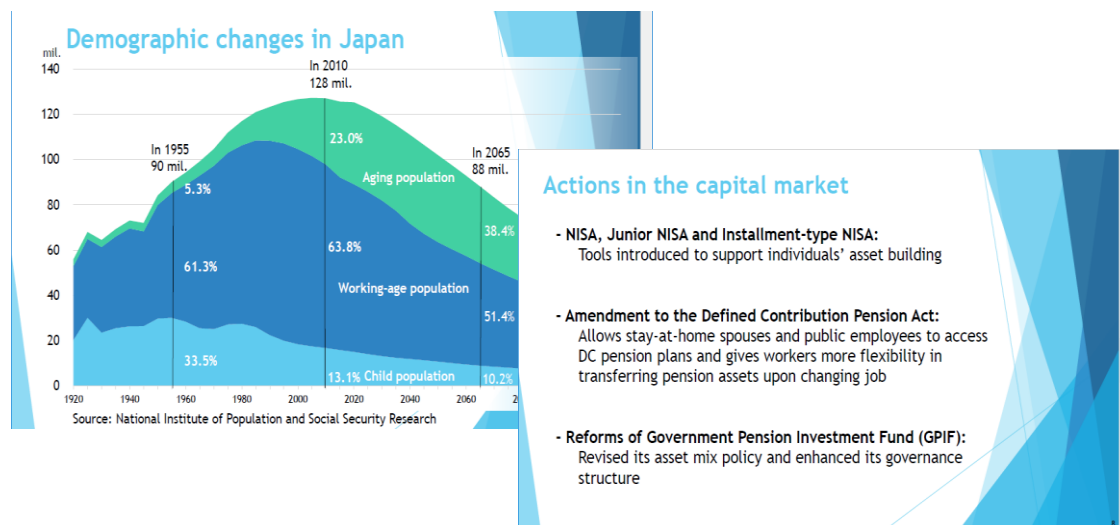
(2) Participation in International Investor Education Activities (for schools and professionals)

Participation in the International Forum for Investor Education (IFIE)

- As the Chair of the International Forum for Investor Education (IFIE) (appointed in June 2017) and Chair of the Asia Chapter (appointed in June 2014), participated in conferences, etc. held by the Forum and actively exchanged information with the representatives
- In June 2017, JSDA participated in the panel discussion "Addressing Needs of an Aging Demographic and a Large Cohort of Young Adults" at the IFIE-IOSCO Investor Education International Conference held in Rio de Janeiro, Brazil. JSDA also served as the Chair for the Asia Chapter Annual General Meeting held at the same time.
- In November 2017, JSDA served as the Chair for the interim meeting of the Asia Chapter held in Tokyo.
- In April 2018, JSDA hosted the IFIE-IOSCO Global Investor Education Conference in Tokyo. The results of the conference are posted on the JSDA website (<http://www.jsda.or.jp/en/activities/international-events/others/html/IFIE2018.html>)



◆ Panel discussion



- ◆ Material used by JSDA at the conference
- ◆ Presentation on the aging of the Japanese population and measures taken



日本証券業協会
Japan Securities Dealers Association

Summary of Financial Literacy and Education Support Activities for FY17 (Activities for the General Public)



	Young Professionals	General Professionals	Senior Citizens
Providing Web Contents	Start Today! Asset Management and Securities Investment		FY17: 19,473 accesses FY16: 289 accesses (launched on March 31)
	Web Comic (2 series, 5 episodes, 1 column)		FY17: 88,979 accesses FY16: 37,861 accesses
	"Hamakan" Investment Management Theater		FY17: 321,780 accesses FY16: 56,791 accesses
	Learn with Video! Easy-to-Understand: Basic Knowledge of Securities Investment		FY17: 75,261 accesses FY16: 39,018 accesses
	Finally starting! Junior NISA The All-Advantageous NISA System		FY17: 18,869 accesses FY16: 20,604 accesses
	Electronic Book App		FY17: 6,347 downloads FY16: 4,715 downloads
	Special site for "Securities Investment Day"		FY17: 320,215 accesses FY16: 228,157 accesses
Producing and Publishing Materials	Asset Management and Securities Investment Start Book		FY17: 53,000 copies, e-book: 2,388 downloads FY16: 48,000 copies
	"Introduction to Defined Contribution Pension Plans"		FY17: 15,000 copies FY16: 13,000 copies
	"Securities Tax System Q&A for Individual Investors"		FY17: 111,000 copies FY16: 113,000 copies
Conducting Seminars	First Time Asset Management Lecture		
	Basics/Application FY17: 5,659 participants (54 venues, 108 lectures) FY16: 4,435 participants (42 venues, 84 lectures)		
	NISA/iDeCo seminar FY17: 602 participants (6 venues) FY16: 169 participants (2 venues)		
	For Young Investors	FY17: 242 participants (3 venues) FY16: 188 participants (3 venues)	For Senior Investors
"Securities Investment Day" Events			FY17: 2,662 participants (29 venues) FY16: 5,073 participants (20 venues)
Dispatching Lecturers	Dispatch Lecturers for Professionals		
			FY17: 152 organizations, 357 lectures (12,948 participants) FY16: 102 organizations, 206 lectures (7,740 participants)

*Figures indicate the aggregated total number of web page views and YouTube views.

1. Providing Web Contents

(1) "Manabu (education)" page

- Set up the "Manabu (education)" page on both the PC and smartphone versions of the JSDA website to provide information online for people interested in learning about asset management and securities investment



The screenshot shows the JSDA website's 'Manabu (education)' page. At the top, there is a navigation bar with '学ぶ' (Learn) highlighted. Below this, there is a main banner featuring a cow character (Manabu) and a chalkboard with the text '投資って? わかった!' (Investing? Got it!). The banner also includes a call to action: '証券投資のスタートブック' (Start Book for Securities Investment) and '電子書店で無料配信中!' (Free distribution on the digital bookstore!).

Below the banner, there is a section titled '投資を学びたい方へ' (For those who want to learn about investing). This section contains several content blocks:

- ハマカーンの資産運用劇場** (Hamakane's Asset Management Theater): A video series about asset management.
- 今日からスタート! 資産運用と証券投資** (Start Today! Asset Management and Securities Investment): A video series about starting asset management and securities investment.
- 5分で解説! 投資の疑問にお答えします。** (5-minute explanation! Answering your investment questions.): A video series providing quick answers to investment questions.
- 動画で学ぼう! よくわかる証券投資の基礎知識** (Learn with video! Basic knowledge of securities investment you can understand easily.): A video series about the basics of securities investment.
- いよいよスタート! ジュニアNISA みんまでお得にNISA制度** (Finally starting! Junior NISA, everyone can benefit from the NISA system.): A video series about the Junior NISA system.
- WEBマンガ** (Web Manga): A series of web manga about investing.

On the left side of the page, there is a sidebar with various links and information, including '金融・証券用語集' (Financial and Securities Terminology Collection) and '相場格言集' (Market Proverbs Collection).

◆ "Manabu (education)" page

1. Providing Web Contents

(2) Video clip "Answers to Your Securities Investment Questions in 5 Minutes"

- Produced video clips mainly targeting beginners and inexperienced investors to answer questions about starting securities investment and to provide explanations on the specifics of transaction flow (started distribution in March 2018)

◆ Six video clips

Episode 1. "Key Principles of Transaction-1"



Securities Investment Q&A

Episode 2. "Key Principles of Transaction-2"

Episode 3. "How do you actually trade? Stocks"



Explain the process from opening an account to buying a product

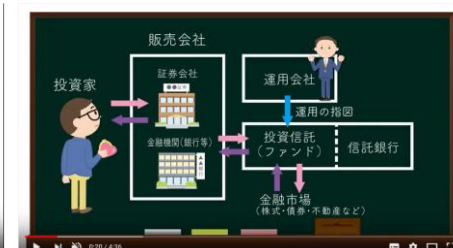
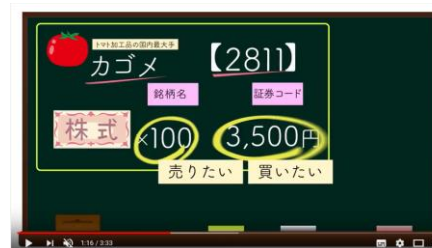
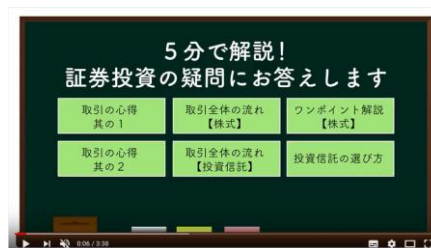
Episode 4. "How do you actually trade? Investment trusts"

Episode 5. "One point issue selection: Stocks"



Explain how to select a product

Episode 6. "One point issue selection: Investment trusts"



◆ Video

◆ Website

(<http://www.jsda.or.jp/manabu/qanda/index.html>)

1. Providing Web Contents

(3) Video clip "Start Today! Asset Management and Securities Investment"

- Created video clip "Start Today! Asset Management and Securities Investment" based on the contents of "Asset Management and Securities Investment Start Book (Basics)"

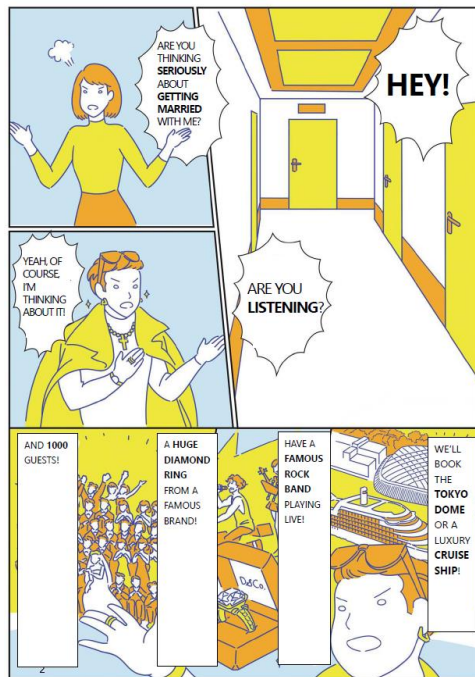


1. Providing Web Contents

(4) Web comic "Shoken-san the Apartment Manager"

- A comic strip where the apartment manager (former salesman at a securities company Shoken-san) solves the money problems of his neighbors.

	Title	Theme
Episode 1.	Apartment 104: The Transformation of a Pretentious Man	<ul style="list-style-type: none"> •Significance of life planning/money planning •Key life events and related expenses
Episode 2.	Apartment 213: Ms. Hungry's "Cake" Making	<ul style="list-style-type: none"> •Significance of stock investment
Episode 3.	Apartment 315: Solidarity! The Aloha Family	<ul style="list-style-type: none"> • Education expense/cost of living in retirement, • Risk of Investment , diversified investment, investment trusts



◆ Columns at the end of web comics

ショーケンさんの 投資の極意 その1

人生に必要な費用を知るべし!

これから起こるライフイベントにはどれくらいのお金が必要なのかを見てみましょう。私も昔は人生とかお金のことをちゃんと考えていなかったけど、奥さんと出会ってからは理想のライフプランを考えて色々頑張ったものだよ。

結婚費用の目安	結婚式や両家顔合わせ、 婚約・結婚指輪などの費用 81.4万円	挙式、披露宴などの費用 352.7万円	新婚旅行などの費用 72.3万円
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※各項目の金額は、費用が発生した人の平均額であり、各項目の平均金額の合計は総額とは一致しない。

総額 **460.7万円**

※出展：リクルートマーケティングパートナーズ「ゼクシィ結婚トレンド調査2015調べ」

マイホーム購入時	マンション 平均購入価格4,249.7万円 889.3万円	建売住宅 平均購入価格3,319.5万円 409.4万円	土地付注文住宅 平均購入価格3,897.9万円 497.3万円
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※出展：住宅金融支援機構「2015年度フラット35利用者調査」

1. Providing Web Contents

(5) Special Site for "Securities Investment Day" (i)



- Set up a special site specifically for Securities Investment Day and distributed information through website, media, and SNS



IOSCO（証券監督者国際機構）では、平成29年10月2日から10月8日を世界投資者週間（WIW：World Investor Week）と定め、グローバルなキャンペーン活動に取り組んでおります。

Key messages

- 賢い投資家は、
- ・投資専門家（業者、外務員等）がライセンスを受けていることを確かめる
 - ・投資を行う前に商品についてリサーチする
 - ・投資の選択に際して手数料の影響を確認する
 - ・全ての投資にはリスクがあることを理解する
 - ・“すぐ儲かる”、“損しない”スキームは避ける
 - ・複利の効果を認識する
 - ・分散の重要性を認識する
 - ・将来の必要性・目標に沿って計画し、投資する
 - ・長期、積立、分散投資の利点を認識する



※ IOSCO（International Organization of Securities Commissions）世界各国・地域の証券監督当局や証券取引所等から構成される国際的機関



- [Content of the Special Website]
- Future Diagnosis (simulation)
 - Round table discussion “We were all beginners once”
 - Information on events held around the country
 - Seminars held at securities companies and financial institutions
 - Where’s Toshi-kun? Securities Investment Day Quiz Campaign
 - NISA special site information
 - + YOU (Tokyo Stock Exchange) introduction
 - Overview of World Investor Day (WIW) and its key messages

➤ Posted articles summarizing events in Tokyo

落合氏は「自分の人生をどうしていくかには正解がない。だからこそ、周りの人がどんなことを考えているのか、様々な情報を得ることで、自分の中に気付きが生まれる」とアドバイスした。

友人と一緒に参加した20代の女性は「結婚を考えている相手がいるので、結婚資金を2人で少しずつ貯めている。今日の講演を聞いて作成した『妄想用婚姻届』を見せて、将来についてさらに話し合っていきたい」と語った。また、30代の男性は「日本ではお金について考えることを良しとしない空気があるが、お金と向き合うことで自分の生活が見えてくると思う」とマネープランの重要性を実感していた。



グループトーク後感想をたずねる落合氏。会場全体が明るい雰囲気。

After group discussions, the lecturer asked the participants for their impressions, commenting that "There is no correct answer on how to live out our lives. That is why listening to other people's views and collecting information is important."

◆ Lecture by a researcher from Recruit Bridal Research Institute

ライトニングトーク

自分の未来は、自分で作る ～投資の世界への第一歩～



日本証券業協会 金融・証券教育支援委員会委員長
落合久美氏

オープニングを飾るライトニングトークは日本証券業協会 金融・証券教育支援委員会委員長の落合久美氏が登壇した。

落合氏は「自分の未来は、自分で作る～投資の世界への第一歩～」と題して、個人の投資を促す新しい資産形成制度などを紹介しながら、投資の必要性を強調した。

落合氏は、日本の証券投資が伸び悩んでいる現状を個人金融資産の構成データを示しながら説明。日本は、現金・預金の割合が過半数を占める一方で、株式・投資信託・債券の保有割合は12.0%にとどまるとし、「これは米国の36.9%と比べると低い」と述べた。

米国で株式等の割合が伸びている理由として、「今の日本と同じように、年金や社会保障の仕組みがうまく機能していない中、一人ひとりが将来の資産運用を考えるために、新しい制度を整えたことが投資への意欲を後押しした」と述べた。

講演

投資のプロが教える 資産づくりのはじめ方



レオス・キャピタルワークス 代表取締役社長・最高投資責任者
藤野英人氏

昼過ぎからは、定員500席の会場で、レオス・キャピタルワークス 代表取締役社長・最高投資責任者の藤野英人氏が「投資のプロが教える資産づくりの始め方」と題した講演を行った。

会場は、20～30代の若い方を中心にほぼ満席。

藤野氏は、投資を取り巻く日本の現状を紹介しながら、「ためながらふやす」という投資の力が未来を支え、日本を元気にしていくことにつながる、と投資の重要性を説いた。

藤野氏は、落合氏と同じように、日本人とお金の関係について「日本の家計に占める現預金比率は過半数を占めており、これは欧米と比べても突出している」と指摘。

住宅を解体したときにゴミの中から多額の現金が見つかったニュースを例に「いわゆるタンス預金が多く、実際に家庭のタンスやつぼ、金庫の中に約43兆円ものお金が眠っている」と述べた。

◆ "Money Expo" event sponsored by Money Forward

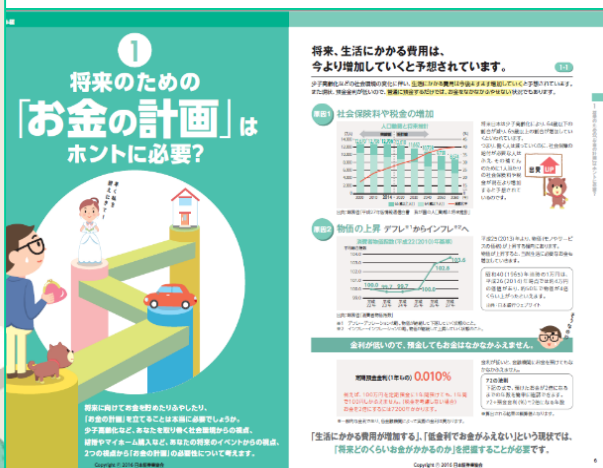
2. Producing and Publishing Materials

(1) Asset Management and Securities Investment Start Book

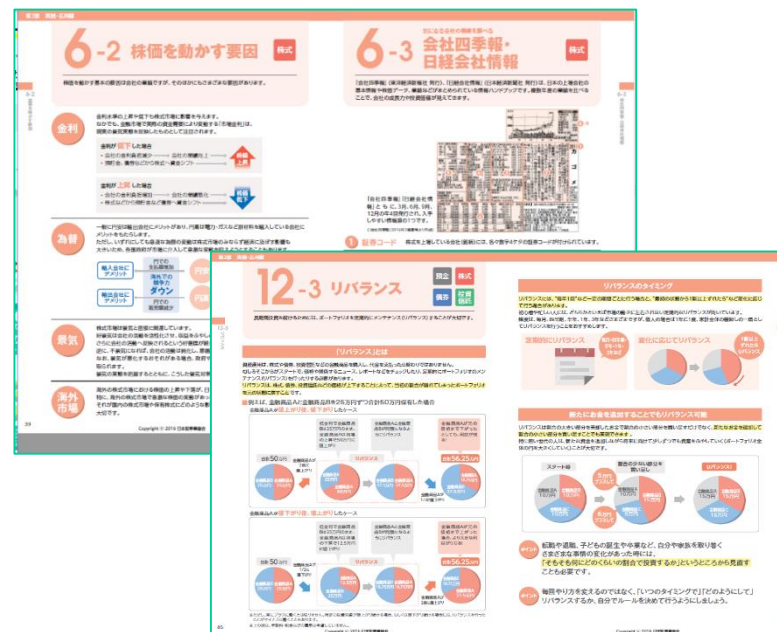
- Producing and publishing a beginner's guide that provides explanations on the importance of life planning/money planning; preparing for securities investment; features of various products including stocks, investment trusts and bonds; basic knowledge on specific information gathering and what they mean; and explanation on the NISA, Dollar-Cost Averaging NISA and Junior NISA system (53,000 copies published in FY17)



◆ Cover



◆ Outline



◆ Application

2. Producing and Publishing Materials

(2) Introduction to Defined Contribution Pension Plans/Securities Tax Q&A for Individual Investors



Introduction to Defined Contribution Pension Plans ◆ Cover

➤ A beginner's guide providing simple explanations on the mechanism, features and points of notice concerning the defined contribution pension system. (15,000 copies published in FY17)



◆ Text



Securities Tax System Q&A for Individual Investors

➤ A booklet providing concise explanations on the securities taxation system for individual investors, with illustrations and figures, presented in a Q&A format. (111,000 copies published in FY17)



◆ Text

1 NISA (一般NISA、つみたてNISA)、ジュニアNISA

Q1 NISAとはどのような制度ですか。

A NISAは2014年からスタートした少額投資非課税制度です。証券投資の利得課税(20%の税率)を免除し、上場株式や投資信託の購入を促すため、その配当金等課税も免除される仕組みです。NISAには、一般NISAとつみたてNISAの2つのタイプがあります。Q1では一般NISAについてご説明いたします。

Q2 つみたてNISAとはどのような制度ですか。

A つみたてNISAは2018年からスタートする積立投資に特化した少額投資非課税制度です。一般NISAと連携して運用できます。

項目	概要
制度の目的	本邦の100円未満の少額投資を奨励
対象投資対象	上場株式、公募の投資信託(外国債券、外国債、外国債権)
投資枠	100万円(2018年以降は100万円) (1人1口座1口座100万円)
課税	課税なし(非課税)
運用期間	10年以上(非課税期間)
解約	いつでも解約可能
相続	相続したままに継承可能
贈与	贈与したままに継承可能
未成年	未成年の子供に開設可能(未成年投資)
外国人	外国人は開設不可

【一般NISAのイメージ】

2017年10月1日(木)から2018年9月30日(水)までの期間に、100万円以内の少額投資を非課税で実施できる。2019年10月1日(木)以降は、100万円以内の少額投資を非課税で実施できる。2020年10月1日(木)以降は、100万円以内の少額投資を非課税で実施できる。

【つみたてNISAのイメージ】

2018年10月1日(木)から2023年9月30日(水)までの期間に、100万円以内の少額投資を非課税で実施できる。2024年10月1日(木)以降は、100万円以内の少額投資を非課税で実施できる。

◆ Cover

2. Producing and Publishing Materials

(3) Free downloads offered at e-bookstores

- Free downloads of “So Easy! Asset Management and Securities Investment Start Book” offered at 17 e-bookstores from February 2018 (2,388 downloads in FY17)

◆ List of e-bookstores

Amazon Kindle	Rakuten Kobo
iBooks	GooglePlay Books
ebookjapan	BOOKFAN boox
dbook	HikariTV book
music.jp	COCORO BOOKS
Seven Net Shopping	Digital e-hon
Neowing	honto
BookLive!	Books Kinokuniya Webstore
DMM e-Books	



amazon.co.jp Kindleストア サクサクわかる

お届け先 東京 190-0031

Amazonポイント: 残高を確認

Kindleストア Kindleを購入 アクセサリー Kindle本 コミック 雑誌 Kindle Unlimited 読み放題 Prime Reading 日替わりセール まとめ買い Kindle Singles Amazonランキング

Kindleストア > Kindle本 > ビジネス・経済

サクサクわかる！資産運用と証券投資スタートブック Kindle版

日本証券業協会 (編集)

★★★★★ 1件のカスタマーレビュー

▶ その他 (0) の形式およびエディションを表示する

Kindle版
¥0

今すぐお読みいただけます: 無料アプリ

※この商品はタブレットなど大きいディスプレイを備えた端末で読むことに適しています。また、文字だけを拡大することや、文字列のハイライト、検索、辞書の参照、引用などの機能が使用できません。

ライフプラン・マネープランの大切さや証券投資を行うにあたっての心構え、株式・投資信託・債券の各種商品の特性、具体的な情報収集や見方などの基本知識、NISA・つみたてNISA・ジュニアNISAについて [続きを読む](#)

◆ Screenshot of e-bookstore (Kindle)

2. Producing and Publishing Materials (4) Electronic Book Apps

- Provided various publications in e-book application format
- Video clips such as “Start Today! Asset Management and Securities Investment” and “Answers to Your Securities Investment Questions in 5 Minutes” (for beginners and inexperienced investors) were also introduced

(6,347 downloads in FY17)



◆ App screen (iPad)

3. Seminars and Events

(1) First Time Asset Management Lecture

- Lectures for beginners and inexperienced investors on the basics of finance and securities (nature of financial products, necessity of life and money planning, risk and return, diversified investment, and long-term investment) held in all prefectures.
- 6,679 participants in 66 venues for FY17. (50 venues and 5,004 participants in FY16)



Lecture



Basic texts (see p10)

Program contents

[Basics: two 60 minute sessions]

First Steps toward Asset Management
(Basics of asset management, framework of financial products, risks and returns, etc.)

[Application: two 60 minute sessions]

Easier than I thought! The Basics of Investment
(Utilization of stocks, bonds, investment trusts, NISA, and defined contribution pensions, etc.)

[NISA and iDeCo Lecture: two 60 minute sessions]

Survivor's Guide: the Basics of NISA and iDeCo
(How to select your first investment trust, etc.)

◆ Number of Participants

Region	Number of Lectures	Seating Capacity	Applicants	Participants
Tokyo	18 venues, 32 lectures	2,160	3,178	2,261
Osaka	12 venues, 20 lectures	1,498	1,790	1,332
Nagoya	10 venues, 16 lectures	1,320	1,124	820
Hokkaido	1 venues, 2 lectures	100	156	112
Tohoku	6 venues, 12 lectures	640	540	417
Hokuriku	3 venues, 6 lectures	440	446	332
Chugoku	5 venues, 10 lectures	500	574	492
Shikoku	4 venues, 8 lectures	400	463	324
Kyushu	7 venues, 14 lectures	760	678	589
Total	66 venues, 120 lectures	7,818	8,949	6,679

* NISA/iDeCo lectures (6 lectures) and three targeted lectures (3 each for young and senior investors) offered in the three metropolitan areas (Tokyo, Nagoya, Osaka)

3. Seminars and Events (2) Securities Investment Day Events

- Events mainly targeting young investors (in their 20s and 30s) held across Japan around Securities Investment Day (October 4).
- Events were held at 29 venues in 9 regions with 2,662 participants in FY17. (20 venues in 9 regions with 5,073 participants in FY16)

◆ October 3, 2017 (Tuesday) Otemachi First Square Conference



Part 1

Lecture: "Thinking About Life Designs Through Fantasy Marriage Registrations"

Lecturer: Ayumu Ochiai (Researcher, Recruit Bridal Research Institute)

Part 2

Lecture: "So long as we have love, money doesn't matter... or does it?"

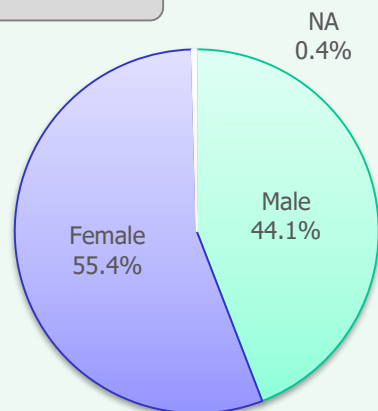
An encouragement of long-term, diversified 'installment' asset management"

Lecturer: Kensuke Morimoto (Senior Manager, Financial Literacy Support, Tokyo Stock Exchange, Inc.)



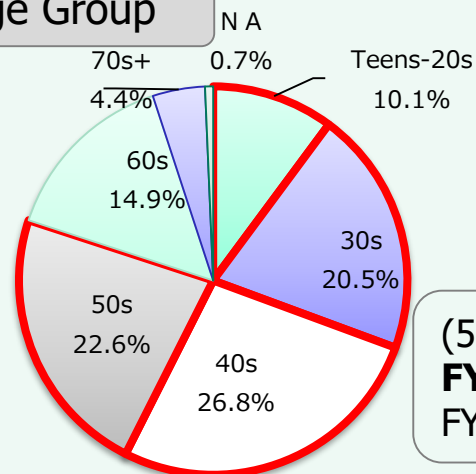
○ Participant Profile

Gender



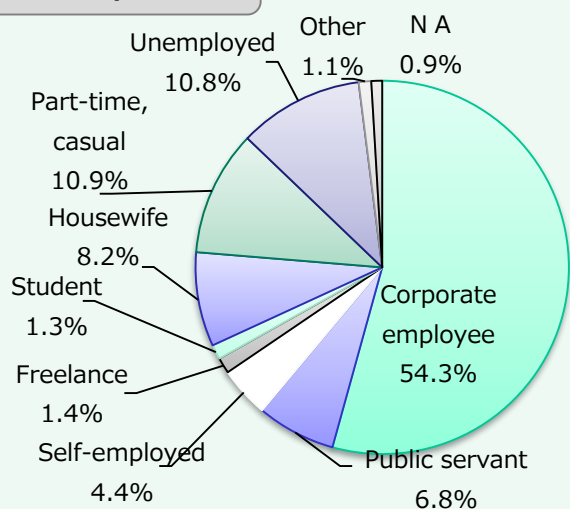
(FY16)
Male: 48.2%
Female: 51.8%

Age Group

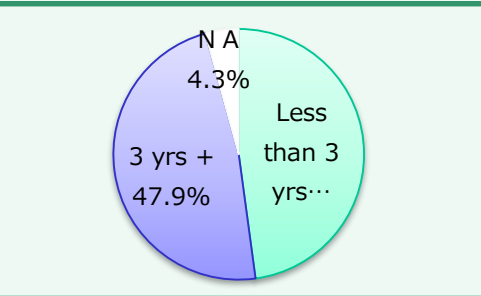
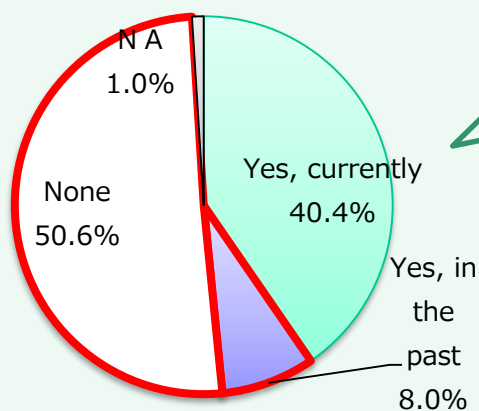


(50s and younger)
FY17: 80.0%
FY16: 75.4%

Occupation



Investment Experience



(FY16)
None: 39.8%

4. Dispatching Lecturers

- Dispatched registered Finance/Securities Instructors free of charge to aid in employee training for public and private institutions, as well as to hold community lectures in civic halls around Japan to provide lectures on money planning, asset management, securities investment, and the Dollar-Cost Averaging NISA, etc.
- 152 venues and 357 lectures (12,948 participants) in FY17 (102 venues, 206 lectures, 7,740 participants in FY16)

[Key Lecture Sites]

Civic halls (59 institutions), training for public officials (50 institutions), training for employees of private corporations (20 institutions)

[Key Themes]

- Life planning (46 venues), asset management/investment planning (36 venues), defined contribution pension plans (including iDeCo) (31 venues), securities investment (21 venues)

(93 registered Finance/Securities Instructors as of the end of FY17)



1. iDeCo (イデコ) とは メリット・留意点

▼ メリット

- ✓ 税金面の優遇措置を受けることができます。
 - ・加入者が負担した毎年の掛金は、**全額所得控除**を受けることができますので、所得税と住民税が軽減されます。
 - ・資産運用益に**所得税・住民税はかかりません**。
 - ・給付を一時金で受け取るときは、**退職所得控除**の適用を受けることができます。
 - ・給付を年金で受け取るときは、**公的年金等控除**の適用を受けることができます。
- ✓ 自由に運用商品のラインナップを選択することができます。
- ✓ 転職や再就職した場合も引き続き積み立てることができます。

▼ 留意点

- ✓ 給付開始までは引き出せません。
- ✓ 手続きは、全て加入者が行います。
- ✓ 手数料が自己負担となります。
- ✓ 投資に関する情報は、必ずご確認ください。
- ✓ 掛金は、毎月40万円までです。
- ✓ 所得の課税対象となります。

2. つみたてNISA つみたてNISAを利用した投資イメージ

- ▽ 投資を始めた日からそれぞれ20年間の非課税投資期間
- ▽ 口座開設可能期間は、2018年から2037年までの20年間
- ▽ 買付けの方法は、「1か月に1回」など定期的に一定金額の買付けを行う方法(積立投資)に限る。

非課税期間 20年間

西暦 2018年, 2019年, 2020年, 2021年, 2022年, 2023年, 2024年, ... 2037年, 2038年, 2039年, 2040年, ... 2056年

2018年 40万円

2019年 40万円

2020年 40万円

2021年 40万円

2022年 40万円

2023年 40万円

2024年 40万円

2025年 40万円

2026年 40万円

2027年 40万円

2028年 40万円

2029年 40万円

2030年 40万円

2031年 40万円

2032年 40万円

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2047年 40万円

2048年 40万円

2049年 40万円

2050年 40万円

2051年 40万円

2052年 40万円

2053年 40万円

2054年 40万円

2055年 40万円

2056年 40万円

ある年に掛ける非課税投資額は、**最大800万円**(年間40万円×20年間)

投資可能期間は、2018年から2037年までの20年間

非課税期間終了時は、課税口座等に口座または一般口座へ払出し

新たな非課税枠に移管(ロールオーバー)はできません。

一度に40万円分を購入することはできません。