

For Immediate Release

November 16, 2007

For More Information Contact:

Catherine Milone-Richards, President
Junior Achievement of New Jersey
609-419-0404 x 108
cmilone@ja-nj.org
<http://nj.ja.org>

Karen McCallson
Vice President, Public Relations PHH Mortgage
856-917-8679
Karen.McCallson@mortgagefamily.com



PHH Make a Difference Week employee volunteers for JA pictured above (left-right) back row: Surekha Reddy, Sandra Horn, Terese Campbell, Samantha Campbell, Heather Hummel, Kelly DiLauro, Sara O'Donnell, Theo Kauffman. Front row: Jillian Godfrey, Barbara C. Doneghy (Principal), Beth Sheehan, Jamie Nasuti and [Kate](#) DiBenedetto.

PHH PARTNERS WITH JUNIOR ACHIEVEMENT TO BRING THE “ECONOMICS OF LIFE” TO LOCAL STUDENTS

Willingboro, NJ – PHH Mortgage has partnered with Junior Achievement of New Jersey (JA-NJ) to provide financial literacy and economic educational programs to students in Willingboro. On Wednesday, October 24th, as part of a JA In-a-Day program, twelve [team player](#) (employee) volunteers from PHH Mortgage went into six classrooms at Twin Hill Elementary School in Willingboro, NJ and team-taught the JA curriculum to 128 students in kindergarten and second grades.

The PHH [Mortgage team players](#) provided these children with an interactive, colorful and information-rich curriculum produced and supplied by JA. These volunteers gave of their time and themselves, teaching and connecting with the students. They taught about business, economics and life skills while instilling confidence and driving home the economic value of a diploma.

“We are thrilled to receive volunteer support from PHH, a longtime champion of Junior Achievement. These PHH volunteers have served as role models while imparting their experience and financial knowledge to students who are starting to learn the value of personal financial literacy and the economics of life,” said Catherine Milone-Richards, President of Junior Achievement of NJ.

[What is a JA In-a-Day Program?](#)

JA In-a-Day is a half-day event at the elementary school level that gives community volunteers the opportunity to teach Junior Achievement's (JA's) financial literacy and workplace readiness curriculum in a condensed time frame. JA's activity-based programs are taught over the course of one school day as opposed to the traditional implementation method over five consecutive weeks. This program is a powerful team-building experience as well as a memorable community service project. The benefit for the school is a free program that meets educational standards, with minimal time taken from the classroom.

One-Day Event Details

- What:** A one-day event in which elementary school children receive the five-lesson, JA elementary curriculum. Trained volunteers teach the lessons. Program materials are provided to volunteers prior to the training session.
- When:** 8:30 am – 1:30 pm
- Where:** Twin Hill Elementary School, 110 Twin Hill Drive, Willingboro, NJ
- Why:** Community volunteers have the opportunity to serve as positive role models to elementary school students, while delivering JA's activity-based economics education curriculum.
- How:** Before the day of the event, volunteers are assigned to an elementary school, grade level, and class. After receiving program training by a JA-NJ staff person (either face to face or via conference call), the employees meet their classes and teach the lessons.
- Who:** PHH employee volunteers. It is highly recommended that all volunteers team-teach to minimize preparation.

About PHH [Mortgage](#)

PHH Mortgage is the industry's leading provider of private label mortgage services and the top originator of mortgage loans by phone. A subsidiary of PHH Corporation (NYSE: PHH), PHH Mortgage provides mortgage services to financial institutions, real estate brokers, affinity groups, credit unions, corporations, and government agencies. In 2006, PHH Mortgage provided \$41 billion in mortgage financing for American homes.