In 2007, Capital One Bank® established its first student-run bank branch in New York. Today, students in New York, New Jersey, and Maryland high schools are participating in the program and furthering their understanding and experience with real-world money management.

Student bankers are responsible for all aspects of running a bank as well as teaching their peers the importance of budgeting and saving. With guidance from Capital One Bank management and through partnerships with local universities, the high school bankers are improving their readiness for college and future careers. We’re proud to report that nearly all of the former student bankers have gone on to college and have reported better financial management skills and a greater ability to advise others.
Program Details
- Offering a limited menu of products designed primarily for student savers, student-run bank branches operate three days a week for approximately 3.5 hours per day, and are managed by Capital One Bank associates. Branch services are available to students, administrators, and teachers.
- Each in-school branch is staffed by 10-12 high school seniors. To prepare for their work, student-bankers work during the summer at Capital One Bank branches to obtain hands-on experience as tellers and customer service representatives. The students spend two weeks in formal teller training at a Capital One Bank training center and complete financial education classes.
- Student bankers participate in a week-long, university-based college development program where they begin planning for the college application process.

Program Objectives
- Promote sound money management skills
- Provide critical life skills training
- Connect students to banking professionals for mentoring opportunities
- Develop career awareness and work readiness skills
- Influence academic achievements by providing college preparatory guidance

Student Bank Branch Locations
Capital One Bank currently operates four in-school bank branches:
- Theodore Roosevelt Campus – Bronx, NY
- West Side High School – Newark, NJ
- Thurgood Marshall Academy – Harlem, NY
- Parkdale High School – Prince George’s County, MD

Testimonials
Parents, teachers, administrators, and elected officials recognize the importance of the program:

“We have a partner who is visionary in understanding contributions they can make. This is a time when we are leaving the days when banks were abandoning our inner cities and abandoning our communities. Now they are making partnerships, and Capital One is leading the way.”
— U.S. Senator Cory Booker

“This has given me a second chance in life. If it wasn’t for the program, I would have dropped out of high school.”
— Former Student Banker, Theodore Roosevelt Campus, Bronx, New York