Dear Friends,

Surpassing 100,000 students has been a dream. From 2016 when we merged JA of Central PA into our area that number was our focus. This year we reached 101,183 students.

Beyond the numbers, there are the stories that we can share about the impact on individual students. Stories of lives that have been effected. Stories of empowering students. The bottom line, we truly believe that you are helping us change their world.

As our fiscal year comes to a close, we want to take a moment to share with you stories about the impact. We want to give you some data points on the scale of what has been accomplished.

Simply put, we believe that Junior Achievement is the largest and the best solution provider for economic education today in Pennsylvania. We believe that Junior Achievement is focusing on addressing the single greatest challenge in education and that is inspiring students to want to learn. We believe that Junior Achievement is a scalable solution that can change the world.

Now our challenge is to convince you, our volunteer, our donor, or our community citizens of that fact. This Annual Impact Report is intended to explain “Why JA”.

I hope as you read the report, it answers your questions and convinces you that an investment in time and treasure is worth it!

Sincerely,

[Signature]

President JA of South Central PA
FAST FACTS — Year in review

Geographic Area
14 Counties, 95 School Districts,

Student Impact

<table>
<thead>
<tr>
<th>Year</th>
<th>Students Reached</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-19</td>
<td>101,183</td>
</tr>
<tr>
<td>2017-18</td>
<td>93,327</td>
</tr>
<tr>
<td>2016-17</td>
<td>86,455</td>
</tr>
<tr>
<td>2015-16</td>
<td>70,598</td>
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</tbody>
</table>

50% increase from 2015

Students Reached by Category

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary School</td>
<td>62.0%</td>
</tr>
<tr>
<td>High School</td>
<td>21.8%</td>
</tr>
<tr>
<td>Middle School</td>
<td>16.2%</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

National Ranking—Total Students

Students Reached 2018-19

York
San Antonio
Utah
Denver
Fort Wayne
Wisconsin
Upper Midwest
St. Louis
Georgia
Houston
Chicago

#11 out of 104 offices
FAST FACTS — Year in review

National Ranking — Market Share

<table>
<thead>
<tr>
<th>Location</th>
<th>Market Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>York, PA</td>
<td>28.00%</td>
</tr>
<tr>
<td>Lincoln, NE</td>
<td>30.00%</td>
</tr>
<tr>
<td>Cedar Rapids</td>
<td>30.40%</td>
</tr>
<tr>
<td>Chicago</td>
<td>32.70%</td>
</tr>
<tr>
<td>South Dakota</td>
<td>34.60%</td>
</tr>
<tr>
<td>Evansville, IN</td>
<td>34.70%</td>
</tr>
<tr>
<td>Fort Wayne, IN</td>
<td>38.50%</td>
</tr>
</tbody>
</table>

#8 out of 104 offices

Students Reached by Program

<table>
<thead>
<tr>
<th>Program</th>
<th>Students Reached</th>
</tr>
</thead>
<tbody>
<tr>
<td>JA Titan</td>
<td>48</td>
</tr>
<tr>
<td>JA Personal Finance</td>
<td>64</td>
</tr>
<tr>
<td>JA Ourselves</td>
<td>114</td>
</tr>
<tr>
<td>JA Our Region</td>
<td>8,027</td>
</tr>
<tr>
<td>JA Our Nation</td>
<td>5,517</td>
</tr>
<tr>
<td>JA Our Families</td>
<td>9,122</td>
</tr>
<tr>
<td>JA Our Community</td>
<td>10,732</td>
</tr>
<tr>
<td>JA Our City</td>
<td>9,566</td>
</tr>
<tr>
<td>YES 7th Grade</td>
<td>7,852</td>
</tr>
<tr>
<td>JA It's My Future</td>
<td>3,433</td>
</tr>
<tr>
<td>YES 6th Grade</td>
<td>84</td>
</tr>
<tr>
<td>JA Global Marketplace</td>
<td>30</td>
</tr>
<tr>
<td>JA Global Marketplace</td>
<td>362</td>
</tr>
<tr>
<td>JA Virtual Finance Park</td>
<td>17</td>
</tr>
<tr>
<td>JA Exploring Economics</td>
<td>8,701</td>
</tr>
<tr>
<td>YES 8th Grade</td>
<td>16</td>
</tr>
<tr>
<td>JA Economics</td>
<td>45</td>
</tr>
<tr>
<td>JA Company Program</td>
<td>339</td>
</tr>
<tr>
<td>JA Career Success</td>
<td>5,224</td>
</tr>
<tr>
<td>JA BizTown</td>
<td>134</td>
</tr>
<tr>
<td>JA Be Entrepreneurial</td>
<td></td>
</tr>
<tr>
<td>High School R&amp;D</td>
<td>20,794</td>
</tr>
</tbody>
</table>

6 REASONS FOR WHY JA?

Because if you don’t... who will?

It is an investment in our future.

For your employees, it shows you care about their community.

It provides team members with personal development opportunities.

It can be a fabulous team building opportunity.

Our children need our help.
LEADERS IN IMPACT

8,000 volunteers reaching 101,000 students. That sounds like impact! Without a doubt, JA is the largest collaborative partner for schools in South Central PA.

The quantitative measurements are solid: #11 in students reached and #8 in market share out of 104 JA offices in the United States.

Reaching almost as many students as the other three JA offices in PA combined.

But what about qualitative measurements? It’s not just about the numbers. Do the programs make a difference? Are we making an impact on students? We leave that evaluation up to our educational partners.

Class time today is a precious commodity. There isn’t time for efforts that don’t positively impact performance. We are pleased to report that across the board, our programs are highly rated. How do we know? They invite us back!

LEADERS IN PROGRAM INNOVATION

Junior Achievement USA is a nationally recognized leader in economic education. This provides the base programs we utilize in classrooms and schools. The national organization also provides an R&D (Research & Development) process which allows for program innovation. Locally, we have been national leaders in innovation within Junior Achievement USA.

The STEM Summit, which is a locally developed program, has received national recognition from the Simons Foundation in NYC.

REAL Life is an R&D program for high school students focused on financial literacy. This program provides a one-day experience for juniors or seniors.

In the middle grades, we have developed a solid program which utilizes JA base programs with some special enhancements.

This past year, we added two trades to the STEM Summit. Plumbing and Automotive.

Students work in teams to repair a faulty faucet. This is one of nine - 30 minute modules.
REAL Life financial literacy forum is a day-long program held at a high school. It consists of a series of activities all intended to help students gain an appreciation for the importance that financial decisions will play in their lives as young adults.

The goal of the Real Life financial literacy forum is to inspire students to appreciate the key issues surrounding personal finance and the importance of getting good advice as you make decisions.

REAL Life sets another record!

In 2018-19 there were 40 REAL Life events which reached over 8,200 students and utilized over 1,300 volunteers. This was up from 35 events in 2017-18. There are 40 days planned for 2018-19. REAL Life is intended for Juniors or Seniors in High School.

The impact to students is life changing. Below is a note that was shared by one of our volunteers.

“Budget Builder is one of my favorite JA programs! I was teaching Budget Builder at CD East HS and I had two young ladies in my group who were friends. When we got to the end of the exercise, they were both in the negative. They spent about 10 minutes to rework their budgets and even got creative to make it work (they decided that they would be roommates to share the bills and help each other out with their kids). At the end of the morning, the one girl turned to me and said that she never realized how difficult it really was to make a budget and that she was going to go home to hug her dad and thank him for everything. It’s A-HA moments like these that really make volunteering with JA rewarding!”

Alicia Frederick
M&T Bank
JA Volunteer
The STEM Summit is a day long program held at a high school. It consists of nine 30-minute sessions. There are experiments and competitions. The fast pace and constant motion help create an atmosphere of excitement and energy.

The goal of the STEM Summit is to inspire students to pursue an academic STEM focus in the remainder of their high school courses to help prepare them for STEM careers in the future. After the completion of the Summit, Guidance Counselors have a foundation to work with students on appropriate school course work.

STEM Summit Completes 5th Year

In 2018-19, there were 49 STEM Summit events which reached over 11,700 students. This was up from 47 events in 2017-18. There are 50 days planned for 2019-20. Here is a note from a volunteer about the impact this program makes.

“I had a chance to be a volunteer in the STEM Summit Math Competition at CD East recently. I had a group of students that completed an incredibly hard geometric puzzle in record time. I was so impressed that I said to one of the young women on the team, “You are amazing... you are so smart! Do you know how smart you are?” I looked over and she had started to cry. I asked her what was wrong, and she replied, “No one has ever said that I was smart.” I was crying too as I realized, in that small moment, I truly made a difference.”

Jessyca Bannister
New York Life Insurance
JA Volunteer
In 2018-19, there were 37 YES! program events which reached over 19,400 students utilizing over 1,000 volunteers. This was up from 28 events in 2017-18. There are 35 days planned for 2018-19.

This one-day program engages the entire student body. So a YES! day could cover all 6th grade, 7th grade, and 8th grade students depending on the building configuration. The Central York Middle School YES! day includes over 1,000 students.

By having JA in every classroom, there is additional synergy and excitement in the building. Educators and students have an opportunity to experience JA at its finest.

This year, we tweaked activities to make them even more engaging and added more focus on STEM and careers. This program will continue to expand in 2019-20.

YES! Program changes for 2019-20

Based on feedback from volunteers and educators, we are reducing the program from 6 activities to 4. Each student will work with four different volunteers during the abbreviated day. It will now be a morning program. This makes it easier for the school to manage around lunch breaks and a better experience for the students.

The goal of YES! is to inspire students to appreciate the key issues surrounding careers and financial responsibility. We believe this change will strengthen the programs impact by making it faster paced and more focused on career preparation.
In 2018-19, there were 102 JA BizTown days which reached over 9,200 students. This was up from 98 days in 2017-18.

This was the 17th year of JA BizTown operations and set records both in number of students and number of days.

The program has reached over 110,000 students since it opened in 2002.

JA BizTown is an 8,000 square foot mini-city where students experience how the 'real world" works.

Each day JA BizTown opens its doors, 5th or 6th grade students become JA BizTown “citizens” for the day where they work in one of 14 businesses, manage their personal and business finances, develop and sell products, hold business meetings, pay taxes and donate to charity.

At JA BizTown, each citizen has a job for the day, participates in business and town meetings, gets paid twice, manages their personal checking account and debit card, purchases retail items to take home, has the opportunity to vote, and so much more!

In 2019, we are upgrading a number of positions. We are adding an Agriculture Manager in the Restaurant, an Electrician in Construction and creating a new business called BizBotics where students will work with robotics in manufacturing.

JA BizTown continues to be the capstone of our elementary programs. It truly is a world class program that changes lives.

An Experiential Learning Laboratory

JA BizTown is an 8,000 square foot mini-city where students experience how the 'real world" works.

Each day JA BizTown opens its doors, 5th or 6th grade students become JA BizTown “citizens” for the day where they work in one of 14 businesses, manage their personal and business finances, develop and sell products, hold business meetings, pay taxes and donate to charity.

At JA BizTown, each citizen has a job for the day, participates in business and town meetings, gets paid twice, manages their personal checking account and debit card, purchases retail items to take home, has the opportunity to vote, and so much more!
Classroom Programs

JA’s classroom programs are the foundation of its K-12 curricula. Six sequential themes, each with five hands-on activities, work to change students’ lives by helping them understand business and economics.

The majority of our classroom programs take place in the elementary grades. There are limited numbers of classroom programs in the middle school and high school level.

The majority of our classroom volunteers are parents. However, we do supplement parents with business volunteers as needed.

Plans call for continued expansion of classroom based programs in 2019-20.

Classroom Programs set record!

In 2018-19, JA of South Central PA reached over 55,000 students with a classroom program. That is over 2,550 classes. This was up from 51,000 students in 2017-18. Volunteers often receive Thank you notes from students which goes a long way to make them feel special.

"During the last session of ‘JA Our City’ at South Hanover Elementary School, I was so blown away by the students’ responses to the ‘This year, I learned...’ activity! Some of the responses included ‘If you use a credit card, you are using invisible money that is on loan to you so you still have to pay it back.’ And on the reverse, ‘If I use a debit card, then I don’t have to worry about paying the money back because it’s coming out of my own account.’

The kids also shared very insightful responses about starting their own business, such as ‘It takes a lot of time and effort to start a business, but it is a lot of fun!’ It was so touching to hear them excitedly share what they had learned, and it truly made me realize the impact we make. I am already excited to do it next year!’

Brittany Gray
beYOU Marketing
JA Volunteer
**Symposiums in their 25th year**

In 2018-19, there were 6 Young Women’s Futures Symposiums and 2 Young Men’s Futures Symposiums; a total of 8 events which reached over 1,000 students.

In 2019-20, we are making a major revamp of the program. The goal is to create more special moments by utilizing more presenters and giving the volunteer more time with the students.

---

**Symposiums Empower**

The Symposiums are one-day workshops of mentoring, motivation, and opportunity for high school sophomores and juniors. Participants are students who are nominated by their schools.

A typical Symposium includes presentations and speakers, mentoring sessions, and activities that help students gain personal and career success skills. The students who participate have the opportunity to explore a variety of opportunities available to them after high school through their interactions with business professionals.

---

**Session**

- Session I – Marshmallow & Spaghetti Icebreaker
- Session II – Human Resources
- Session III – Career Exploration
- Session IV – Personal Finances
- Interaction with your Mentor at Lunch
- Keynote Speaker – Barbie Turk
- Interaction with Your Table Facilitators
- Overall Day

---

**Assessment**

A typical rating:

- Excellent
- Very Good
- Good
- Somewhat Helpful
- Helpful
- Extremely Helpful

---

On a scale of 1 (waste of time) to 5 (amazing), how would you rate your WWF experience? **5**

How do you feel about the day? 

Talking to the mentors and the people that are doing the job that I want to do was great. It helped me so much.

My mentor Luann Thomas was amazing.

Is there anything we could have included? It was perfect.

The people were awesome. I thank God for this experience; it was well needed.

Is there a topic that should have been included in the program that wasn’t discussed? I had all my questions answered and my life is finally complete because of this. I think I know exactly what I’m going to do now.

I thank everyone that took the time to sit and talk to me today.
Budget 2019-20

Budget Highlights
- $2.2 million revenues
- 83% of funding from Business Community
- Depreciation is $90,000 (non cash expense)
- 87% of expenses go directly to program efforts. 13% admin.

New financial plan is to set aside 5% of revenues for a “rainy day” fund.
# Board of Trustees

<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matt Angstadt</td>
<td>Corporate Controller, D.F. Stauffer Biscuit Co. Inc.</td>
</tr>
<tr>
<td>Michele Balliet</td>
<td>Superintendent, Elizabethtown School District</td>
</tr>
<tr>
<td>Jessyca Bannister</td>
<td>Agent, New York Life Insurance Co.</td>
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<tr>
<td>Bob Bossert</td>
<td>W. Dale Brougher Foundation</td>
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<tr>
<td>Jennifer Buehler</td>
<td>Managing Director - Investments, Buehler &amp; McKee Financial Group of Wells Fargo Advisors</td>
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<td>Peter Caddick</td>
<td>Global Platform Manager, CNH Industrial</td>
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<td>Katie Clarke</td>
<td>President, LeTort Trust</td>
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<td>Donald DeHart</td>
<td>SVP, Consumer Sales Manager, Fulton Bank, N.A.</td>
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<tr>
<td>Gail M. D'Angelo</td>
<td>Regional CRA Manager, M&amp;T Bank</td>
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<td>Michael Dehaven</td>
<td>Director, IT Site Operations, Harley-Davidson Motor Co.</td>
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<tr>
<td>Harvey Elder - Vice Chair</td>
<td>VP &amp; General Manager, Air Handling Systems, Johnson Controls</td>
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<td>Kevin Forrester</td>
<td>Plant Manager, Dart Container</td>
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<tr>
<td>La-Kita Gilmore</td>
<td>Lead Analyst, AT&amp;T</td>
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<td>Sanjay Guglani</td>
<td>High Companies</td>
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<td>Jeff Hammel</td>
<td>President, North Metal &amp; Chemical Co.</td>
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<tr>
<td>Manuel Haro</td>
<td>Vice President Brand Strategy, Giant Food Stores, LLC</td>
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<td>Jeffrey Hines</td>
<td>President &amp; CEO, York Water Company</td>
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<tr>
<td>Donna Kreiser - Chair</td>
<td>Co-Chair, Financial Services &amp; Public Finance Group and Chair, Public Sector Group, McNees Wallace &amp; Nurick LLC</td>
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<tr>
<td>Kye Kreutzberger</td>
<td>District Executive, Santander</td>
</tr>
<tr>
<td>Rhonda Laing</td>
<td>Sr. Community Relations Liaison, Capital BlueCross</td>
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<tr>
<td>Myles Miller</td>
<td>CEO, Success HQ</td>
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<tr>
<td>Diana Mohn—Secretary</td>
<td>VP and Director of Financial Planning, The Financial Advisory Group</td>
</tr>
<tr>
<td>John Nantz</td>
<td>Managing Director of Maintenance, Hershey Entertainment</td>
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<tr>
<td>Jeffrey Poet</td>
<td>President, Quality Eicholtz</td>
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<tr>
<td>Stephen Roy</td>
<td>President, Volvo Construction Equipment Americas Sales Region</td>
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<td>John Saich</td>
<td>Vice President, Human Resources, Select Medical Corporation</td>
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<tr>
<td>Keith Sheffer</td>
<td>Director of Loan Administration, York Traditions Bank</td>
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<tr>
<td>Craig Swallow - Treasurer</td>
<td>Senior Manager – Audit, KPMG</td>
</tr>
<tr>
<td>Ryan Tate</td>
<td>Controller, Stewart &amp; Tate, Inc.</td>
</tr>
<tr>
<td>Bill Yanavitch – Past Chair</td>
<td>Executive Advisor &amp; Principal, Yanavitch &amp; Associates, LLC</td>
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</tbody>
</table>
Special Thanks to our 2018-19 Supporters

ABC Lancaster Auto Auction
ACNB
Acuity Advisors and CPAs
Adams Electric Cooperative Inc.
Actna
Albright & Thiry Orthodontics
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SKH Management Co.
St. Onge Company
Stanley & Joan Goodman
Starbucks
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Steve and Sherry Martin
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Swedish Motors
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United Concordia Companies
UPMC Pinnacle
Utility Keystone Trailer Sales, Inc.
Vicki Rutter
Vilo Financial Corporate Credit Union
Volvo Construction Equipment North America LLC
Wagman, Inc.
Walmart Stores Foundation
Walton & Co.
Weber Advertising & Marketing
Weis Markets Inc.
Wells Fargo Foundation
William Sharp
Wohlsen Construction Company
Yarnell Security Systems
York County Economic Alliance
York Traditions Bank
York Water Company
Annual Impact Report for 2018-19

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