Empowering young people to own their economic success.
Letter from the Board Chair
Dear Friends of Junior Achievement,

As Chair of the Junior Achievement of Northern New England Board of Directors, it is my pleasure to provide you with this annual report. As you know, our ability to serve the students of Eastern and Central Massachusetts and New Hampshire is dependent on your generous support - the hours you volunteer and the financial contributions you make. This past year, Junior Achievement of Northern New England implemented 1,535 programs throughout 200 schools and after-school sites, reaching over 36,000 youth through the efforts of 1,100 trained volunteers.

True to its founding mission to support youth, Junior Achievement (JA) continues to help bridge the in-school and out-of-school financial literacy education gap through its programs that teach financial literacy for life, blaze pathways to graduation, and provide mentoring experiences that positively influence career direction, empowering the personal and professional success of youth.

As I complete my term as Chair of the Board of Directors, I am pleased to let you know that the Board is stronger than ever and focused on ensuring the success of the organization. In addition, the newly-established Board Emeritus provides Junior Achievement of Northern New England with a group of experienced and dedicated individuals who will help support the Board in strengthening the organization for years to come.

In closing, I want to thank you for all for your contributions to Junior Achievement, and to the students we serve.

Sincerely,

MaryLee Halpin
Chair, Junior Achievement of Northern New England
Board of Directors
About Junior Achievement
Mission and History

Mission Statement
The mission of Junior Achievement (JA) is to inspire and prepare young people to succeed in a global economy. Using hands-on experiences, JA helps to prepare young people for the real world by teaching skills in financial literacy, workforce readiness and entrepreneurship. Junior Achievement trains community volunteers to deliver curricula, and to incorporate the sharing of personal and professional experiences with students. The hallmark of Junior Achievement efforts, these mentors inspire students by transforming the JA lessons into relevant messages that connect what is learned in the classroom to real-world situations.

Junior Achievement History
Founded nationally by Horace A. Moses in 1919, the local JA chapter, Junior Achievement of Northern New England (JANNE), began in 1945 and focuses on serving disadvantaged K-12 students in Barnstable, Dukes, Essex, Middlesex, Plymouth, Norfolk, Nantucket, Suffolk and Worcester counties of Massachusetts, as well as the entire state of New Hampshire.

Horace A. Moses, a prominent industrialist and profound social engineer, donated time and finances toward the bettirement of youth, ensuring that children would have access to economic education and financial literacy lessons. From his vision nearly 100 years ago, the Junior Achievement organization has grown to more than 120 chapters in the US, and JA Worldwide efforts expand each day. We, at Junior Achievement of Northern New England, are especially grateful to Horace Moses for his foresight in creating a namesake foundation that provides financial support that empowers youth, and blazes pathways for bright futures. We pay homage to Mr. Moses by serving the JANNE community of students, volunteers, educators, board members, and donors, with excellence in all aspects of program delivery, constituency engagement, and best practices.

Junior Achievement of Northern New England Values

- Belief in the boundless potential of young people;
- Commitment to the principles of market-based economics and entrepreneurship;
- Passion for what we do, and honesty, integrity, and excellence in how we do it;
- Respect for the talents, creativity, perspectives, and backgrounds of all individuals;
- Belief in the power of partnership and collaboration; and
- Conviction in the educational and motivational impact of relevant, hands-on learning.
Special Events
Engage.
Honor.
Educate.
Celebrate.
Engage.

Junior Achievement Golf Classic

The Junior Achievement Golf Classic was attended by 132 golfers who hit the links at Black Rock Country Club in Hingham, MA. $107,650 was raised at this signature event.
Honor.

Boston Business Hall of Fame

The Annual Junior Achievement Boston Business Hall of Fame took place on May 22, 2012, at the Westin Copley Place Hotel. The corporate inductees included Boston Rising, Care.com, EMD Serono, and Suffolk Construction, and the individual inductee was Paul Guzzi of the Greater Boston Chamber of Commerce. Companies were selected based on their excellence in industry and commitment to the community. A total of $162,759 was raised at this hallmark event.
Stock Market Challenge

Wall Street came to Boston on December 1, 2011, at the annual Junior Achievement Stock Market Challenge event, held at the EMC Club at Fenway Park. More than 160 students participated in a hands-on learning experience with “virtual” trading, high stakes and high energy. Each team was issued an account with $500,000 in play money. Teams used that money to make stock picks and, ultimately, strive to become crowned the winner of the 2011 Stock Market Challenge.

The same competition took place that evening with 120 players from 21 companies competing against each other for a tense 60 minutes. Robert Half International was the lead sponsor and the event raised $37,091.
Bowl-a-thon series

More than 1,000 employees from 25 companies came together during the Fall and Spring Bowl-a-thon series to support Junior Achievement of Northern New England. These fun, team-building events were held at Lucky Strike Lanes, King’s and Boston Bowl, raising $142,636 for Junior Achievement.
School Programs
Core Curriculum

Junior Achievement of Northern New England (JANNE) offers twenty-two programs for students in Kindergarten through Grade 12, which can be delivered during the school day, and in out-of-school settings. Each year, students throughout central and eastern MA, and the state of New Hampshire, participate in hands-on, interactive lessons taught by local business and community volunteers. JANNE’s theme-based programs are aligned to the Common Core Curriculum Standards, and support concepts required for success in standardized testing. JANNE has found that once students experience a JA program, they are eager for more. The JA Core Curriculum consists of age-appropriate programs centered on financial literacy, workforce readiness, and entrepreneurship. JANNE provides all program materials to schools and after-school sites at no cost.
Elementary School Programs
The elementary school programs include five sequential, themed lessons for kindergarten through grade 5.

Students learn the basic concepts of wants and needs, money, and how education is relevant to the workplace. The sequential activities build on studies from each preceding grade and prepare students for secondary school and lifelong learning.

**JA Ourselves™ (Kindergarten)** uses compelling stories read aloud by the volunteer, along with hands-on activities, to demonstrate helping, working, earning and saving.

**JA Our Families™ (Grade 1)** emphasizes the roles people play in the local economy and engages students with activities about needs, wants, tools and skills, jobs and interdependence.

**JA Our Community™ (Grade 2)** explores the interdependent roles of workers in a community, the work they perform, and how communities work.

**JA Our City™ (Grade 3)** studies careers, the skills people need to work in specific careers, how businesses contribute to a city, and introduces students to the concept of banking and the flow of money.

**JA Our Region™ (Grade 4)** introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community. Students solve problems by weighing risks and rewards.

**JA Our Nation™ (Grade 5)** provides practical information about businesses’ needs for individuals who can meet the demands of the job market, including high-growth, high-demand jobs. JA Our Nation also introduces the concept of the globalization of business as it relates to production materials and the need for students to be entrepreneurial in their thinking.
Middle School Programs
The middle school programs for students in grades 6 through 8 build on concepts the students learn through the social studies Common Core Standards. The programs are geared toward helping teens make challenging decisions regarding their educational and professional futures, and encouraging them to start thinking early about their career goals.

**JA Global Marketplace™ (Grade 6)** provides practical information about the key aspects of the global economy, what makes world trade work, and how trade affects students’ daily lives.

**JA It's My Business™ (Grades 6-8)** teaches students entrepreneurship skills through innovative activities that focus on filling a need, knowing your customer and product, and being creative and innovative.

**JA America Works™ (Grades 7 & 8)** focuses on the impact of business and entrepreneurship on the development of the United States during the 19th century.

**JA Economics for Success™ (Grades 7 & 8)** explores personal finance and students’ education and career options based on their skills, interests and values.
High School Programs
As high school students begin to position themselves for their future, there are many unanswered questions about what lies ahead. Junior Achievement’s high school programs help students make informed, intelligent decisions about their future, and fosters skills that will be highly useful in the business world. With a range of different programs, Junior Achievement teaches about concepts relating to financial literacy, workforce readiness and entrepreneurship. The volunteers bring real-life business experience and guidance into the classroom at a time that represents an essential crossroads for young people.

**JA Personal Finance™** focuses on earning money, spending money wisely through budgeting, saving and investing money, using credit cautiously, and protecting one’s personal finances.

**JA Success Skills™** provides engaging, academically enriching and experiential learning in workforce readiness education and career perspectives.

**JA Be Entrepreneurial™** uses interactive classroom activities to challenge students to start their own entrepreneurial venture while still in high school. This program provides useful, practical content to assist students to transition into becoming productive, contributing members of society.

**JA Exploring Economics™** teaches concepts such as supply and demand and inflation, and teaches students about the effect that governments and individuals have on the global economy and on the price of familiar commodities.

**JA Careers With A Purpose™** introduces students to the importance of seeking careers that help them realize their life potential and noble purpose.

**JA Company Program™** teaches students how to create and run their own companies with the help of volunteers from the business community. As students organize and operate their businesses, they learn how they function and how the U.S. free enterprise system works.

**JA Economics™** gives students the chance to examine the U.S. economic system, explore business operations, study the emerging global economy, and acquire the knowledge and skills necessary to function as competent citizens, workers and consumers.

**JA Titan™** provides students the opportunity to run a virtual company using this web-based program. Students make decisions on price, production, marketing, capital investment, and research and development.
After-School, Out-of-School, and Community Partner Programs
Junior Achievement of Northern New England (JANNE) provides programs to more than one-hundred after-school organizations and school-based programs. Some of these programs are the same as those offered during the school day, while others are tailored to the non-classroom setting. JANNE also promotes programs through which students gain practical knowledge by spending time in actual office environments.

**JA Job Shadow™** provides students the opportunity to experience first-hand the realities of a working day, as they shadow business volunteers. By exposing students to various business professions, the JA Job Shadow program motivates them academically and provides them tangible career goals.

**JA More Than Money™ (Grades 3-5)** teaches students about earning, spending, sharing and saving money. This program also introduces them to businesses they can start or jobs they can perform to earn money.

**JA It’s My Business™ (Grades 6-8)** teaches students entrepreneurship skills through innovative activities that focus on filling a need, knowing one’s customer and product, being creative and innovative, and believing in oneself.

**JA Skills to Achieve™ (Grades 9-12)** emphasizes the importance of critical thinking skills as well as the ability to communicate, market oneself and lead. This program also helps young people to identify keys to workplace success, such as personal appearance, professional demeanor, punctuality, and written and oral communications.

**JA Academy™ (Grades 9-12)** teaches students how to form and run their own companies and gain a better understanding of the world’s free enterprise system.

All JA programs are designed with some intra- and inter-grade flexibility, and can be tailored to accommodate relative performance levels.
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<tr>
<th>Town</th>
<th>School Name</th>
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<td>Somerville High School</td>
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Central Elementary School
South Elementary School
Tewksbury
Heath Brook School
Louise Davy Tahan Elementary School
Wakefield
Northeast Metropolitan Regional Vocational Tech High School
Walpole
Norfolk County Agricultural High School
Walpole High School
Waltham
Chapel Hill – Chauncy Hall
Plymont School
Walnahm Boys & Girls Club
Watertown
Cunniff Elementary School
Lowell Elementary School
Webster
Webster Adult Basic Education
Webster Before/After School Program
Webster Middle School PASS Program
Wellesley
Wellesley High School
West Bridgewater
Rose L. MacDonald Primary School
Spring Street School
Weymouth
Holy Name Parish School
Whitman
Whitman-Hanson Regional High School
Winchester
Ambrose Elementary School
St. Mary’s Elementary School
Woburn
St. Charles Elementary School
Worcester
City View Elementary School
Elm Park Community School
Flagg Street School
Grafton Street School
Lincoln Street School
Nelson Place Elementary School
Rice Square Elementary School
Seven Hills Charter School
St. Mary’s Elementary School
Wawecus Road School
Wrentham
Delaney Elementary School
School Program Partners
Vermont
Bradford
Osborn High School
Hartland
Hartland Elementary School
Turnbridge
Turnbridge Central School
West Fairlee
Westshire Elementary School
White River Junction
Hartford Memorial Middle School
School Program Partners
New Hampshire
Amherst
Wilkins Elementary School
Belmont
Belmont Elementary School
Belmont High School
Bow
Bow Elementary School
Brookline
Captain Samuel Douglas Academy
Richard Maghakian Memorial School
Claremont
Bluff Elementary School
Concord
Second Start Alternative High School
Conant Elementary School
Concord High School
Derry
Pinkerton Academy
Dover
Seymour Osman Community Center
Dover Housing Authority
Durham
Oyster River High School
Epsom
Epsom Central School
Greenfield
Crotched Mountain School
Hampstead
Hampstead Central School
Hampton
Sacred Heart School
Hudson
Alvina High School
Keene
Benjamin Franklin School
Lee
Mad Way School
Loudon
Loudon Elementary School
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Meredith
Inter-Lakes Elementary School
Newport
Unity Elementary School
Northwood
Northwood Elementary School
Penacook
Penacook Elementary School
Salisbury
Salisbury Elementary School
West Canaan
Indian River School
Windham
Golden Brook Elementary School
Percentage of Gross Revenue 2011-2012

- Special Events: 30%
- Individual: 19%
- Corporate: 13%
- Foundation: 21%
- Other: 9%

Financial History Revenue

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue</th>
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<td>1,440,320</td>
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<td>FY 09</td>
<td>1,262,913</td>
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<td>FY 10</td>
<td>1,031,788</td>
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<td>1,238,702</td>
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<td>FY 12</td>
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Program Impact
2011-2012

- Elementary School 78%
- Middle School 19%
- High School 7%

Special Events Revenue
2011-2012

- Golf Classic $107,650 (23%)
- Bowl-a-thon Series $142,636 (30%)
- Stock Market Challenge $37,091 (8%)
- Boston Business Hall of Fame $162,759 (34%)
- Other $24,078 (5%)
## Financials

### Statement of Activities
For the Year Ending June 30, 2012

### Revenues and Other Support

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
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<td>Contributions</td>
<td>$657,862</td>
</tr>
<tr>
<td>Special Events Revenue</td>
<td>$758,021</td>
</tr>
<tr>
<td>Less: Cost of Direct Benefit to Donors</td>
<td>$283,807</td>
</tr>
<tr>
<td>Net Revenue From Special Events</td>
<td>$474,214</td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td><strong>$1,132,076</strong></td>
</tr>
</tbody>
</table>

### Other Support

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest</td>
<td>$20,501</td>
</tr>
<tr>
<td>Unrealized Gain (loss) on Endowment</td>
<td>($22,190)</td>
</tr>
<tr>
<td>In-kind Contributions</td>
<td>$98,995</td>
</tr>
<tr>
<td>Other Income</td>
<td>$9,320</td>
</tr>
<tr>
<td><strong>Total Revenue and Other Support</strong></td>
<td><strong>$1,238,702</strong></td>
</tr>
</tbody>
</table>

### Program and Supporting Services Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Expenses</td>
<td>$697,531</td>
</tr>
<tr>
<td>Supporting Services</td>
<td></td>
</tr>
<tr>
<td>Administrative</td>
<td>$191,371</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$223,782</td>
</tr>
<tr>
<td><strong>Total Supporting Services</strong></td>
<td><strong>$415,153</strong></td>
</tr>
<tr>
<td><strong>Total Program and Supporting Services</strong></td>
<td><strong>$1,112,684</strong></td>
</tr>
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</table>

### Change in Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td><strong>$126,018</strong></td>
</tr>
<tr>
<td>Net Assets, Beginning of Year</td>
<td>$461,290</td>
</tr>
<tr>
<td>Net Assets, End of Year</td>
<td>$587,308</td>
</tr>
</tbody>
</table>
## Statement of Financial Position
June 30, 2012

<table>
<thead>
<tr>
<th>Current Assets</th>
<th>Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents $187,752</td>
<td></td>
</tr>
<tr>
<td>Pledge Receivable, Net $86,594</td>
<td></td>
</tr>
<tr>
<td>Inventory $2,005</td>
<td></td>
</tr>
<tr>
<td>Prepaid Expenses $4,448</td>
<td></td>
</tr>
<tr>
<td><strong>Total Current Assets</strong> $280,799</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Long Term Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents - Restricted $52,576</td>
<td></td>
</tr>
<tr>
<td>Investments $371,736</td>
<td></td>
</tr>
<tr>
<td>Security Deposits $14,982</td>
<td></td>
</tr>
<tr>
<td>Property and Equipment, Net $11,414</td>
<td></td>
</tr>
<tr>
<td><strong>Total Long Term Assets</strong> $450,708</td>
<td></td>
</tr>
<tr>
<td><strong>Total Assets</strong> $731,507</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities &amp; Net Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td></td>
</tr>
<tr>
<td>Accounts Payable and Accrued Expenses $30,365</td>
<td></td>
</tr>
<tr>
<td>Refundable Advances $91,050</td>
<td></td>
</tr>
<tr>
<td><strong>Total Current Liabilities</strong> $121,415</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Long Term Liabilities</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deferred Rent $22,784</td>
<td></td>
</tr>
<tr>
<td><strong>Total Long Term Liabilities</strong> $144,199</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Assets/ (Deficit)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted $162,343</td>
<td></td>
</tr>
<tr>
<td>Temporarily Restricted $164,965</td>
<td></td>
</tr>
<tr>
<td>Permanently Restricted $260,000</td>
<td></td>
</tr>
<tr>
<td><strong>Total Net Assets</strong> $587,308</td>
<td></td>
</tr>
</tbody>
</table>

| Total Liabilities and Net Assets | $731,507 |
Volunteerism

The JA volunteer is all of the above - and more. A sincere thank you to the 1,100 individuals who volunteered their time to teach 36,000 local students about financial literacy, workforce readiness, and entrepreneurship.
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