The mission of Junior Achievement (JA) is to inspire and prepare young people to succeed in a global economy.

Providing sequential programs for kindergarten – 12th grades that help students develop strong entrepreneurial, financial, and workplace skills, JA builds young people’s self-confidence in the context of today’s global and ever-changing workforce, enabling them to become economically confident, productive members of society.

With a powerful program model that engages the business community as a stakeholder in the future of our youth, JA creates a platform for young people to gain real-world knowledge, learn from professionals who live and work in their communities, and build the belief that they have control over their futures. JA’s dynamic combination of knowledge, practice, and inspiration enables our students to dream big and reach their full potential.

LETTER FROM THE PRESIDENT & CHAIRMAN

We truly believe that investing in our youth today, empowers them to strengthen our communities, our region and our country tomorrow.

As Junior Achievement prepares for its 100th year of operation in 2019, our mission to inspire and prepare young people to succeed in a global economy is imperative to our collective success.

Leveraging the power of hundreds of thousands of business and community volunteers, Junior Achievement supplements the academic training of over 10 million young people globally with critical life skills in entrepreneurial thinking, personal finance and career readiness that make them well-rounded members of our global society.

In the United States, Junior Achievement impacts over 4.8 million youth annually – infusing business and financial concepts as early as in kindergarten. This plants the seeds for young people to blossom into better versions of themselves as they transition into middle and high school, and eventually adulthood.

Junior Achievement’s hands-on, applied learning programs encourage young people to get out of their comfort zones in a safe environment; helping them realize that taking calculated risks leads to uncovering opportunities beyond what they can find in a traditional classroom setting. This generates confidence and self-efficacy that helps them turn “I can’t” into “I can.”

Our collective investment in our youth yields clear returns:

- JA alumni start businesses 2 ½ times more often than non JA alumni
- One in three JA alumni credits JA for influencing their career decision
- One in five JA alumni works in the same field as their JA volunteers
- JA alumni graduate high school at a higher rate, have higher educational attainment and 20% higher median salaries than the general population

In this impact report we highlight some of the many ways the investment of time and financial resources from our volunteers, community partners and funders have yielded tremendous returns for our youth, their families and our region in 2017-18.

We are proud of our accomplishments this past year and are excited about our future impact as we celebrate Junior Achievement’s centennial under the leadership of our new Board Chair Christine Barry, Chief Services Officer at Endurance International Group.

Thank you for your partnership.

RADHAMES NOVA
President & CEO

RICK TYSON
Senior Private Client Advisor, Wealth Advisory Services, Wilmington Trust, N.A. Board Chair

Education is the most powerful weapon which you can use to change the world.
- Nelson Mandela
Employers agree that the nation’s college graduates are not prepared with the 21st century skills to succeed in the workplace. 50% of high school dropouts say that they left school because they didn’t think they were learning things that mattered to their future. Put simply, our kids need to feel empowered with the skills and mindset to succeed in the workforce of today and tomorrow.

Junior Achievement (JA) is the world’s largest organization dedicated to educating students in grades K-12 about entrepreneurship, career readiness, and personal finance, reaching more than 10 million students in over 100 countries worldwide. At JA, we believe that education should be built on a bridge of engagement between classroom and community. Together with our educational partners, we can make learning relevant to every student’s future by infusing authenticity, business connectivity, and real role models into the everyday learning experience.

**Why JA?**

"The kids LOVE IT! They love interacting with the caring professionals volunteering - the volunteers’ interest in the students’ education and futures is really noticed and appreciated by the kids. The lessons are age-appropriate, fun, engaging, activity-based - and the kids remember the lessons. It works! With unanimous support from the staff, we have long decided to make JA an annual tradition at the school. It is a cornerstone in our efforts to teach the kids financial literacy, the world of work, and their future focus – helping them to see themselves in the adult world!"

- Mark Silva
  Assistant Principal, Harvard-Kent Elementary, Charlestown, MA

"Dear Junior Achievement volunteers, thank you for taking time from other important things to teach an AMAZING lesson. You guys have taught me about profit, employees, job interviews, and more! Our school appreciates the wonderful amount of love and effort you put in to teach. The day you came was a day to remember. Thank you!"

- Isabella
  5th Grade Student, Worcester, MA

**CHARTERS IN 114 COUNTRIES**
**107 CHARTERS IN ALL 50 US STATES**
**10 MILLION STUDENTS GLOBALLY**
**4.8 MILLION STUDENTS NATIONALLY**
Junior Achievement's unique delivery systems provide the training, materials, and support necessary to bolster the chances for student success. Students who participate in Junior Achievement programs demonstrate a significant understanding of economics and business concepts. This year, we grew our most impactful programs, the JA Company Program and JA Finance Park Virtual, by over 50% each.

“I want to thank you for the use of the JA Finance Park simulation and curriculum. I found the books to be engaging and had the students be active learners. It also helped with core curriculum in mathematics. The computer simulation was a nice follow up to the workbook. My students liked seeing their progress and their names up on the top five chart. The workbook and the simulation taught the students real world applications that will help them become productive members of society and hopefully well-budgeted producers of society! I went through all my years of schooling and four years of college and had never been taught the skills of budgeting, taxes, or investing. This program gave my students a wealth of knowledge in these areas and included hands on activities. The activities were eye openers for many of my students. They could not believe how much they were spending on the grocery store part of the curriculum. I found the books to be engaging and had the students be active learners. It also helped with core curriculum in mathematics. The computer simulation was a nice follow up to the workbook. My students liked seeing their progress and their names up on the top five chart. The workbook and the simulation taught the students real world applications that will help them become productive members of society and hopefully well-budgeted producers of society! I went through all my years of schooling and four years of college and had never been taught the skills of budgeting, taxes, or investing. This program gave my students a wealth of knowledge in these areas and included hands on activities. The activities were eye openers for many of my students. They could not believe how much they were spending on the grocery store part of the curriculum. I found the books to be engaging and had the students be active learners. It also helped with core curriculum in mathematics. The computer simulation was a nice follow up to the workbook. My students liked seeing their progress and their names up on the top five chart. The workbook and the simulation taught the students real world applications that will help them become productive members of society and hopefully well-budgeted producers of society! I went through all my years of schooling and four years of college and had never been taught the skills of budgeting, taxes, or investing. This program gave my students a wealth of knowledge in these areas and included hands on activities. The activities were eye openers for many of my students. They could not believe how much they were spending on the grocery store part of the curriculum.

- 6th grade teacher, Pennichuck Middle School, Nashua, NH

**IMPACT BY THE NUMBERS**

Junior Achievement's unique delivery systems provide the training, materials, and support necessary to bolster the chances for student success. Students who participate in Junior Achievement programs demonstrate a significant understanding of economics and business concepts. This year, we grew our most impactful programs, the JA Company Program and JA Finance Park Virtual, by over 50% each.
JA COMPANY PROGRAM

The JA Company Program unlocks the innate ability in high school students to fill a need or solve a problem in their community by launching a business venture and unleashing their entrepreneurial spirit. The program lessons address topics such as business ethics, teamwork, leadership, and goal-setting, as well as how students should execute the day-to-day operations of their venture. Over the course of four months, students elect their own leadership team, develop and execute a business plan, produce and sell a product, hold department meetings to report on their progress, and build relationships with students from other schools and communities. The JA curriculum utilizes a blended learning platform and reflects the modern process for entrepreneurs and start-ups.

To maximize the experience, JA recruits and selects Volunteer Mentors to coach students to develop their marketing, sales, finance, management, and other skills needed to successfully run their companies. Volunteer Mentors share their respective backgrounds and experiences by providing career and educational highlights to help students understand various career paths. Previous JA Company Program participants have been given the opportunity to pitch their businesses to a panel of judges at the JA Student Leadership Summit and national student competition, gain access to JA scholarships, and speak before influential leaders at JA events such as the Spirit of JA Celebration.

JA STEM SYMPOSIUM

The JA STEM Symposium is a day-long, offsite experience for high school students. Through their visit to a STEM company, students have a hands-on and relevant experience to prepare for their future education and careers in STEM industries. This program was locally created to address the interests of STEM-based corporate partners to engage high school students and offer greater exposure to the science, technology, engineering, and math fields. No two JA STEM Symposia are the same; each event is dictated by the event host and sponsor companies. In the past, volunteer-led discussions and workshops topics have included keynote addresses, Q & A panels, and workshops in design thinking, robotics, life sciences, entrepreneurship, and career readiness.

JA STUDENT LEADERSHIP SUMMIT

The JA Student Leadership Summit is the exciting culmination of the JA Company Program where high school representatives for each company have the opportunity to learn from a panel of successful entrepreneurs and pitch their companies to a panel of judges in a competition to become the JA of Northern New England Company of the Year. In 2018, for the second year in a row, our local Company of the Year (Alchemy Apparel) was invited to participate in JA USA's National Student Leadership Summit in Washington DC. Only 15 of 50 applicants were invited, and prior to the last two years, it had been 10 years since our local JA companies made it to Nationals.

JA SUMMER INSTITUTE

This week-long program hosted at MIT's Sloan School of Management helps high school students to ignite their entrepreneurial spirit, explore career options, learn about personal finance, network with business leaders, and collaborate with peers from different schools in Greater Boston.

“"At the start of this I was really antisocial, but at one point I was told I had to sell our product. And I realized that there are really great people out there who will listen to you if you’re willing to say it. So I learned that communication can take you places.”

Newton, Solidarity, Inc.
JA Company Program in Lawrence, MA
Thank you to our Volunteers

Junior Achievement volunteers come from all walks of life. But they have a common vision: sharing a message of hope and opportunity with each and every young person they reach. They are committed to the idea that as a community, we have a responsibility to ensure that this generation is better prepared for success than past generations.

Through volunteer partnerships from organizations large and small, or as individuals interested in sharing their experiences with the young people of their community, JA’s volunteers inspire, prepare, and empower students throughout Central and Eastern Massachusetts and New Hampshire. They band together to teach the importance of entrepreneurship, career readiness, and personal finance to inspire a new generation to navigate their paths to success in a global economy. JA volunteers believe they can make a difference in the lives of thousands of students each year, to help them realize that they too can make a difference in their communities and in their futures.

Thank you to our Top 5 Corporate Volunteer Partners

1. Santander Bank
2. State Street
3. Shorelight Education
4. RSM
5. PwC

“Living busy, hectic lives means that we have to be so mindful about how we spend and give our time. I decided in the fall of 2017 to volunteer with Junior Achievement, specifically working on the JA Company Program with Quincy High School. Working with these high school kids has been so fulfilling – a great use of my very limited time. There was a point at which one of the students asked a question about how we would handle the future of the successful company they created. It occurred to me that he was thinking long term about his business. What a great skill to learn at such a young age! I was so happy to be a part of that.”

- Maria Fisher, JA Company Program Mentor in Quincy; Vice President, Sales Director, Voya Financial

“Through JA we have the opportunity to help kids dream big and understand the world around them so they can accomplish these dreams. We are planting seeds of entrepreneurship and responsibility that they will continue to cultivate throughout their lives.”

- Lauren Evans, Senior Accountant, Grant Thornton
The JA Stock Market Challenge is a technology-based simulation of the stock market in which every 60 seconds represents a day of trading. Beginning with a hypothetical account balance of $500,000, the stakes are high and the competition is fierce. Corporate funders sponsor their own team(s), as well as approximately 150 high school students who complete five in-school lessons on investments before competing in the Student Stock Market Challenge hosted at State Street Financial Center earlier the same day, allowing the students to experience all of the rush with none of the risk. Following the event, students have the opportunity to review their results and analyze the impact of their trades.

Through corporate contributions we raised $130,000, allowing students to walk away with a sense of how the stock market works, the importance of teamwork, and to be more financially savvy, while the corporate sponsors walk away having invested in far more than just another networking event. They have invested in the future. They have introduced their brands and their support to the next generation, and they have become stakeholders in the Junior Achievement mission to inspire and prepare young people to succeed in a global economy.

From our very first tournament over twenty years ago, the JA Golf Classic has been legendary for its high level of customer service, prestigious group of golfers, and overall quality of the golfing experience. This year’s event, held at the beautiful Black Rock Country Club in Hingham, MA, raised $122,580 in critical funding to allow JA to reach 3,225 students.

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Junior Achievement’s Bowl-A-Thon brings together companies and business professionals for a night of networking, camaraderie, and fun. Participating in a Bowl-A-Thon not only helps raise awareness and funds for Junior Achievement but is also a great team building activity for companies. The Bowl-A-Thons held this year raised $35,460 to help further JA’s mission.

The Spirit of JA Celebration

Each year, corporate and civic leaders gather for Junior Achievement’s annual dinner to help build a better New England. Attended by more than 320 people, the Spirit of JA Celebration presented by Delta raised critical funds to support the life-enriching programs that we offer to children in our communities. This event provided an interactive experience where discovering the JA mission was the theme. The night included hands-on demonstrations, student participation, unique networking opportunities, and a program that brought the mission and impact of JA to life. Also included were silent auction items and the recognition of those leaders who embody the spirit of community commitment to youth education. At the 2018 Spirit of JA Celebration, Jim Brett (The New England Council) was honored as the first ever inductee into the JAofNNE Alumni Hall of Fame, and Mark Reilly (Comcast) and Experian received the Spirit of JA Awards for their dedication to the JA mission and the students we serve. Through the generous presence and support of the community, this event raised $341,811, which has helped us inspire and prepare 8,995 young people with the knowledge and skills to succeed in a global economy!
Thank you to our donors

The Chairman’s Club | $50,000-$100,000

Horace A. Moses Trust
Mabel Louise Riley Foundation

The Presidents Club | $25,000-$49,999

Achievement Foundation
AIG
Capital One
Cummins Foundation
Debitel
Delta Air Lines
Eaton Vance
Endurance International Group
Experian
EY
KPMG
PwC
Robert Half
RSM
Salesforce
Staples (in-kind services)
TJX Companies, Inc.
Voya Financial
WinterWyman

The Entrepreneurs Club | $10,000-$24,999

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Windham Professionals, Inc.

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The Briar Group
TIAA
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Michael Klein
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Ron Klein
Pamela Klein
Paul Klein
Richard Klein
Stephen Klein
Sue Klein
Thomas Klein
Ulrich Klein
Vivian Klein
Vivian Labbe
William Klein
William Klau
Winston Klein
Winston Korn</p>
“We have had JA for years. The kids love it. It’s important, because JA comes in to teach something so relevant to our everyday lives that we as teachers do not have the time to teach. It’s also nice for the children to make connections with professional people in their community.”
- 3rd grade teacher, Benjamin Brown School, Somerville, MA

“I’ve never had direct reports, so this was a leadership exercise for me – how do you connect with them to keep them focused? I realized I needed to be more clear, more concise, and thoughtful about how and when I present things to the team so that they can effectively complete each task.”
- Josh Willig, JA Company Program Mentor in Boston; SVP, GE Capital

“Having to work as a team and rely on each other was critical. They realized that on a team you need to pull your own weight, and learn how to address when someone isn’t doing that. They saw that as an obstacle and then an opportunity, and addressed it. Overcoming obstacles, being able to react and to have flexibility were huge skills learned through the program.”
- Christine Berberich, JA Company Program Mentor, Lawrence, MA

“In JA I was able to build my confidence when it comes to pitching ideas, and I think I emerged as a leader in the group. What JA teaches is way beyond what the classroom could ever teach us. The communication skills that I learned through JA, and being able to work with all different groups of people all at once, is something that a textbook can never teach you.”
- Julian, JA Company Program Student, Lawrence, MA
**FINANCIAL SUMMARY**

### SOURCES OF FUNDING 2017-2018

- **31%** Events (Net of Direct Expenses)
- **55%** Corporations/Foundations
- **9%** Individuals
- **5%** Gifts In-Kind & Others

### EXPENSES 2017-2018

- **67%** Program Services
- **18%** Management & General
- **15%** Fundraising

### OPERATING SUPPORT & REVENUE

<table>
<thead>
<tr>
<th>Year</th>
<th>Contributions</th>
<th>Events (Net of direct expenses)</th>
<th>In-Kind &amp; Other Income</th>
<th>Total Revenue &amp; Support</th>
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<td>2017-2018</td>
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<td>$497,533</td>
<td>$79,295</td>
<td>$1,582,732</td>
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<td>2016-2017</td>
<td>$753,861</td>
<td>$441,200</td>
<td>$42,461</td>
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### OPERATING EXPENSES

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<th>Year</th>
<th>Program Services</th>
<th>Management &amp; General</th>
<th>Development &amp; Fundraising</th>
<th>Total Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017-2018</td>
<td>$988,349</td>
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<td>2016-2017</td>
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<td>$297,093</td>
<td>$1,375,926</td>
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*This financial breakdown is based on unaudited data and may be subject to change following the auditing process in October 2018.*

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*I realized that not only did I want to be in charge of a company, I wanted to run my own. JA is such a large part of why I’m going to be majoring in business administration in hopes of one day owning my own makeup company. I can’t thank JA enough for helping me make this realization. It has gotten me through many tough times and reminded me of how you have to push forward even through times of struggle.*

- Victoria
  
  JA Company Program Alumna, Malden, MA
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President & Managing Director, Davis, Malm & D’Agostine, P.C.
To support Junior Achievement’s mission by volunteering, contributing financially, or to discuss corporate partnership opportunities, please contact Amanda Doyle-Bouvier at adoylebouvier@janewengland.org.