



Junior Achievement of Idaho's Mission

To inspire and prepare every student in Idaho to succeed in a global economy.

Strategic Priorities

Develop a sustainable financial model in each region.

Establish a manageable plan for program growth in areas of high demand.

Increase the reach of our high school programs to continue the program value throughout a student's education career.

Increase digital and virtual programs in rural areas where resources are scarce.

4800 W. Fairview Ave, Suite B Boise, Idaho 83706 208.375.5243 www.jaidaho.org

Connect with us on these platforms:











Dear Friends, Supporters and Volunteers:

It is difficult to imagine a more worthwhile endeavor than investing in our youth. Being able to make a lasting impact on our young people that will shape the future invariably leaves one with a great sense of accomplishment. Junior Achievement of Idaho, with the assistance of dedicated volunteers, collaborative community partnerships, and supporters like you, proudly prepares our students by teaching the financial, economic and entrepreneurial skills they will need to succeed.

Last year we witnessed dramatic acceleration in the disruption of decades-old business models, and in turn the need for entirely new skill sets, knowledge and tools to succeed. This pace of change will only increase, and Junior Achievement is uniquely situated to help with the transition from the classroom to the new world our students will be competing in. In the coming year, Junior Achievement will increase its emphasis on impacting high school seniors just before they leave the classroom setting when they are ready to put the JA materials to work.

In 2016-2017, nearly 12,000 Idaho students became Junior Achievement graduates thanks to the efforts of more than 300 volunteers and community partners. Our programs are now in 36 different school districts across Idaho, which is only possible because of the generosity of people like you.

In the words of Winston Churchill, "We make a living by what we get, but we make a life by what we give." On behalf of everyone serving at Junior Achievement of Idaho, thank you for your time, your continued financial support, and your help in creating a better life for our young people, and for us all.

Sincerely,



Tom Van Hemelryck, Chairman of the Board Junior Achievement of Idaho



Sean Evans, President and CEO Junior Achievement of Idaho

Our Year in Numbers

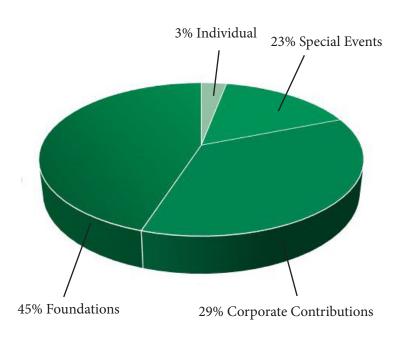
Junior Achievement's impact can be measured in many ways.

As shown throughout this annual report, we provide transformational experiences to students daily throughout Idaho.

Students Empowered



Total Dollars Raised \$460,066



Classes Funded

2016-2017

36 different school districts

Where does the money go?

10% Fundraising
10% Administration
80% Programs

Low to Moderate Income Students

2016-2017



63% of students we serve are LMI

Outstanding Service

A special thank you to Idaho companies who pledged to put business mentors into the classroom, allowing them to share their talents and expertise, bridging the gap from the classroom to the business world.

Top 10 Firms with Mentors 2016-2017

Firm	# of Mentors	# of Classes
Washington Federal	9	28
U.S. Bank	14	22
Icon Credit Union	16	21
Mountain West Bank	5	18
St. Luke's	28	16
AT&T	28	15
Intermountain Gas	10	12
Convergys	9	11
Idaho Independent Bank	10	10
Idaho State University	3	10



62,677 Direct mentoring hours by business professionals



Boise School District

Adams Elementary Amity Elementary Cynthia Mann Elementary Frank Church High School Garfield Elementary Grace Jordan Elementary Hawthorne Elementary Highlands Elementary Hillside Jr. High Horizon Elementary Koelsch Elementary Liberty Elementary Longfellow Elementary Lowell Elementary Maple Grove Elementary Marian Pritchett High School Morley Nelson Elementary Mountain View Elementary North Jr. High School Riverside Elementary Shadow Hills Elementary Trail Wind Elementary Valley View Elementary White Pine Elementary Whitney Elementary Whittier Elementary William Howard Taft Elementary

Bruneau-Grandview School District

Rimrock High School

Butte School District

Butte County Jr/Sr High School

Caldwell School District

Canyon Springs High School Lewis & Clark Elementary Van Buran Elementary Washington Elementary Wilson Elementary

Cascade School District Cascade JR/SR High School

Cassia School District

Burley High School Declo High School Oakley Jr/Sr High School

Castleford School District Castleford Schools

Charter Schools

American Heritage Charter School Bridge Academy Falcon Ridge Public Charter School Heritage Academy Heritage Community Charter School North Star Public Charter School North Valley Academy Pocatello Community Charter School Sage International Charter School Shumway Academy Taylor's Crossing Public Charter School

Clark County School District Lindy Ross Elementary

Lindy Ross Elementary Clark County Jr/Sr School

Dietrich School DistrictDietrich High School

Emmett School District Black Canyon High School

Filer School District Filer Elementary

Garden Valley School District Garden Valley High School

Grace School DistrictGrace High School

Hagerman School District Hagerman Elementary

Hansen School District

Hansen Junior/Senior High School

Homedale School District

Homedale Elementary Homedale High School Homedale Middle School

Idaho Falls School District Temple View Elementary

Jerome School District

Jerome High School Summit Elementary

Kimberly School District

Kimberly High School Kimberly Middle School

Kuna School District

Crimson Point Elementary Hubbard Elementary Reed Elementary Teed Elementary

Meadows Valley School District

Meadows Valley High School

Melba School District

Melba Elementary

Middleton School District

Atlas High School Middleton Heights Elementary

Minidoka County Joint District

East Minico Middle School West Minico Middle School

Nampa School District

Endeavor Elementary Snake River Elementary Union High School

New Plymouth School District New Plymouth High School

Notus School District

Notus Elementary Notus JR/SR High School

Payette School District

Payette High School

Pocatello/Chubbuck School District

Chubbuck Elementary
Edahow Elementary
Ellis Elementary
Franklin Middle School
Gate City Elementary
Hawthorne Middle School
Highland High School
Indian Hills Elementary
Lewis & Clark Elementary
Wilcox Elementary

Preston School District

Oakwood Elementary Pioneer Elementary Preston CAST

Shoshone Joint District Shoshone High School

Soda Springs School District Tigert Middle School

Sugar-Salem School District Sugar Salem High School

Twin Falls School District

Canyon Ridge High School Twin Falls High School

Valley School District

Valley High School

Vallivue School District

Central Canyon Elementary Desert Springs Elementary Vallivue High School West Canyon Elementary

West Ada School District Andrus Elementary

Barbara Morgan STEM Aademy Centennial High School Chief Joseph Elementary Christine Donnell School of the Eagle Hills Elementary Frontier Elementary Galileo STEM Academy Gateway Elementary Hillsdale Elementary Hunter Elementary Lake Hazel Elementary Mary McPherson Elementary Meridian Elementary Pioneer Elementary Prospect Elementary Spalding STEM Academy Summerwind Elementary Ustick Elementary

Private Schools

Caldwell Adventist Nampa Christian Middle School St. Marks School Elementary

Other Organizations

Boys and Girls Club Boys & Girls Club of Magic Valley Nampa Housing Authority STEP



Thanks to the generous support of St. Luke's and AT&T, we were able to hold two JA in a Day events, which provided JA Programs to two whole schools and delivered by their employees all in one day. JA's elementary school programs are the foundation of our K-12 curricula: six sequential themes, each with hands-on activities, work to change students' lives by helping them understand business and economics. Participation in JA for multiple years during the elementary grades increases student learning and skill development – specifically, problem solving and decision making skills – in business, economics, and personal finance.



Career Exploration





This year 56 companies and 1244 students from 30 different schools participated in our three Inspire to Hire Career Exploration Days across the state!







Inspire to Hire is Junior Achievement of Idaho's career exploration day which introduces 8th-12th grade students to the variety of local and state career opportunities. During the 2016-2017 school year Junior Achievement of Idaho held Inspire to Hire in the Treasure Valley, Magic Valley and Eastern Idaho.

The objective of the event was to provide youth a job fair experience that will enable them to explore a variety of career opportunities and college scholarships. It provided students with hands on exposure to the region's best employers, the job opportunities they offer and the skills and education paths necessary for those jobs.

The students completed two lessons before the event, the third lesson during the event and had students participate in mock interviews given by the business representatives. The fourth lesson was after the event and allowed students to share feedback with the class about what they gained from the event. The businesses provided information on what it takes to get into that field, current job openings and answered questions about their businesses.

Achieve-A-Bowl

The JA Achieve-A-Bowl thanks all of our passionate and dedicated volunteers, bowlers and local businesses. Your support of this event is essential to Junior Achievement of Idaho's fundraising strength and statewide growth. We express our deepest gratitude to our many corporate partners for their commitment and support of the JA Achieve-A-Bowl to empower Idaho's youth.

Organizations providing bowling teams: Fred Meyer, Dutch Bros. Coffee, Washington Federal, Wells Fargo, Intermountain Gas, Mountain West Bank, Blue Cross of Idaho, Icon Credit Union, Washington Trust Bank, Bank of the Cascades, Pioneer Federal Credit Union, Idaho Power, Zions Bank, West Ada School District, Umpqua Bank, Title One, Banner Bank, Perkins Coie, Heritage Academy, First Federal Savings Bank, U.S. Bank

737 bowlers made up 136 teams in the Treasure Valley and the Magic Valley for the 2017 Beach themed Achieve-A-Bowls raising \$89,354.49 for JA programs!

Fred Meyer.



Overall Top 10 Fundraising Teams

Company	Fundraising	# of Teams
Fred Meyer	\$16,566	16
Dutch Bros. Coffee	\$14,060	14
Washington Federal	\$13,161	8
Wells Fargo	\$5,820	21
Intermountain Gas	\$4,425	9

Washington Federal. invested here.



Company	Fundraising	# of Teams
Mountain West Bank	\$4,100	3
Blue Cross of Idaho	\$3,996	8
Icon Credit Union	\$2,874	4
Washington Trust Bank	\$2,520	3
Bank of the Cascades	\$2,185	7

Volunteer Mentors

We are so grateful for the 331 volunteer mentors who inspired and empowered 11,825 students in the 2016-2017 school year! Our mentors are priceless to the futures of Idaho's youth and the backbone of our organization.

Aaron Baldwin Aaron Price Alex Ryan Alice Baldazo Alicia Tabuso Allison Hunter Amanda McAuslan Amanda Orth-Osterhout Amanda Orth-Ost Amy Perry Amy Rhoades Andrea Lee Andrea Steele Andrew Mentzer Angel Smith Anna Amador Annie Tautz Ari Walker Arleigh Smith Ashley Beitz Ashley Jackson Ashley Jackson Ashley Meucci Barb McDermott Barbara Romano
Barrett Smith
Becky Armstrong
Belmir Civic
Ben Zamzow
Benjamin Spilker
Bernadette Reisbeck
Beth Gray Beth Gray
Bethany Sherman
Blaire Terry
Blanca Carrazco
Bobby Vernon
Brandon Moss
Breanna Vanstrom Breanna Vanstrom Bret Belnap Brett Pierce Brian Gonzanez Brian Hanks Brian Rich Bridget Frank Bridget Frank
Brooke Allen
Bryan Boyce
Caitlin Schmidt
Carlos Teixeira
Carrie Westergard
Cathy Carpenter
Cathy Gruner
Cecilia Lopez-avila
Chad Smitheram
Chasity Moore
Cherie Hansen Cherie Hansen Cheryl Imlach Chris Batt Chris Cheney

Chris Salvione Christi Rood Christine Stoll Christine Stoll
Christy Aceves
Cindy Niccolls
Claire Johns
Clay Haylett
Cody Perry
Colleen Guzman Cody Petry
Colleen Guzman
Connie Miller
Conor McGrath
Courtney Fisher
Crystal Sittser
Dakota Christesen
Dan Cotner
Dan Price
Danielle Irish
Dave Bagley
Dave Huyg
Dave O'Connell
Dave Turner
David Blas
David Morgan
David Southwick
David Timpe
David Wallas
David Warwick
Dean Crisostomos
Debbie Cleverley
Derek Fitzsimmons
Derick Peterson
Diane Lewis Derick Peterson
Diane Lewis
Dolores Schamp
Donna Muhlstein
Doug Ward
Elizabeth Naughton
Elmira Dzaferovic
Emilee Baine Emilee Baine
Emily Koleno
Emily Winterbottom
Eric Crawford
Eric Lopez Erica Langton Erica Ziebarth Erika Dippi Erika Hanson Erin Turpin Esequiel Uribe Ettal Poulsen Gail Dobert Genesis Milam Hailee Cemer Haley Sager Hannah Brown Heather Chambers Heather Walsh

Heidi Entzel Ian Trulson Iliana Ayala Isabella Lombardo Isabella Lombardo
Jacinda McQuillin
Jackie Morgan
Jacqueline Hickman
Jacy Jones
Jaime Burnham
Jaime Liversage
Jake Marshall
Jamie Boesiger
Jamie Ferguson
Janel Stone
Janell Billings
Jared Cooper
Jared Curl
Jared Eardley
Jared Godfrey
Jared Hull
Jayna Motzkus Jared Hull
Jayna Motzkus
Jean Mutchie
Jeff Dinwiddie
Jeff Hamm
Jeff Maffuccio
Jeff Nasfinger
Jeffrie Garcia
Jenee Allen
Jennifer Donaldson
Jennifer Farnsworth
Jennifer Howell-Burton
Jenny Campbell
Jenny Sarault
Jess Davies
Jesse Leib Jesse Leib Jessica Juarez Jessica Rasmussen Jessica Simons Jessica Wilson Jill Grover Jillian Boyle Jim Duthie Jim Stattner John Christen John Litzenberger John Schubin John Schwartz John Schwartz
Jonna Clement
Josh Ross
Jossy Arias
Josue Palmer-Partida
Julie Joseph
June Harr
Justin Bannatt Justin Bennett Justin Vogel





Kalon Partridge
Karen Child
Karey Neal
Katherine Rainey
Kathryn Nelson
Katie Clouss
Katie Cowan
Katie Rosanbalm
Katrina Vincent
Keaton Smart
Kelley Gorringe
Kelley Grill
Kelly Parker
Kent Johnson
Kerry Schmidt Bengochea
Kevin Brady
Kim Reid
Kim Williams
Kris Moses
Kristen Lolo Kris Moses
Kristen Lolo
Kristin Heath
Kristin Kaiser
Kristy McDowell
Lacey Garner
Lauren Moore
Laurie Parker
Leah Jaksetic
Leah Palmer
Linda Gibbs
Linda Miller
Linda Poirier
Lindsay Minnix Linda Poirier
Lindsay Minnix
Lindsey Pretty Weasel
Lisa Armijo
Lisa Hamilton
Lisa Morgan
Liz Haugee
Liz Ramsey
Logan Stritzke
Loretta Drake
Liann Geer Luann Geer
Lupe Espinoza
M Kathleen Hill
Maggie Williamson
Marcella Gillenwater
Marisol Cantu
Mark Mills Marsha Moser Mary Beth Butler Mary Fort Mary Frazer Mary Frazer Matthew Price Matthew Price Maureen Clouser

Mayra Calderon

Megan Lee Melanie Turner Melissa Bliss Melissa Gaona Melissa Gaona Melissa Hawkins Melissa Loepp Melissa Shug Melissa Smith Mendi Rivers Micah Morley Michael Bennett Michael Hunn Michael Beinett
Michael Hunn
Michele Bancroft
Michele O'Brien-Rose
Michelle Lowry
Michelle Malson
Mika Grow
Mike Reece
Mike Sautebin
Mike Tracy
Mindy Allen
Mindy Priestley
Miranda Baker
Mishelle Singleton
Misty Thomas
Monica Anders
Natalie Cooksey
Nate Haislmeier
Nathan Frederickson
Nick Day Nick Day Nicky Hester Nicole Anderson Nyssa Bradley Patricia Boyd Patricia Boyd Patrisha Simon Rachel Boatman Rachel Dobson Raena Wall Randy Rhuman Rebecca Hall Rick Tidwell RJ Anderson Robert Aravich Roberta Garvin Robi James Robin Rissell Robyn Mick Robyn Page Ronda Hillam Ryan Grether Sabrina Wei Samantha Venable Sarah Clayton Sarah Hillbig

Sarah Taylor

Scott Bame Shalyn Smith Shannon Huyg Sharalee Poarch Shawn Alvarado Shawna Galloway Sheldon Brown Shelli Harrison Sheri Davis Simon Mahler Sheili Harrison
Sheri Davis
Simon Mahler
Spencer Cook
Spring Alexander
Stacie Lamb
Stacy Bacon
Stacy Wallace
Stephanie Black
Steve Folkner
Steve Lyle
Susan Cornett
Suzie Snead
Tammy Chavez
Tammy German
Tammy McMorrow
Tara Rynearson
Tara Wilhelm
Terrie Trevino
Theresa Browne
Theresa Stinnett
Thomas Mears
Thomas Schindele
Tim Markham
Todd Christensen
Tomasa Bengochea Todd Christensen
Tomasa Bengochea
Toni Acarregui
Tonia Ferguson
Tonia Kingston
Tracey Miller
Traci Cook
Travis Huffman
Travis Lund
Travis Standley
Trish Simon
Ty Statler
Tyler Muzzana
Vicky Burford
Vince Tromboli
Virginia Godina-Ort Vince Hollbon Virginia Godina-Ortiz Vitaliy Yakimyuk Wade Dial Wendy Crawford Wendy Fisher William West Zach Hansen

Thank You

JA Idaho is the state's largest leading organization in education, economic and youth empowerment because of the continued support of our devoted donors. Every dollar we spend on programs comes from you, Idaho. We are bound by our JA USA operating agreement to only fundraise within the territory we serve, therefore we are 100% dependent on Idaho companies, foundations and individuals to invest in Idaho's students and schools. Thank you for helping JA Idaho bring critical life skills programs to our youth.

Diamond Level Gifts of \$100,000 or more

J.A.Kathryn Albertson Family Foundation

Platinum Level \$15,000-\$99,999

U.S. Bank Foundation Washington Federal Foundation

Gold Level \$10,000-\$14,999

Bechtel Group Foundation Nordstrom Charitable Giving Intermountain Gas Company Fred Meyer

Silver Level \$5,000-\$9,999

Albertsons Boise Open
Wells Fargo
Mountain West Bank
Idaho Power
St. Luke's Community Health Improvement Fund
MDU Resources Foundation
Key Bank Foundation
Banner Bank

Bronze \$2,000-\$4,999

AT&T
Idaho Community Foundation
United Way of South Central Idaho
Washington Trust Bank
Dutch Bros. Coffee Boise
Micron Foundation
Icon Credit Union
Bank of America
J.R. Simplot Company
Idaho STEM Action Center
Deloitte & Touche
United Way of Treasure Valley

Friends Level \$300-\$1999

Idaho National Laboratory Idaho Central Credit Union Idaho AGC Education Foundation Chase Bank Percival Stern Foundation Norco Tracy Consuilting Wal-Mart U.S. Bank Umpqua Bank Ryan Mathews Pioneer Federal Credit Union Northwest Commerical Advisors Kimbery Nurseries Joesph Keller Idaho DOL - Communications & Research David Stanish Connie Miller Colliers International Chris Jeppsen CenturyLink Carmax Founation All West Testing & Engineering Alison Hunter A1 Heating and Air Conditioning Christine Rood Paul Desaulniers Ron Crane Michele O'Brien Rose Shannon Huvg Theresa Browne Perkins Coie Foundation



Tom VanHemelryck

Jessica Wilson

Tom Williams

Heidi Ehle

Scan this QR code with your smart phone to learn how you can support Junior Achievement of Idaho

Junior Achievement of Idaho Leadership

State Board of Directors

Icon Credit Union

Washington Federal Bank

First Federal Savings Bank

Michele C. O'Brien-Rose

Chairman Treasurer & Secretary Tracy Silver Kristin Shaffer

Tom VanHemelryck Mike Tracy U.S. Bank Oppenheimer Companies Inc. Idaho President Tracy Consulting

Washington Federal Rick Wight **Director Emeritus**Board Members Wight Developement LLC Ron Crane

Board MembersWight Developement LLCRon CraneVice ChairmanDr. Bruce GestrinBuilding SolutionsTreasurer State of IdahoConnie MillerWest Ada School District

Greater Treasure Valley Regional Board of Directors

Chairman Board Members Joe Keller Justin Vogel

Andrea Harris David Stanish Bank of the West Colliers International Branch Manager Idaho Power

Mountain West Bank Susan Raymond Kory Wall
Alexander D'Agostino Umpqua Bank Wells Fargo

Vice Chair New York Life Insurance Company

Theresa Browne Bernadette Reisbeck Jessica Wilson
Intermountain Gas Vicki Carley Icon Credit Union Community Volunteer

Block 22 Hotels

TreasurerLisa RiceAlison HunterBrian GonzalezTammy ChavezSunwest BankPerkins Coie

Washington Trust Bank Chase Banking Center

Christine Rood
Secretary Terrance Green College of Western Idaho

Secretary Terrance Green College of Western Idah
Tammy Mack Pioneer Federal Credit Union

Magic Valley Regional Board of Directors

 Chairman

 Kris Moses
 Treasurer & Secretary
 Scott Bame
 Jessica Simons

Regional Manager Dr. Christine Ivie U.S. Bank Idaho Power Pioneer Federal Credit Union Heritage Academy

Vice Chairman Board Members Bret Belnap
Washington Federal Bank

Tracey Miller Liz Haugee

Idaho Power

Eastern Idaho Regional Board of Directors

ChairmanTreasurer & SecretaryBryan BoyceKandi Rudd

Arleigh Smith Dave O'Connell Convergys Idaho Department of Labor
Area Operations Manager Idaho State University

Jared Cooper

CenturyLink Ryan Mathews Patricia Boyd
Board Members Cooper Norman Idaho Power

Board MembersCooper NormanIdaho PowerVice ChairmanLisa Armijo

Idaho State University Washington Federal Bank

Alliance Title



Economic Development and Entrepreneurship

The Challenge

According to the *Review of Economics and Statistics*¹, business startups are responsible for 20 percent of gross job creation. Unfortunately, even though these nascent businesses play an important role in promoting economic development, the number of new firms as a percentage of all businesses has dropped by nearly half since the 1970s, according to the **U.S. Census**². Since 2008, the annual number of new business closings outpaces the number of business startups, notes the **Brookings Institute**.³

This is the first time there has been a continuous net loss of new businesses since the collection of this data began in the 1970s.

The Role of JA

Junior Achievement (JA) created the world's first youth entrepreneurship education program in 1919. Since that time, more than 100 million young people have been through JA programs, and many of them have gone on to be successful entrepreneurs. JA connects volunteers from the business community with young people

through the use of JA's proven programs to help students understand how business works while inspiring them to consider the opportunities associated with being an entrepreneur.

JA's programs align with national standards, including the National Content Standards for Entrepreneurship Education from the Consortium for Entrepreneurship Education, National Council for the Social Studies Curriculum Standards – C3 Framework, and Common Core State Standards

Proof of Impact

A 2016-17 JA Alumni study shows that former JA students are 2 ½ times more likely to be involved with starting a business than the general public. They also have a better understanding of how business works and

75%
Believe U.S.
Economic System
Benefits Most

55%
Learned How a
Business Works
through JA

143%

More Likely to
Be Involved in
Entrepreneurial
Activities

a more positive attitude toward the U.S. economic system. Summative evaluations of JA's current entrepreneurship programs show that students have positive increases in knowledge of and attitudes toward business creation, increasing the likelihood of these students undertaking entrepreneurial activities as adults.

JA programs help spark students' interest in entrepreneurship and the possibilities that come with being your own boss.



¹ http://www.mitpressjournals.org/doi/pdf/10.1162/REST a 00288

² http://fivethirtyeight.com/features/corporate-america-hasnt-been-disrupted/

³ https://www.washingtonpost.com/news/on-small-business/wp/2015/02/12/the-decline-of-american-entrepreneurship-in-five-charts/



Financial Literacy and Capability

The Challenge

According to the **National Foundation for Credit Counseling**, only 2 in 5 adults say they keep track of their finances with a budget. In the same study, 1 in 3 adults carry a credit card balance month-to-month, and nearly just as many have nothing saved for retirement. The **Urban Institute** notes that 77 million Americans, or more than one-third of Americans with access to credit, have debt in collections. On the education front, **MK Consulting** notes that 1 in 4 college students acquires too much debt to pay off their share of the \$1.3 trillion national student loan debt in a reasonable amount of time. Combined, these and other factors are resulting in the inability of

90%

too many Americans to be financially secure enough to save for retirement, cover medical expenses, or deal with unexpected emergencies without risk of bankruptcy or other financial challenges.

The Role of JA

Junior Achievement (JA) brings volunteer role models from the community into the classroom to share their experiences with young people. Using JA's proven programs, these volunteers help students better

understand how money works through JA's financial literacy curriculum, which is offered in grades K-12.

JA's programs align with various national standards, including those by the Jump\$tart Coalition for Personal Financial Literacy, the National Business Education Association, the National Center on Education and the Economy, 21st Century Student Outcomes from the Partnership of 21st Century Skills, the National Council for the Social Studies Curriculum Standards – C3 Framework, and Common Core State Standards.

Proof of Impact

A 2015 study by RMC Research Corporation found that the *JA Finance Park®* program had a "moderate-to-large" increase in financial knowledge among students who participated in the program. Empirical evidence collected during this evaluation demonstrates that the *JA Finance*

participated in the program. Empirical evidence collected during this evaluation demonstrates that the *JA Finance Park* curriculum, combined with the *JA Finance Park* experience, increases the financial capability of students.

Confident Not Confident

JA Alumni Research: Confidence in Managing Finances

Across all programs, research indicates that nearly 90 percent of JA Alumni are confident in managing their finances. Similar results are reported for former JA students from a variety of grade levels and programs.



10%

JA programs increase the financially responsible behavior of students.

¹ https://www.nfcc.org/wp-content/uploads/2015/04/NFCC_2015_Financial_Literacy_Survey_FINAL.pdf

² http://www.urban.org/research/publication/delinquent-debt-america

³ http://www.studentaidpolicy.com/excessive-debt/Excessive-Debt-at-Graduation.pdf



Graduation Rates & College Readiness

The Challenge

According to the **U.S. Department of Education**, the high school graduation rate hit a record high of 82 percent in the 2013-14 school year. Despite this positive news, the overall graduation rate is still off pace to achieve the **GradNation** campaign's goal of 90 percent by 2020. The graduation rates of African-American and Hispanic students are also improving; however, they remain behind those of their white peers. Additionally, once graduating high school, only 59 percent of students enrolling in college complete a four-year degree

within six years, according to the National Center for Education Statistics.3

The Role of JA

The mission of Junior Achievement (JA) is to inspire and prepare young people for success. JA does this by bringing volunteer role models from the community into the classroom to share their experiences with students

and to facilitate JA's proven programs. The programs, which cover financial literacy, work readiness, and entrepreneurship, help students make the connection between what they learn in school and how it applies to their lives. The JA experience helps students better understand the importance of school as a means to becoming successful adults.

Proof of Impact

The JA experience has been shown to influence positive behavioral outcomes using scientifically valid evaluation. JA programs increase knowledge and influence attitudes in a way that results in students' increased self-efficacy. This fosters self-belief and sense of purpose which are necessary for students to overcome challenges that might otherwise prevent them from graduating high school

JA Alumni Educational Attainment

More Likely to have an Advanced Degree*

30%

More Likely to have a Bachelor's Degree

93%

Have a High School Diploma or GED

"Compared to general population, US Census 2016"

or succeeding at higher education. A 2016-17 evaluation shows that JA Alumni have larger high school graduation rates and higher education completion rates than those of the general U.S. population.

Simply said, Junior Achievement works.



¹ http://www.ed.gov/news/press-releases/us-high-school-graduation-rate-hits-new-record-high-0

² http://www.theatlantic.com/education/archive/2015/12/high-school-grad-rate-increasing/420660/

³ https://nces.ed.gov/fastfacts/display.asp?id=40



Social Mobility and Escaping Poverty

The Challenge

It's commonly assumed, and proven **through research**¹, that household income impacts the social mobility of children within that household. The children of middle to upper income families have more advantages in education, greater exposure to opportunities, and a better understanding of career readiness and money management than children from lower income homes.

Children raised in households with lower incomes or who experience impoverished living conditions are at distinct disadvantages. However, there

is also **research**² that indicates children who move from unsupportive neighborhoods to supportive ones, even if they are of a lower income, have a better chance of positive social mobility and escaping the cycle of poverty.

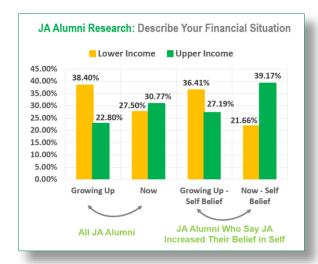
The Role of JA

There are external factors that can help foster a sense of self-efficacy (or "I Can") in young people which can result in beneficial behaviors that lead to future success. These factors are measured in knowledge of and attitudes toward particular behaviors. JA's proven programs and volunteer role models provide students with

the positive realizations and reinforcement of career aspirations, an understanding of money management, and exposure to the benefits of business ownership that help overcome negative, competing environmental factors (peer pressure, lack of understanding or support in community, etc.). The JA experience helps foster the self-belief and sense of purpose necessary for young people to overcome challenging circumstances.

Proof of Impact

Research shows that JA alumni have higher education attainment and median household income than the general U.S. population. When asked to consider their household financial situation growing up compared to now, there is a



notable shift from lower income to middle and upper income. For those JA alumni who say the main impact of their JA experience was to foster "self-belief," the shift from lower to upper income is even more pronounced.

The JA experience promotes positive outcomes which lend themselves to promoting greater social mobility.



¹ http://www.theatlantic.com/business/archive/2015/07/america-social-mobility-parents-income/399311/

² http://www.nytimes.com/2015/05/04/upshot/an-atlas-of-upward-mobility-shows-paths-out-of-poverty.html



STEM Career Awareness

The Challenge

The growth in jobs requiring Science, Technology, Engineering, and Math (STEM) skills continues at a significant rate, according to the **National Science Foundation**.¹ The Foundation notes that the greatest increase is in non-STEM careers that require STEM proficiencies. The boom in robotics and automation is increasing demand for professionals with STEM skills while eliminating jobs held by low-skilled employees, according to **MIT**.² As more industries face workforce shortages due to the lack of skilled candidates, many low or unskilled workers are going without jobs. At the same time, two-thirds of teens may be discouraged from pursuing STEM

careers due to a lack of role models, even when they are interested in STEM, according to another **MIT study**.

³ **Other research** shows that early interest and awareness of STEM careers is critical for teens seeking out and successfully completing STEM courses.⁴

The Role of JA

Work readiness is a key focus of Junior Achievement's proven programs. By bringing volunteer role models from the community into the classroom to share their experiences with students, JA introduces many young people to professions and career paths that they may not have been aware of, such as those in STEM.

JA programs promote 21st Century Skills, notably critical thinking, collaboration, creativity and communication, while helping students appreciate the importance of acquiring technical skills in math, science, coding, and composition. JA helps students appreciate the importance of higher education, whether it's a four-year degree or a technical



certification. JA provides opportunities for STEM professionals to serve as role models to students and help them understand the benefit of math and science.

JA programs align with work readiness standards, including National Career Development Guidelines and Common Core State Standards.



Proof of Impact

A 2016-17 JA Alumni study found that nearly 1 in 3 former JA students credits Junior Achievement for providing them with an idea of what to pursue as a career as an adult. Additionally, 1 in 5 says that as an adult they have worked or are currently working in the same field as the JA volunteer they had as a school student, illustrating the impact JA volunteers have as role models.

¹ http://www.nsf.gov/pubs/2015/nsb201510/nsb201510.pdf

² https://www.technologyreview.com/s/515926/how-technology-is-destroying-jobs/

³ http://news.mit.edu/2009/lemelson-teens-0107

⁴ https://ejournals.lib.vt.edu/JCTE/article/view/571/809



Work Readiness and the Skills Gap

The Challenge

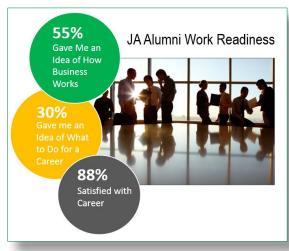
According to staffing provider **Adecco USA**,¹ 92 percent of senior executives in the U.S. believe Americans aren't as skilled as they need to be, and 44 percent say they lack necessary soft skills, such as critical thinking, communication, collaboration, and creativity. A 2013 study by **ACT**² found that such skills are "foundational" to predicting success in the workplace and are critical to the effective application of technical or "hard" skills.

The Role of JA

Work readiness is a key area of focus for Junior Achievement's proven programs. By bringing volunteer role models from the community into the classroom to share their career experiences with students, JA introduces many young people to professions and career paths that they may not have been aware of otherwise. The JA experience is shown to heighten students' understanding of the role education plays in their future success in the workforce. JA programs promote 21st Century Skills, such as critical thinking, collaboration, creativity, and communication, while helping students understand the importance of acquiring technical skills in math,

science, coding, and composition. JA also helps students appreciate the need for higher education, whether it's a four-year degree or a technical certification for a skilled trade.

JA programs align with work readiness standards, including National Career Development Guidelines, 21st Century Student Outcomes from the Partnership for 21st Century Skills, National Council for the Social Studies Curriculum Standards – C3 Framework, Association for Career and Technical Education, and Common Core State Standards.



Proof of Impact

Research indicates that more than half (55%) of JA alumni say that their Junior Achievement experience gave them an idea of how business works, and nearly one-in-three (30%) said it gave them an idea of what to do for a career. One-in-five JA alums say that they have worked in a field similar to that of their JA volunteer. Furthermore, nearly all (88%) JA Alumni express career satisfaction

JA programs help students understand the world of work, what skills are necessary to succeed, and how to continue growing professionally.



¹ http://www.adeccousa.com/employers/resources/Pages/skills-gap-in-the-american-workforce.aspx

² http://www.act.org/content/dam/act/unsecured/documents/Work-Readiness-Standards-and-Benchmarks.pdf

