



Junior
Achievement®
of Northern New England



Letter from the Board Chair

2



About JA

4



Special Events

6



Core Curriculum

14



16
Elementary School

18

Middle School

20
High School

22

After & Out-of-School

26

Financials

34

Board of Directors

35

Corporate Contributors/
Foundations

36

Personal Supporters/
In-Kind Donors

Table of Contents



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 1,641 programs throughout 246 schools and after-school sites, reaching over 38,000 youth through the efforts of 1,700 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, workforce readiness and entrepreneurship, to empower the personal and professional success of youth.

It has been truly exciting to be Board Chair for this organization over the last year – a year of many accomplishments and milestones, including: winning thirty-six grants, impacting 46% “at risk” students, recruiting twenty-two new corporate donors, earning \$79,652 worth of media coverage, and achieving 100% board and staff giving. In addition, we won two prestigious awards from JA USA – the Bronze Summit Award, which recognizes boards and staff in areas that have achieved operational soundness, including financial solvency, program impact, program practices, and management practices, and the Phoenix Award, recognizing our area as the most improved operation regionally, based on fiscal solvency and growth in students impacted by JA programs.

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



Sincerely,

William Driscoll

*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 operation, 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 towards the betterment of youth, to ensure 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 over 118 chapters in the US, and JA Worldwide efforts grow each day. We, 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 creates opportunities for bright futures. We pay homage to Mr. Moses by serving the JANNE community of students, volunteers, educators, governance 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.
Define.





Engage.

Junior Achievement Golf Classic

On July 9, 2012, the Junior Achievement Golf Classic took place at the Golf Club at Turner Hill in Ipswich, Massachusetts. 120 golfers from the region's business community hit the links and enjoyed a wonderful day of golf and networking. Over \$122,000 (net) was raised at this signature event, which included a fantastic silent auction.



Honor.

Boston Business Hall of Fame

On March 6, 2013, the annual Junior Achievement Boston Business Hall of Fame Dinner Celebration and Silent Auction took place at the Westin Copley Place Hotel. Liz Brunner emceed the event and led an inspiring discussion with Howard Stevenson, a renowned business strategist and entrepreneur who teaches at Harvard University. We celebrated the achievements of local students and inducted the following organizations into the Junior Achievement Boston Business Hall of Fame: Hobbs Brook Management, Houghton Mifflin Harcourt, Sullivan & Worcester, and the Waltham Boys & Girls Club. Inductees were selected based on their excellence in industry and strong commitment to the community. \$222,550 (net) was raised at this hallmark event.





Educate.

Stock Market Challenge

Wall Street came to Boston on November 29, 2012 at the annual Junior Achievement Stock Market Challenge event, held on the 36th floor of One Lincoln Street in Boston. Over 140 students participated in a hands-on learning experience with "virtual" trading featuring high stakes and high energy. Each team was issued an account with \$500,000 in play money, and used that money to make stock picks and, ultimately, strived to be crowned the winner of the 2012 Stock Market Challenge. Norwood High School won the Student Competition.

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 presenting sponsor and over \$54,000 (net) was raised at this event.



Celebrate.

Bowl-a-thon Series

More than 800 employees from 23 companies came together to bowl and raise money for Junior Achievement of Northern New England, and the students we serve. The bowl-a-thons took place during the Fall and Spring, and were held at Lucky Strike, King's and Boston Bowl. These events are a popular way for companies to bring employees together for teambuilding, networking and fun. The bowl-a-thon series raised \$160,019 (net), which supports program delivery for close to 5,000 students.



STATE STREET



Define.

Women Fore Financial Literacy Golf Tournament

For the first time ever, women (and a few men) joined together at the Junior Achievement Women Fore Financial Literacy Golf Tournament. 100 golfers arrived at Sandy Burr Country Club in Wayland, Massachusetts, on the morning of May 12th to play 18 holes of golf, and enjoy a post-golf reception that included a silent auction, several vendor tables, and complimentary manicures. Event partners included Shiseido, MiniLuxe, and Golfsmith. \$16,490 (net) was raised, which will support JA program delivery for local girls.



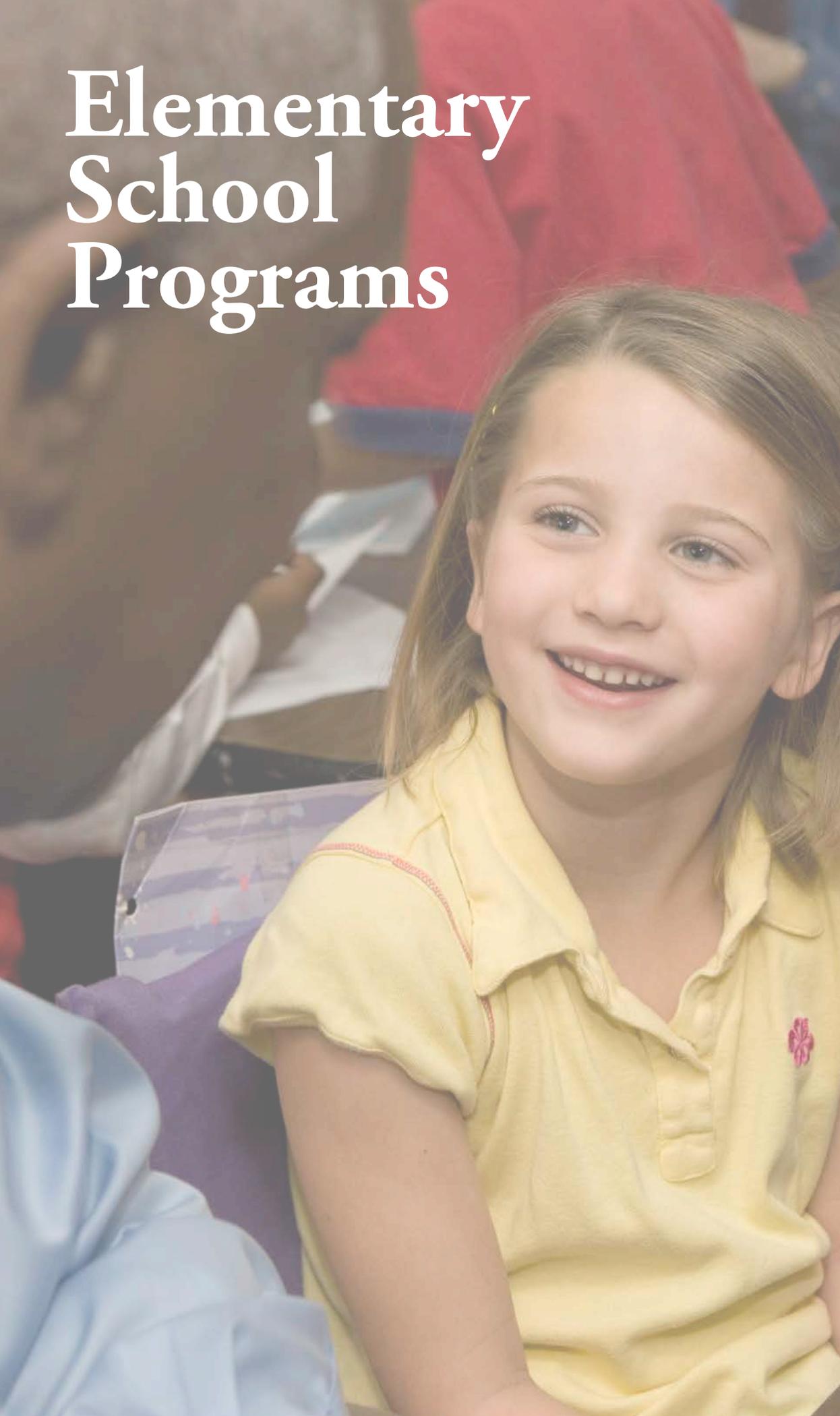
School Programs

Core Curriculum

Junior Achievement of Northern New England (JANNE) offers twenty-two programs for students in kindergarten through grade 12, which can be delivered both during the school day and in after-school settings. Each year, students across Eastern and Central Massachusetts, 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 English, math and/or social studies Common Core Standards and support concepts required for success on standardized testing. JANNE has found that once students experience a JA program, they are eager for more. The JA Curriculum consists of age-appropriate programs centered on financial literacy, workforce readiness, and entrepreneurship. JANNE provides 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) teaches personal economic concepts through storybook characters presented by the volunteer in read-aloud and hands-on activities.

JA Our Families® (Grade 1) introduces students to the intersection of entrepreneurship and first grade social studies learning objectives, including how family members' jobs and businesses contribute to the well-being of the family.

JA Our Community® (Grade 2) provides practical information about businesses, various occupations, the interdependent roles of workers in a community, and how communities work.

JA Our City® (Grade 3) demonstrates the intersection of financial literacy and third grade social studies learning objectives, including the characteristics of cities and how businesses in cities manage their money. Students are introduced to concept of banking and taxes.

JA More than Money® (Grades 3-5) presents students with information about earning, spending, sharing, and saving money, and promotes entrepreneurial thinking.

JA Our Region® (Grade 4) instills a sense of entrepreneurship and shows students how entrepreneurs use resources to produce goods and services in a community.

JA Our Nation™ (Grade 5) explores practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand, STEM-focused careers.



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 difficult decisions regarding their educational and professional futures, and encouraging students to start thinking about their career goals.

JA Global Marketplace® (Grades 6-8) provides practical information about the key aspects of the global economy, what makes world trade work, and how trade effects students' daily lives.

JA It's My Business!® (Grades 6-8) encourages students to use critical thinking to hone entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.

JA America Works® (Grades 6-8) provides students with examples of how business and entrepreneurship affected the economic development of the United States during the 19th century.

JA Economics for Success® (Grades 7 & 8) presents practical information about personal finance and the importance of identifying education and career goals based on a student's skill, interests and values.





High School Programs

As high school students in grades 9 through 12 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 foster 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 JA-trained volunteers bring real-life business experience and guidance into the classroom at a time that represents an essential crossroads for young people.

JA Skills to Achieve (Grades 9-12) offers students a stimulating and informative day on-site at a corporate setting. Company employees teach JA lessons on personal banking, credit, and soft skills strengthening, and provide students with a thorough understanding of their industry.

JA Economics® (Grades 9-12) explores the fundamental concepts of micro-, macro- and international economics.

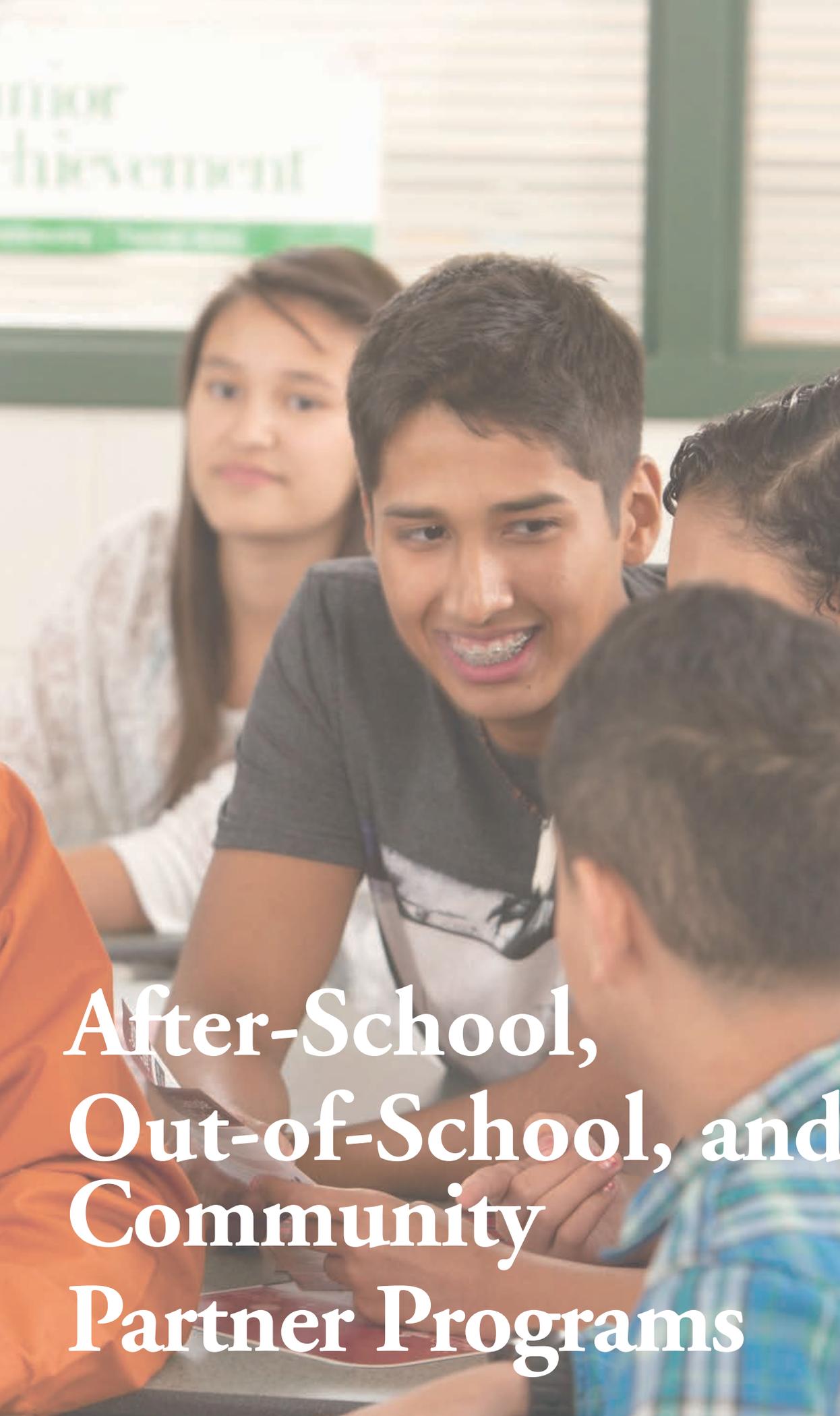
JA Titan® (Grades 9-12) introduces critical economics and management decisions through an interactive simulation.

JA Personal Finance® (Grades 9-12) teaches financial literacy skills with an emphasis on earning, spending, budgeting, saving, investing, and using credit wisely.

JA Be Entrepreneurial® (Grades 9-12) provides students with lessons on the essential components of a practical business plan, and challenges them to launch an entrepreneurial venture while in high school.

JA Company Program® (Grades 9-12) explores personal opportunities and responsibilities through a student-led company. Over 12 weeks of 90-120 minute sessions, students create a business while guided by mentors from the business community.

JA Academy (Grades 9-12) invites students from different high schools to an after-school, corporate or college location, where they form a student-led company while guided by mentors from the business community.



After-School, Out-of-School, and Community Partner Programs

Junior Achievement of Northern New England (JANNE) provides programs to over two-hundred schools, after-school programs and community partners. 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™ (Grades 9-12) 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 tangible career goals.

JA More Than Money® (Grades 3-5) presents students with information about earning, spending, sharing, and saving money, and promotes entrepreneurial thinking.

JA It's My Business® (Grades 6-8) encourages students to use critical thinking to hone entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.

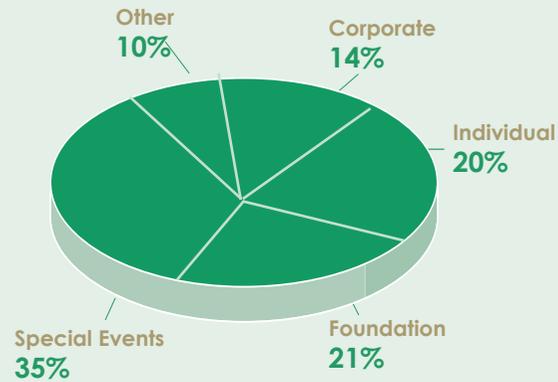
JA Skills to Achieve (Grades 9-12) offers students a stimulating and informative day on-site at a corporate setting. Company employees teach JA lessons in personal banking, credit, and soft skills strengthening, and provide students with a thorough understanding of their industry.

JA Academy (Grades 9-12) invites students from different schools to an after-school, corporate or college location, where they form a student-led company while guided by mentors from the business community.

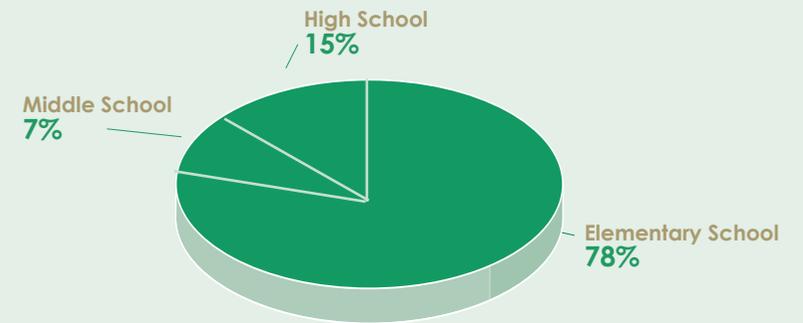
All JA programs are designed with some intra- and inter-grade flexibility, and may be tailored to accommodate relative performance levels.

2012 2013 Financials

Percentage of Gross Revenue
2012-2013



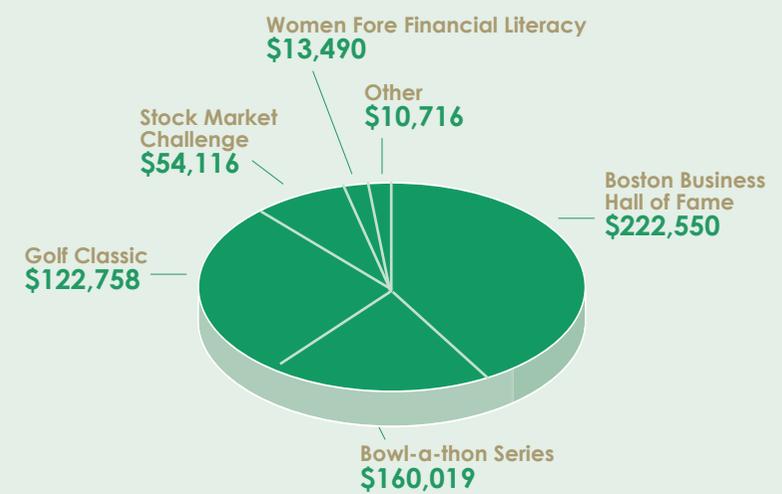
Program Impact
2012-2013



Financial History Revenue



Special Events Revenue
2012-2013



2012 2013 Financials

Statement of Activities For the Year Ending June 30, 2013

Revenue	
Contributions	\$899,122
Special Events Revenue	\$850,346
Less: Cost of Direct Benefit to Donors	\$266,697
Net Revenue From Special Events	\$583,649
Total Revenues	\$1,482,771
Other Support	
Interest	\$33,906
Unrealized Gain/(Loss) on Endowment	\$8,442
In-Kind Contributions	\$119,422
Other Income	\$6,579
Total Revenue and Other Support	\$1,651,120
Program and Supporting Services Expenses	
Program Expenses	\$825,830
Supporting Services	
Administrative	\$247,914
Fundraising	\$301,996
Total Supporting Services	\$549,910
Total Program and Supporting Services	\$1,375,740
Change in Net Assets	\$275,380
Net Assets, Beginning of Year	\$587,308
Net Assets, End of Year	\$862,688

Statement of Financial Position June 30, 2013

Assets	
Current Assets	
Cash and Cash Equivalents	\$284,845
Pledge Receivable, Net	\$165,532
Inventory	\$2,515
Prepaid Expenses	\$6,009
Total Current Assets	\$458,901
Long-Term Assets	
Cash and Cash Equivalents - Restricted	\$12,401
Investments	\$474,357
Security Deposits	\$14,982
Property and Equipment, Net	\$43,782
Total Long Term Assets	\$545,522
Total Assets	\$1,004,423
Liabilities & Net Assets	
Current Liabilities	
Accounts Payable and Accrued Expenses	\$32,264
Refundable Advances	\$89,250
Total Current Liabilities	\$121,514
Long-Term Liabilities	
Deferred Rent	\$20,221
Total Long-Term Liabilities	\$20,221
Total Liabilities	\$141,735
Net Assets/(Deficit)	
Unrestricted	\$637,685
Temporarily Restricted	\$125,003
Permanently Restricted	\$100,000
Total Net Assets	\$862,688
Total Liabilities and Net Assets	\$1,004,423



Volunteerism



Smart.

Generous.

Insightful.

Talented.

Enthusiastic.

The JA volunteer is all of the above — and more. A sincere thank you goes out to the 1,700 men and women who volunteered their time to teach 38,000 local students about financial literacy, workforce readiness, and entrepreneurship.



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Goodwin Procter
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Standard Register

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Citi Commercial Bank
David Fox Photographer
Hyatt Regency Newport
Kenneth Berman Photography
Mandarin Oriental Hotel
Millennium Partners Sports Club
Management LLC
Rodman Ford Sales, Inc.
Southwest Airlines Company
Staples
The Lenox Hotel

Bronze Club (valued \$50-\$499)

Boston Celtics
Boston Harbor Hotel
Boston Red Sox
Courtyard Boston-Waltham
Del Frisco's
Direct Tire
F1 Boston
Fogo de Chao Holdings
ImprovBoston
Lucky Strike
New England Patriots Charitable
Foundation
Schawbel Consulting
Seaport World Trade Center &
Seaport Hotel
Sheraton Boston Hotel
Shiseido
Ski 93 Trips
Sterling Golf Management, Inc.
Taj Boston Hotel
The Colonnade Hotel
The Langham hotel
The Liberty Hotel
The Schawbel Corporation

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Your name, organization and/or school are very important to us. We have carefully reviewed the names listed in this report, but in a listing of such length, errors may still occur. If your name has been omitted or incorrectly listed, please accept our apologies and bring the error to our attention so that we may update our records.