



Junior  
Achievement®  
of Northern New England

# 2014 Annual Report





Junior  
Achievement

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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 the annual report, which will detail a year filled with achievement, success and most importantly, positive impact on young people.

This past year, Junior Achievement of Northern New England implemented 1,771 programs throughout 266 schools and after-school sites, reaching 41,770 youth through the efforts of 2,270 trained volunteers. 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. Thank you.

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 of this organization. Many accomplishments and milestones were achieved over the last year, including: winning forty-six grants, increasing our impact on “at risk” students to 59%, recruiting seventy-three new corporate donors, earning \$81,167 worth of media coverage, and achieving 100% Board and Staff giving. In addition, we won the prestigious Massachusetts Nonprofit Award for Board Governance and the Five Star Award from JA USA for exceptional performance by the JA team in achieving growth in students reached and contact hours delivered, while sustaining financial stability and operational soundness.

I complete my term as Chair with tremendous pride. We have achieved our shared goal to strengthen this organization and support its mission to inspire and prepare young people to succeed in a global economy.

While your continued support is critical to our future success, know that your contributions to Junior Achievement and the students we serve are very much appreciated. Thank you.



Sincerely,

**William Driscoll**

*Chair, Junior Achievement of Northern New England  
Board of Directors*

# About Junior Achievement



# Junior Achievement Mission

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, 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 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



## Junior Achievement Golf Classic

The sun was shining on 136 golfers at the JA Golf Classic, which was held on July 8, 2013 at the Golf Club at Turner Hill in Ipswich, Massachusetts. Known as one of the best, if not the best charity golf event in our region, the JA Golf Classic raised \$136,939 (net) while continuing to deliver an outstanding day of golf, client entertainment and fun.





## JA Business Hall of Fame

The Honorable Martin T. Walsh, Mayor of Boston, was the keynote speaker at the 10th Annual Junior Achievement Business Hall of Fame. Liz Brunner emceed the evening as we celebrated the success of local students and the 2014 Inductees, which included Don Rodman of The Rodman Ride for Kids, The Boston Red Sox, EY and Unum. Inductees were selected based on their excellence in industry and strong commitment to the community. \$273,456 (net) was raised at this hallmark event. Thank you to the many corporate sponsors and friends of JA for supporting this event.



STATE STREET



MASSACHUSETTS



pwc





## Stock Market Challenge

Bull market or Bear? That's what the students from area high schools had to learn as they participated in the Junior Achievement Stock Market Challenge on November 21, 2013 which was held at One Lincoln Street in Boston. 168 students took part in this unique, hands-on learning experience. Teams of four began with a portfolio of \$500,000 in play money, and used it to make stock picks and, ultimately, strive to become the team with the highest net worth. Weymouth High School won first place in 2013.

The same competition took place that evening with 128 players from 25 companies competing against each other for another tense 60 minutes. \$59,262 (net) was raised to deliver JA programs to local students. Robert Half took first place in the Corporate Stock Market Challenge.

**STATE STREET  
GLOBAL ADVISORS.**

**CapitalOne**  
INVESTING for Good™



## Bowl-a-thon Series

Taking place throughout the year, the JA Bowl-a-thon Series hosted more than 600 employees from over 20 companies. The bowl-a-thons bring together employees for teambuilding, networking and fun. The bowl-a-thon series raised \$114,494 (net) which will support program delivery for close to 4,700 students.



**STATE STREET.**



## Women Fore Financial Literacy Golf Tournament

108 women hit the links at Sandy Burr Country Club in Wayland to enjoy a great day of golf and networking on May 12, 2014. Golfers played 18 holes of golf, and enjoyed a post-golf awards reception that included a silent auction. Tournament proceeds, which totaled \$21,171 (net) will support JA program delivery for girls.



**STATE STREET.**



## Learn to Curl

On February 1, 2014, more than 80 children and adults took to the ice at Broomstone's Curling Club in Wayland, Massachusetts to participate in Junior Achievement's first "Learn to Curl." They all learned the basics of curling and played a game. \$3,270.00 (net) was raised to benefit JA programs.

citibank®

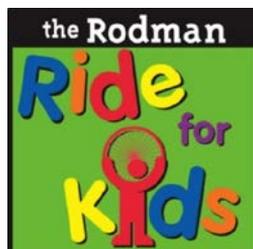
EST. 1943  
**UNO**®  
PIZZERIA & GRILL



## Rodman Ride for Kids

Junior Achievement was proud to be selected to participate in the Rodman Ride for Kids on September 28, 2013. Through the creative fundraising efforts of our riders, we exceeded our goal and garnered \$14,489 (net) in revenue.

Junior Achievement is a recognized affiliated agency of the Rodman Ride for Kids, which is an umbrella matching gift charity raising funds for youth-focused social service agencies that support at-risk children in Massachusetts.



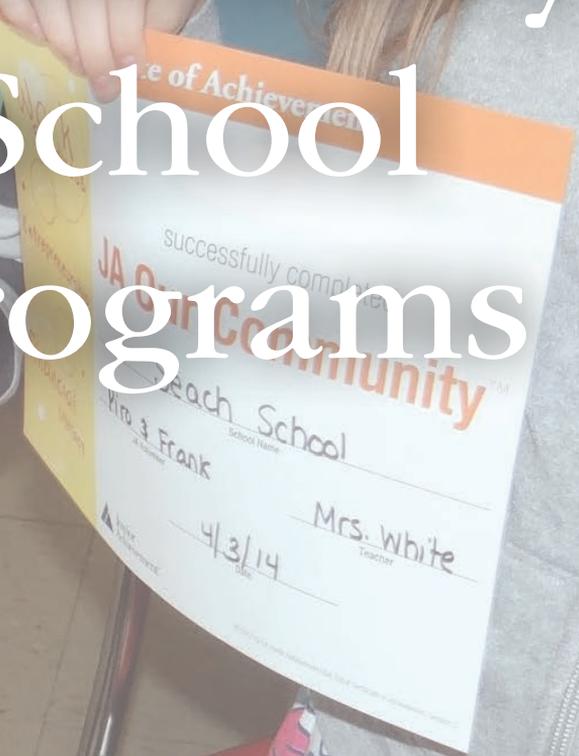


# School Programs

## Core Curriculum

Junior Achievement of Northern New England (JANNE) offers twenty-three programs for students in Kindergarten through Grade 12, which can be delivered both during the school day and in out-of-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 and Math Common Core Standards as well as the Massachusetts History and Social Science curriculum framework, which supports concepts required for success on 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 activities 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 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**<sup>®</sup> (Kindergarten) teaches personal economic concepts through storybook characters presented by the volunteer in read-aloud and hands-on activities.
- **JA Our Families**<sup>®</sup> (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**<sup>®</sup> (Grade 2) provides practical information about businesses, various occupations, the interdependent roles of workers in a community, and how communities work.
- **JA Our City**<sup>®</sup> (Grade 3) demonstrates the intersection of financial literacy and third-grade social studies learning objectives, including the characteristics of cities and how business in cities manage their money.
- **JA More than Money**<sup>®</sup> (Grades 3-5) presents students with information about earning, spending, sharing, and saving money, and promotes entrepreneurial thinking.
- **JA Our Region**<sup>®</sup> (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**<sup>®</sup> (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.

A close-up portrait of a young woman with curly blonde hair and freckles. She is wearing a blue collared shirt. The text "Middle School Programs" is overlaid in white serif font on her face.

# 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 encourage students to start thinking about their career goals.

- **JA Economics for Success®** (Grades 6-8) presents practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values.
- **JA Finance Park® (NEW)** (Grades 6-8) helps students build a foundation for making intelligent, lifelong, personal financial decisions through hands-on, realistic simulation experiences.
- **JA Global Marketplace®** (Grades 6-8) provides practical information about the key aspects of the global economy, what makes world trade work, and the effect of trade on the local economy.
- **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 It's My Future™** (Grades 6-8) provides practical information about preparing for the working world while still in middle school.
- **JA Kidz Biz** (Grades 6-8) introduces the basics of running a business, whereby students will create their own business over the course of 10 weeks.



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 Academy** 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.
- **JA Be Entrepreneurial**<sup>®</sup> 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 Career Success**<sup>™</sup> equips students with the tools and skills required for success in high-growth career industries, including STEM-related fields. Materials focus on critical thinking, collaboration, communication and creativity, with an emphasis on resumes, cover letters, interviews and digital profiles.
- **JA Company Program**<sup>®</sup> explores personal opportunities and responsibilities with a student-led company. Over 13 weeks of 90-120 minute sessions, students create a business while guided by mentors from the business community.
- **JA Economics**<sup>®</sup> explores the fundamental concepts of micro-, macro- and international economics.
- **JA Exploring Economics**<sup>®</sup> uses hands-on activities to explain complex economic concepts such as supply and demand, inflation, and the production, distribution and consumption of goods. It gives insight into the effect governments and individuals have on the global economy— and on the price of a loaf of bread.
- **JA Finance Park**<sup>®</sup> (NEW) helps students build a foundation for making intelligent, lifelong, personal financial decisions through hands-on, realistic simulation experiences.
- **JA Job Shadow**<sup>™</sup> prepares students to be entrepreneurial thinkers in their approach to work. In-class sessions prepare students for a visit to a professional work environment, where they will face a series of challenges administered by their workplace hosts. Students learn how to research career opportunities and the skills needed to land and keep their dream job.
- **JA Personal Finance**<sup>®</sup> teaches financial literacy skills with an emphasis on earning, spending, budgeting, saving, investing, and using credit wisely.
- **JA Skills to Achieve** 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. STEM edition available.
- **JA Titan**<sup>®</sup> introduces critical economics and management decisions through an interactive simulation. Computer access is required.

**2013–2014 School Program Partners  
Massachusetts**

<b>Abington</b>	St. Bridget's School	<b>Hopkinton</b>	Elmwood Elementary School
<b>Acton</b>	Luther Conant School	<b>Hyde Park</b>	Edward J Hopkins Elementary School
<b>Allston</b>	Jackson/Mann K-8 School		Boston Community Leadership Academy
<b>Amesbury</b>	Amesbury Middle School	<b>Jamaica Plain</b>	Boston Preparatory Charter Public School
<b>Andover</b>	Andover High School	<b>Lawrence</b>	Margarita Muniz Academy
	Henry C. Sanborn Elementary School		Bellesini Academy
	High Plain Elementary School		Greater Lawrence Technical School
	Shawsheen Elementary School		Notre Dame Cristo Rey High School Lawrence
	West Elementary School		YWCA of Lawrence
<b>Auburn</b>	The Bryn Mawr School	<b>Leominster</b>	Northwest Elementary School
<b>Ayer</b>	Page-Hilltop Elementary School	<b>Lowell</b>	Lowell High School
<b>Bedford</b>	Bedford High School		Community Teamwork, Inc - Murkland School
<b>Beverly</b>	Beverly High School		Girls Inc - Lowell
	Northshore Education Consortium		Lowell Community Charter Public School
	St. John the Evangelist School	<b>Lynn</b>	LeBlanc Therapeutic Day School
<b>Billerica</b>	Shawsheen Valley Technical High School		Upward Bound Lowell
<b>Boston</b>	Boston Latin School		Boys & Girls Club of Lynn
	Cathedral High School		Drewicz Elementary School
	The Eliot K-8 Innovation School		Lynn Classical High School
	Fenway High School		Robert L. Ford School
	Roxbury Tenants of Harvard	<b>Malden</b>	Mystic Valley Regional Charter School
	Salvation Army, Boston	<b>Mansfield</b>	Mansfield High School
	Talented and Gifted (TAG) Latino Program	<b>Marlboro</b>	Assabet Valley Regional Technical High School
<b>Braintree</b>	Braintree High School	<b>Maynard</b>	Boys & Girls Club of Assabet Valley
	Donald E. Ross Elementary	<b>Medfield</b>	Medfield High School
	Highlands Elementary School	<b>Melrose</b>	Lincoln Elementary School
	South Middle School		Roosevelt Elementary School
<b>Brockton</b>	Brockton High School	<b>Methuen</b>	Winthrop Elementary School
	West Middle School		St. Mary's Elementary School
<b>Cambridge</b>	Cambridge Rindge and Latin School	<b>Middleborough</b>	St. Monica School
<b>Canton</b>	Judge Rotenberg Educational Center	<b>Milford</b>	Middleborough High School
	Lt. Peter M Hansen Elementary School		Memorial Elementary School
	Saint John the Evangelist School	<b>Millbury</b>	Milford High School
<b>Charlestown</b>	Charlestown High School	<b>Milton</b>	Millbury High School
	Harvard-Kent Elementary School		Glover Elementary School
<b>Charlton</b>	Heritage School		St. Agatha School
<b>Chelsea</b>	Salvation Army, Chelsea	<b>Nahant</b>	Tucker Elementary School
	St. Rose School	<b>Natick</b>	Johnson Elementary School
	Boys & Girls Club of Boston		Bennett Hemenway Elementary School
<b>Dedham</b>	Greenlodge Elementary School	<b>Newton</b>	Memorial Elementary School
	Riverdale Elementary School		Newton North High School
<b>Dorchester</b>	Boys & Girls Clubs of Dorchester	<b>North Andover</b>	Annie L. Sargent School
	College Bound Middle School		North Andover Middle School
	Epiphany School		North Andover Middle School
	Jeremiah E. Burke High School	<b>Norwell</b>	Kittredge Elementary School
	Pope John Paul II Catholic Academy - Neponset Campus	<b>Norwood</b>	Ridge Hill School
<b>East Boston</b>	East Boston High School	<b>Peabody</b>	Norwood High School
	Samuel Adams Elementary School	<b>Plainville</b>	William E. Welch Elementary School
	East Boston YMCA	<b>Plymouth</b>	Jackson Elementary School
<b>East Bridgewater</b>	Central Elementary School		Plymouth North High School
<b>East Falmouth</b>	East Falmouth Elementary School	<b>Quincy</b>	Old Colony YMCA - Plymouth
<b>Everett</b>	Everett High School		North Quincy High School
<b>Falmouth</b>	Mullen Hall School		Lincoln Hancock Community School
	Teaticket School		Francis W. Parker Elementary School
<b>Framingham</b>	Framingham High School	<b>Randolph</b>	Quincy Catholic Academy
	Joseph P Keefe Regional Technical School		South Shore YMCA Learning Center
	St. Bridget School		YMCA Youth Program
	Woodrow Wilson Elementary School	<b>Roxbury</b>	Donovan Elementary School
<b>Franklin</b>	Hockomock Area YMCA		Randolph High School
<b>Gardner</b>	Montachusett Opportunity Council School		Martin E Young Elementary
<b>Gloucester</b>	Gloucester High School		Boston Day and Evening Academy
<b>Grafton</b>	Grafton High School		James P. Timilty Middle School
<b>Hanscom AFB</b>	Hanscom Primary School		Nathan Hale Elementary School
<b>Haverhill</b>	Haverhill Alternative School		Roxbury Community College
<b>Holden</b>	Dawson Elementary School		Boston Latin Academy
<b>Holliston</b>	Holliston High School		Boston Police B-2 - Officer Friendly Program
<b>Hopedale</b>	Hopedale Junior Senior High School		Dearborn High School
			John D. O'Bryant School of Mathematics and Science
		<b>Shrewsbury</b>	St. Johns Preparatory School
		<b>Somerville</b>	Somerville High School
			St. Catherine of Genoa School
			Benjamin G. Brown School

**South Boston** Excel High School  
 South Boston Catholic Academy  
 South Boston Neighborhood House  
 Notre Dame Education Center  
 Southeastern Regional Vocational Technical High School

**South Weymouth** Weymouth High School  
 St. Francis Xavier School

**Stoneham** Central Elementary School  
 South Elementary School  
 Greater Boston Academy

**Stoughton** Stoughton High School

**Tewksbury** Heath Brook Elementary School  
 Louise Davy Trahan Elementary School  
 Our Lady of the Valley Regional School

**Uxbridge** Northest Metro Tech

**Wakefield** Walpole High School

**Walpole** Chapel Hill - Chauncy Hall  
 The Guild School

**Waltham** Waltham Boys & Girls Club  
 Waltham High School  
 Chill Zone

**Watertown** Lowell Elementary School  
 Watertown High School  
 Watertown Middle School

**Wellesley** Wellesley High School

**West Bridgewater** Rose L. MacDonald School

**West Roxbury** West Roxbury High School  
 YMCA West Roxbury

**Weymouth** Maria Weston Chapman Middle School  
 Thomas W. Hamilton Primary School  
 Weymouth High School  
 William Seach Elementary School

**Whitman** Whitman-Hanson Regional High School

**Woburn** St. Charles Elementary School  
 Woburn High School

**Worcester** City View Elementary School  
 Dr. Arthur F. Sullivan Middle School  
 Elm Park Community School  
 Flagg Street School  
 Nelson Place Elementary School  
 Rice Square Elementary School  
 Roosevelt Elementary School  
 South High School  
 Venerini Academy  
 Wawecus Road School

## 2013–2014 School Program Partners New Hampshire

**Amherst** Clark-Wilkins Elementary School

**Belmont** Belmont High School

**Bow** Bow Elementary School

**Brookline** Richard Maghakian Memorial School

**Claremont** Bluff Elementary School

**Concord** Abbot-Downing Elementary School  
 Concord High School

**Dover** Portsmouth Christian Academy

**Durham** Oyster River High School

**Epsom** Epsom Central Elementary School

**Hampstead** Hampstead Central School

**Hudson** Alvirne High School

**Keene** Benjamin Franklin Elementary School

**Lyme** Lyme Elementary School

**Manchester** Gossler Park Elementary School  
 Manchester Central High School  
 Inter-Lakes Elementary School  
 Girls Inc - Nashua NH  
 Unity Elementary School

**Meredith** Northwood Elementary School  
 Rivendell Academy

**Nashua** Penacook Elementary School

**Newport** Penacook Elementary School

**Newport** Penacook Elementary School

**Northwood** Northwood Elementary School  
 Rivendell Academy

**Orford** Penacook Elementary School

**Penacook** Penacook Elementary School

**Plaistow** Timberlane Regional High School

**Salem NH** Salem High School

**West Canaan** Indian River School

**Windham** Golden Brook Elementary School  
 Windham Center School

## 2013–2014 School Program Partners Vermont

**Bradford** Oxbow Union High School

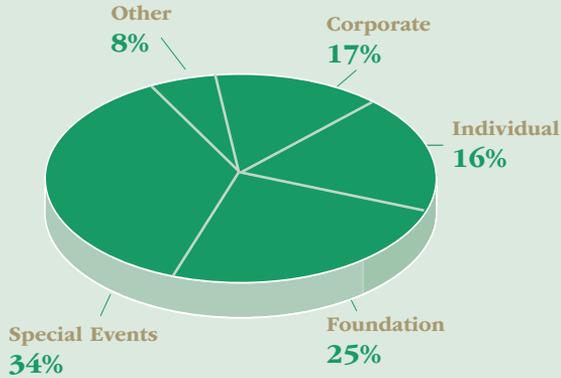
**Hartland** Hartland Elementary School

**Tunbridge** Tunbridge Central School

**West Fairlee** Westshire Elementary School

# 2013 2014 Financials

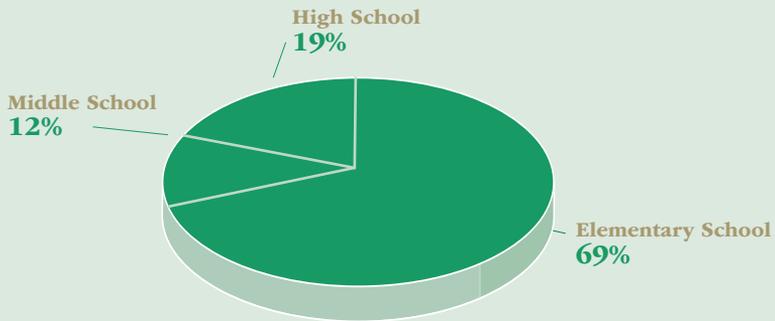
Percentage of Gross Revenue  
2013-2014



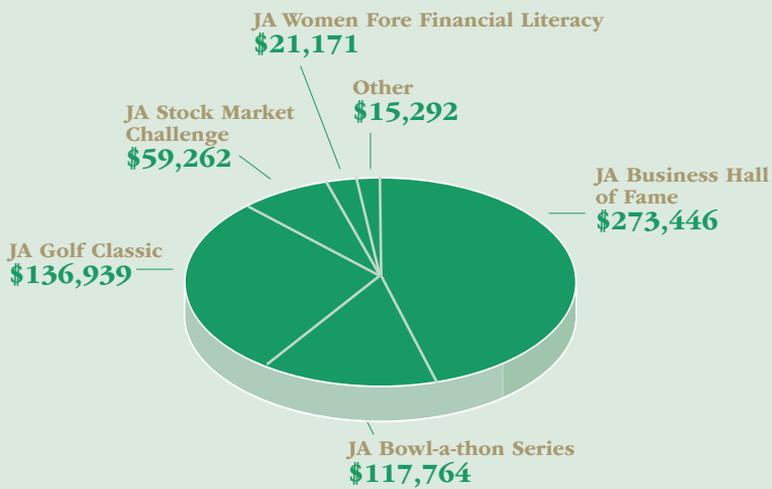
Financial History Revenue



## Program Impact 2013–2014



## Special Events Revenue 2013–2014



# 2013 2014 Financials

## Statement of Activities For the Year Ending June 30, 2014

### Revenue

Contributions	\$ 1,085,224
Special Events Revenue	\$ 874,052
Less: Cost of Direct Benefit to Donors	\$ 249,573
Net Revenue From Special Events	\$ 624,479
<b>Total Revenues</b>	<b>\$ 1,709,703</b>

### Other Support

Interest	
Realized gains on investments	\$127,078
Unrealized Gain/(loss) on Endowment	(\$66,863)
In-Kind Contributions	\$ 77,059
Other Income	\$ 11,968
<b>Total Revenue and Other Support</b>	<b>\$ 1,858,945</b>

### Program and Supporting Services Expenses

Program Expenses	\$ 968,590
Supporting Services	
Administrative	\$ 256,605
Fundraising	\$ 385,567
<b>Total Supporting Services</b>	<b>\$ 642,172</b>
<b>Total Program and Supporting Services</b>	<b>\$ 1,610,762</b>

<b>Change in Net Assets</b>	<b>\$ 248,183</b>
Net Assets, Beginning of Year	\$ 862,688
Net Assets, End of Year	\$ 1,110,871

## Statement of Financial Position June 30, 2014

	<i>Assets</i>
<b>Current Assets</b>	
Cash and Cash Equivalents	\$ 334,751
Pledge Receivable, Net	\$ 185,987
Inventory	\$ 6,499
Prepaid Expenses	\$ 8,623
<b>Total Current Assets</b>	<b>\$ 535,860</b>
<b>Long-Term Assets</b>	
Cash and Cash Equivalents - Restricted	\$ 100,137
Investments	\$ 557,659
Security Deposits	\$ 9,988
Property and Equipment, Net	\$ 30,982
<b>Total Long Term Assets</b>	<b>\$ 698,766</b>
<b>Total Assets</b>	<b>\$ 1,234,626</b>
	<i>Liabilities &amp; Net Assets</i>
<b>Current Liabilities</b>	
Accounts Payable and Accrued Expenses	\$ 46,961
Refundable Advances	\$ 62,290
<b>Total Current Liabilities</b>	<b>\$ 109,251</b>
<b>Long-Term Liabilities</b>	
Deferred Rent	\$ 14,504
<b>Total Long-Term Liabilities</b>	<b>\$ 123,755</b>
<b>Total Liabilities</b>	<b>\$141,735</b>
<b>Net Assets/(Deficit)</b>	
Unrestricted	\$ 731,130
Temporarily Restricted	\$ 279,741
Permanently Restricted	\$100,000
<b>Total Net Assets</b>	<b>\$ 1,110,871</b>
<b>Total Liabilities and Net Assets</b>	<b>\$ 1,234,626</b>

The future belongs to those who believe in the beauty of their dreams.



Flower Shop Librarian  
City Plumber News  
Balcon Salesman Fire  
Police Officers Sold



# Volunteerism



Smart.

Generous.

Insightful.

Talented.

Enthusiastic.

The JA volunteer is all of the above - and more. A sincere thank you goes out to the 2,200 men and women who volunteered their time to teach more than 41,000 local students about financial literacy, workforce readiness, and entrepreneurship.



# Board & Contributors



## Junior Achievement of Northern New England Board of Directors FY 2013 – 2014

### Officers

**Chairman:** William Driscoll – Robert Half

**Vice Chair:** Dan Kabat – PricewaterhouseCoopers LLP

**Treasurer:** James Boyer – Northeastern University

**Secretary:** Amy Fracassini – Davis, Malm & D'Agostine, P.C.

**President:** Emily Neill – Junior Achievement of Northern New England

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**Ms. Donna Barry**

**Mr. Chip Batchelder**  
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**Mr. John Doyle**  
Vice President and Comptroller  
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Liberty Mutual Group

**Mr. William N. Driscoll**  
President, New England District  
Robert Half

**Ms. Amy Fracassini**  
Attorney  
Davis, Malm & D'Agostine, P.C.

**Mr. Hal Geissler**  
Senior Vice President and Market  
Manager, Eastern Massachusetts  
People's United Bank

**Ms. Marisa Gianino**  
Vice President  
State Street Corporation

**Mr. Lloyd L. Hamm, Jr.**  
President & CEO  
Grafton Suburban Credit Union

**Mr. Robert Hazard**  
Senior Vice President, Commercial  
Banking  
People's United Bank

**Mr. William Herp**  
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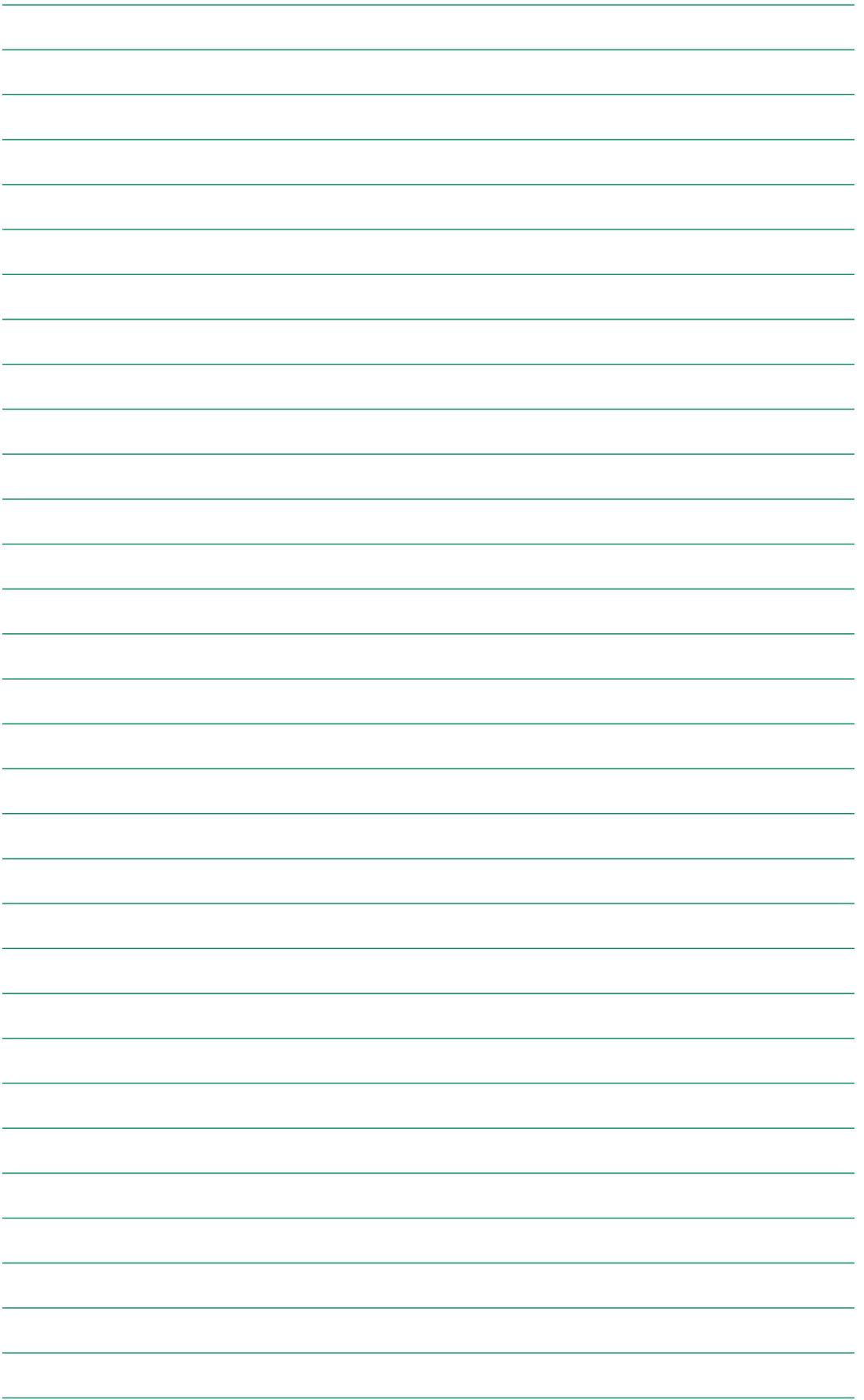
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