

Dear Investor:

Junior Achievement of New Jersey (JA-NJ) is pleased to publish this Annual Report which describes our most successful year since our merger in 2000. We proudly accepted the Junior Achievement (JA) Phoenix Award for “rising from the ashes of the education nonprofit world.” Our organization has undergone a complete turnaround since 2001. We have improved operational efficiencies, reconnected with donors, volunteers and teachers, and most importantly, increased the number of students we reach with our programs. **We believe that we are now able to fully realize the promise in our purpose: to inspire and prepare young people to succeed in a global economy.** We would like to share with you some of our successes.

This year, we expanded our program reach by 26%, allowing us to impact almost 29,000 young people. This was due to the commitment of nearly 2,000 classroom volunteers who taught almost 1,400 classes across the state of New Jersey.

JA-NJ is part of a much larger organization, JA Worldwide®. More than 8 million young people were served in more than 100 countries this year. We, in New Jersey, are proud to report that we have placed in the top 10% of all JA areas for student growth, ranking 37th out of 140 area operations.

More than 24 corporate sponsors participated in one-day JA projects in NJ schools as part of our “business-education partners” during the 2006-2007 school-year. This successful program, called JA In-a-Day, is a community service project that enables teams of volunteer mentors to teach the JA curriculum. What’s unique about this program is that the lessons are taught in one day as opposed to over the course of a semester. It is a powerful team-building experience for the corporations and a day of lasting memories and valuable lessons for the students.

While continuing to experience dramatic program growth, we are also proud to report that we achieved our third year of surplus and began the new school year debt free.

On Thursday, April 19th, 2007, nearly 500 business executives and professionals, along with educators and politicians, celebrated and recognized three of New Jersey’s top business leaders at the inaugural New Jersey Business Hall of Fame (NJBHOF) event. This event raised more than \$190,000 for the JA-NJ cause. The NJBHOF is the premier platform for recognizing the ultimate role models of today’s youth. The 2007 award recipients were Pamela Craig, CFO of Accenture; Kurt Landgraf, President and CEO of ETS; and Paul M. Pantozzi, Chairman and CEO of The Provident Bank.

The following pages are dedicated to the people who make our work at JA-NJ possible — visionaries, individuals, contributors and faithful friends who share a sense of hope and duty to tomorrow.

Sincerely,

Catherine Milone-Richards
President
Junior Achievement of New Jersey

Patrick A. Cozza
CEO, Senior Executive Vice President
HSBC Insurance North America
JA-NJ State Board Chair

“ It was the
best school
day ever! ”

Thank you for teaching us. It was so
fun. It was the best school day ever!

—Danny
2nd grader
New Jersey Public School

Organization Profile



OUR MISSION: Why we are in business

To inspire and prepare young people to succeed in a global economy

OUR VISION: The picture that describes our horizon

To be the premier facilitator of "K-12" work readiness, entrepreneurship and financial literacy programs through business education partnerships

PROGRAM INFORMATION

Junior Achievement programs give young people practical, engaging and informative activities that educate them about business and economics and help prepare them for fulfilling careers. The programs are provided to the schools at no cost, correlate with New Jersey core curriculum content standards, and are easily integrated into the lesson plans of each grade level.

<i>Program</i>	<i>Grade</i>	<i>Volunteer Visits (45 minutes each)</i>
High School Programs		
JA Economics	10,11,12	10
JA Company Program	9,10,11,12	10
JA TITAN (internet based)	11,12	10
Personal Finance (internet based)	10,11,12	10
JA Success Skills	10,11,12	10
Middle School Programs		
JA Global Marketplace	6,7	6
JA Economics for Success	7,8	6
JA It's My Business (After-school)	6,7,8	6
Elementary School Programs		
Ourselves	K	5
Our Families	1	5
Our Community	2	5
Our City	3	5
Our Region	4	5
Our Nation	5	5
JA Dollars and Sense (After-school)	3,4,5	5

New Jersey Business Hall of Fame

April 19, 2007

The Mezzanine, Newark

Michelle Caruso-Cabrera of CNBC

JA Board Members Tom Hogan
and Heather Gallagher joined by
Christopher Harris of Marriott





Philip Kirschner of
New Jersey Business and
Industry Association,
Catherine Milone-Richards
of JA-NJ, Steve Adubato,
media figure and
student presenters



Andrea Custis of Verizon
and
Donald Tretola of PSEG



Bill Foshay (standing)
and Susan Carducci
of Verizon

Pamela Craig
of Accenture
and son

Student presenter
Christopher Hall of
Alexander Street School





Peter Curcio and
Jennifer Bodensiek
of JA Worldwide
with JA Board Member
Noah Gresham of
Gresham Trask American
Ventures



JA Board Member Kirk
Bryans of HSBC Insurance



Brian Dunlap, Paul Pantozzi,
Kurt Landgraf,
Catherine Milone-Richards,
Clyde Keaton,
Michelle Caruso-Gabrera,
Pat Cozza, Pamela Craig,
Bill Foshay Front row:
student presenters from
Alexander Street School

Business Education Partnerships 2006-07

The following businesses provided role models for whole schools, or at least 30% of the schools, through traditional or one-day programs and funded those programs:

Business Partner	Education Partner(s)
Allstate New Jersey Insurance Company	FX McGraw Elementary School, Camden
AT&T	Central Avenue School, Madison
Atlantic City Electric	Holly Heights Elementary School, Millville
CDW	Somerdale Elementary School, Somerdale
CR Bard	Allen W. Roberts School, New Providence
Cogswell Realty Group	Alexander Street School, Newark
Commerce Bank	Catto Elementary School, Camden ECO Charter School, Camden
ConocoPhillips	School #2 School #4, Linden
Deloitte	Kuser Elementary School, Hamilton Greenwood Elementary School, Hamilton Peshine Avenue University Prep, Newark Lowell Elementary School, Teaneck
ETS	Parkway Elementary School, Ewing
Goldman Sachs	William B. Morgan Elementary, Hamilton Cornelia F. Bradford PS #16, Jersey City Frank R. Conwell School PS #3, Jersey City
Ernst & Young	Menlo Park School, Edison
HSBC	Mott School, Trenton John Glenn Elementary School, Pine Hill Weston Elementary School, Manville Roosevelt Elementary School, Manville Whittier School, Teaneck Hillcrest Elementary School, Somerset
Infineum	School #5, Linden
Janssen	Alexander Elementary, Hamilton Square
Kraft	Lake Parsippany School, Parsippany St. Rose of Lima, East Hanover
Lockheed Martin	Hainesport Elementary School, Hainesport James H. Johnson Elementary School, Cherry Hill Baker Elementary School, Moorestown
Lincoln Investment Planning	Lindenwold #5 Elementary, Lindenwold
Merrill Lynch	Hopewell Valley Regional School District
NJBIA	Mott School, Trenton
PricewaterhouseCoopers	Benjamin Franklin School, Newark
PSEG	Belmont Runyon School, Newark Paterson Public School #5, Paterson
Schering-Plough	Calvin Coolidge School, Hillside
Verizon	Quitman Street School, Newark Cream Family School, Camden
Verizon Wireless	Alexander Street School, Newark Martin Luther King School, Edison
Wachovia	W.R. James Elementary School, Willingboro
Yardville National Bank	Frederick R. Sayen School, Hamilton

Independent Auditor's Report

SGA

Salerno, Gannon, & Angelo, P.C.
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

To the Board of Directors of
Junior Achievement of New Jersey, Inc.
Princeton, New Jersey

We have audited the statement of financial position of Junior Achievement of New Jersey, Inc. [a non-profit organization] as of June 30, 2007 and 2006, and the related statements of activities and changes in net assets, and cash flows for the years then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Junior Achievement of New Jersey, Inc. as of June 30, 2007 and 2006, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Salerno, Gannon, & Angelo, P.C.

Clark, New Jersey
December 14, 2007

“...even one hour can be a life changing experience for the students...”

The changes that I saw in student attitudes, career perspectives and self-confidence were extraordinary. Volunteers should know that even one hour with students can be a life-changing experience for the students and their families. Your presence in the classroom opens the door to dialogues at home and in the classroom that would never have taken place. You aren't theory, you are the real world, and represent the potential for the children of New Jersey to become economically and financially savvy.

—Jo-Anne Olszewski
Teaneck Board of Education
JA-NJ Board Member

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Black Belt Karate Academy
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& Restoration, LLC
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“the
opportunity
to give
back...”

The partnership we have with JA helps us reach a broad and diverse group of children. It gives our employees the opportunity to give back to the communities where we work and live. It has truly been a pleasure to not only serve on the board, but also to have had the chance to work in the classroom. There is nothing like it.

— Keith Pladsen
HSBC
JA-NJ Board Member

“ JA programs invest
in children ... ”

JA programs invest in children in the face of changing economic environments. These programs set the foundations for children to gain the tools and support they need for school advancement, workplace readiness, and productive lives.

—Yana V. Rodgers, Ph.D.
Rutgers University
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*indicates new members as of this fiscal year

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*Jennifer Almeida
Intern

*indicates new staff as
of this fiscal year

“... when we combine a dedicated board and the right companies with committed volunteers, we create great leverage to maximize the financial literacy of our kids.”

I've been very fortunate to not only experience Junior Achievement as a high school student in Indiana but to serve on the board of directors in New Jersey for twelve years. I try to make it a top priority to teach a class each year in order to personally experience the children, and see the difference JA makes in their lives. I am most excited about the recent growth of the organization here in NJ. It is my belief that when we combine a dedicated board and the right companies with committed volunteers, we create great leverage to maximize the financial literacy of our kids. I'm very proud to be a part of that effort.

—Roger Burgdorf
Burgdorf & Company
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* indicates new members as of this fiscal year

“ It is an interaction that benefits everyone. Most importantly, the students can imagine a future of possibilities, while they learn about the skills and thinking necessary for the workforce of tomorrow. ”

I am deeply honored to serve on the board of directors for Junior Achievement of New Jersey, an organization with the critical mission of preparing young people for the real world. Junior Achievement is unique in its ability to develop hands-on business and entrepreneurial programs that are delivered by experienced and enthusiastic volunteers from companies like Verizon. It is an interaction that benefits everyone. Most importantly, the students can imagine a future of possibilities, while they learn about the skills and thinking necessary for the workforce of tomorrow.

—William E. Foshay
Verizon
JA-NJ Board Member

“Thank you
for helping
me learn.”

—Orlanda
2nd grader
New Jersey public school



Allstate New Jersey Insurance Company Volunteers —
Bob Satterfield and Jerry Braatz with their class in Camden, NJ



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