



A Member of JA Worldwide

Junior Achievement[®] of New Jersey, Inc.

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Princeton, NJ 08540
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Junior Achievement gratefully acknowledges the following company for their participation in printing this annual report:

Printing:



2008-2009

Annual Report



A Member of JA Worldwide

**Junior
Achievement[®]**
of New Jersey, Inc.

Organization Profile



OUR MISSION:

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

OUR VISION:

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 economics and help prepare them for fulfilling careers. The programs are provided to the schools at no cost, complement the class curricula and are easily integrated into the lesson plans of each grade level.

<i>Program</i>	<i>Grade</i>	<i>Volunteer Commitment (45 minutes each)</i>
Elementary School Programs		
Ourselves®	K	5-6 or ½ day
Our Families®	1	5-6 or ½ day
Our Community®	2	5-6 or ½ day
Our City®	3	5-6 or ½ day
Our Region®	4	5-6 or ½ day
Our Nation®	5	5-6 or ½ day
JA More than Money™ (after-school)	3,4,5	5-6 or ½ day
Middle School Programs		
JA Global Marketplace™	6,7,8	5-6 or ½ day
JA Economics for Success™	6,7,8,9	5-6 or ½ day
JA America Works™	6,7,8	5-6 or ½ day
JA It's My Business™ (after-school)	6,7,8	5-6 or ½ day
High School Programs		
High School Heroes Program	9 and up	½ day
Capital One/Junior Achievement Finance Park™	8 and up	½ day
JA Careers with a Purpose™	9 and up	7
JA Company Program™	9 and up	12 +
JA Banks in Action™	9 and up	8
JA Exploring Economics™	9 and up	7
NEFE HS Financial Planning	9 and up	5
JA Business Ethics™	9 and up	7
JA Economics™	10 and up	7 +
JA Success Skills™	10 and up	7
JA TITAN® (internet based)	9 and up	7
JA Be Entrepreneurial™	9 and up	7
Supplemental Program		
JA Job Shadow™	3 and up	½ day
JA Excellence through Ethics™	4 and up	1 +
JA Travel and Tourism™	9 and up	1

Leadership Message

To Our Valued Investors and Friends:

Your support is extraordinary as evidenced by the success we achieved together during the most challenging economic period our country has seen in years. Everywhere we turn, we continually hear concern about the very issues that Junior Achievement focuses on: financial literacy, work readiness, and entrepreneurship.

We celebrate five years of program growth and financial stability. Almost 32,000 children in New Jersey were impacted by our programs (a 3% increase from the previous year) and we completed another fiscal year with a surplus. Please take a moment to review the five year comparison chart below.

This incredible outreach is the result of dedicated volunteers from 40 corporate sponsored companies. These companies partnered with 58 schools during the 2008-2009 school year, a 67% increase since 2006. We are proud of the relationship that we have with the schools and realize that teachers view JA as an important tool for maximizing classroom learning.

Junior Achievement Finance Park™ was successfully launched this year, an innovative mobile program that shows students how to budget, save, and invest. You will learn more about it in the Program Highlights section.

We continue to be amazed by the fundraising efforts by so many of our volunteers. We are now recognized statewide for the New Jersey Business Hall of Fame™ and are proud of the continued success of bowl-a-thons and golf outings. Our members of the board of directors are another very important component in our fundraising success. We are pleased to report that 100% of our directors contributed this year, raising more than \$77,000.

The importance of what we do everyday is simply stated in our mission: To inspire and prepare young people to succeed in a global economy. Fulfilling this mission has never been more urgent than it is today. We are encouraged by our future and the potential of our young people.

We sincerely thank you for your continued support and ask that you encourage others to make a difference as well.



Patrick A. Cozza
Board Chairman
Junior Achievement of NJ, Inc.
CEO & Regional Head, HSBC Insurance



Catherine D. Milone
President
Junior Achievement of NJ, Inc.

Junior Achievement of NJ			
Five years of exceptional performance			
	FYE 6.30.04	FYE 6.30.09	% Change
Students Reached	15,210	31,739	109%
Total Classrooms	655	1,604	145%
Cost per Student	\$50.74	\$36.67	(28%)
Contributions/Revenues	\$676,064	\$1,215,982	80%
Personal Gifts	\$30,661	\$102,598	235%
Business Hall of Fame	\$41,400	\$206,835	400%
State Board Members	15	30	100%
District Board Members	25	58	132%

Business Education Partnerships 2008-09

The following businesses provided funding & role models for at least 5 or more of a school's classrooms, through traditional or one-day programs:

Business Partner	Education Partner(s)
Accenture	South 17th Street School, Newark
Allstate New Jersey Insurance Company	Capital One Junior Achievement Mobile Finance Park, Newark Hawthorne Elementary School, Willingboro
BD	Hawthorne Elementary School, Teaneck
Campbell Soup Company	Bonsall Family School, Camden F.X. McGraw Elementary School, Camden J. G. Whittier Elementary School, Camden
Capital One Bank	Capital One Junior Achievement Mobile Finance Park, Newark
CDW	Somerdale Park School, Somerdale
C. R. Bard	UC TEAMS Charter School, Plainfield
Chubb & Son	Lincoln School, Newark
Citizens Bank	Riletta Cream Family School, Camden
Cogswell Realty Group, LLC	Lincoln School, Newark
ConocoPhillips Company	School #2 Elementary School, Linden School #4 Elementary School, Linden Highland Avenue School #10, Linden
Deloitte & Touche LLP	Greenwood Elementary School, Hamilton Lowell Elementary School, Teaneck Peshine Avenue University Prep, Newark
Ernst & Young, LLP	Menlo Park Elementary School, Edison
ETS	Klockner Elementary School, Hamilton
Gateway Group One	Wilson Avenue School, Newark
GE Healthcare	Dewitt D. Barlow Elementary School, Plainfield Grant Elementary School, Trenton
Goldman, Sachs & Co.	Cornelia F. Bradford PS #16, Jersey City Frank R. Conwell School PS #3, Jersey City
HSBC of North America	Hillcrest Elementary School, Somerset Roosevelt Elementary School, Manville Weston Elementary School, Manville



JA Board Members, Lisa Callahan and Greg Holden, of Lockheed Martin, preparing our future leaders!



JANJ Chairman of the Board, Patrick Cozza, joins his team for a great day.

Business Partner	Education Partner(s)
Johnson & Johnson	Dewitt D. Barlow Elementary School, Plainfield
Ortho-McNeil-Janssen	Grant Elementary School, Trenton
KPMG LLP	Paterson School #11 Elementary School, Paterson
Lockheed Martin	Baker Elementary School, Moorestown Hainesport Elementary School, Hainesport Horace Mann Elementary School, Cherry Hill James H. Johnson Elementary School, Cherry Hill
Lincoln Investment	Lindenwold #5 Elementary School, Lindenwold
MetLife	Conerly Road Elementary School, Somerset
Munich Re America	Grover Cleveland Elementary School, Rahway
New Jersey Credit Union League	Abington Avenue School, Newark
PHH Mortgage Corporation	Twin Hills Elementary School, Willingboro
PNC Bank	Rivera Elementary School, Trenton
PricewaterhouseCoopers LLP	Benjamin Franklin Elementary School, Newark Camden Street School, Newark
Protiviti Inc.	Martin Luther King Elementary School, Edison
The Provident Bank	PS #11 Elementary School, Jersey City
PSEG	Belmont Runyon Elementary School, Newark
Realogy Corporation	Alexander Hamilton Elementary School, Morristown
Ricoh	1st Avenue School, Newark
Sanofi-aventis	Conerly Road Elementary School, Somerset Elizabeth Avenue Elementary School, Somerset
Staples	Whittier Elementary School, Teaneck
Tyco International (US) Inc.	Parkway Elementary School, Ewing
Verizon Communications, Inc.	Hope Academy Charter School, Asbury Park Quitman Street School, Newark Riletta Cream Family School, Camden
Verizon Wireless	Alexander Street School, Newark
Wachovia	W.R. James Elementary School, Willingboro

“...partnership with Junior Achievement is important and rewarding because it complements our mission by developing our future workforce with better financial literacy skills and an understanding of business and the economy.”

The New Jersey Business & Industry Association believes its partnership with Junior Achievement is important and rewarding because it complements our mission by developing our future workforce with better financial literacy skills and an understanding of business and the economy. It is personally rewarding to interact with the many talented and inquisitive students that we meet.



JA Board Members, Brent Ashton and John Beatrice, with a huge team of volunteers from Ernst & Young.

Philip Kirschner
President
New Jersey Business
& Industry Assn. (NJBIA)
JANJ Board Member



Program Highlights



JA Finance Park™ is a hands-on learning lab that helps students build a foundation for making intelligent, lifelong, personal financial decisions. More than 800 New Jersey students experienced Capital One/ Junior Achievement Finance Park™. 200 volunteers guided and encouraged the students as they learned important skills they will use for the rest of their lives.

Junior Achievement of New Jersey is grateful to the following sponsors of Finance Park: Capital One Bank, Cogswell Realty Group, Dun & Bradstreet, PSEG, Allstate New Jersey Insurance, Walmart and Verizon.



Mike Wall, Principal James Montemurro, Vice Principal Deborah Weaver, and Catherine Milone are joined by students from Lincoln School in Newark.



JA Board Member Bill Ballinger of Allstate New Jersey Insurance speaking with JA High School Heroes.



Campbell Soup JA Day at McGraw Elementary in Camden.



Above: Chubb employees read to children at Lincoln School in Newark.



Right: JA Board member Rosa Schmidt of PSEG inspiring youngsters.

Fundraising Highlights



Above: Teams strike a pose at the Deloitte & Touche Bowling Party!

Right: Golfers and students at the South Golf Tournament sponsored by Lincoln Investment and Allstate New Jersey Insurance.



Above: More than 225 Verizon employees gathered at 6 locations and raised more than \$25,000!



Above: Accenture employees raised more than \$10,000 for its Bowl-A-Thon!

Below: Teams raised \$8,500 for the Allstate Bowl-A-Thon!



Right: This momentous photo captures the 2009 NJBHOF Laureates with event leadership, sponsors, and presenters.

Below: Diane and Bill Foshay (Verizon) and Beth and Pat Cozza (HSBC Insurance) enjoy the evening.



The NJBHOF raised more than \$200,000 (net of expenses) to fund JA programs in New Jersey. This year's honorees included: Anne Evans Estabrook, CEO, Elberon Development Co.; Carlos Dominguez, Sr. Vice President, Cisco Systems, Inc.; Kurus Elavia, CEO, Gateway Group One;

and New Jersey's Secretary of State, The Honorable Nina Mitchell Wells. JANJ wishes to acknowledge Verizon as the Title Sponsor, both NJBIA and The Star-Ledger for their partnership, and Dr. Randal Pinkett who donated his time as the evening's emcee.

“Helping our children learn basic financial management skills — how to balance a checkbook, how to make and stick to a household budget—these skills take only a few minutes to learn, but the benefits last a lifetime.”

Especially during challenging economic times like these, the importance of Junior Achievement and all that we do becomes ever-more clear. It's important to share our experiences and our entrepreneurial spirit with children of all ages. Helping our children learn basic financial management skills – how to balance a checkbook, how to make and stick to a household budget – these skills take only a few minutes to learn, but the benefits last a lifetime.

Christine LaCroix, Partner, Deloitte & Touche, LLP, JANJ Board Member

Independent Auditor's Report



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, 2008 and 2007, 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, 2009 and 2008, 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.

SGA Group, P.C.

October 16, 2009
Clark, New Jersey

“The promotion and support of literacy is a key objective for the company and the JA program is closely aligned with that cause.”

Junior Achievement provides a tremendous opportunity for Verizon employees to partner with our community. The promotion and support of literacy is a key objective for the company and the JA program is closely aligned with that cause. Most importantly all of our employees who participate find it rewarding and fun. The kids are great and energize us.

Mike Stefanski
SVP & CFO
Verizon Telecom
JANJ Board Member

Corporate & Foundation Contributors

Gifts of \$75,000 or more

Allstate New Jersey Insurance Company
Verizon Communications, Inc.

Gifts of \$50,000 or more

Accenture
Deloitte & Touche, LLP
HSBC of North America
Lockheed Martin

Gifts of \$25,000 or more

Campbell Soup Company
Capital One Financial Corporation
Chubb & Son
Earp Cohn PC
Ernst & Young, LLP
Novartis Pharmaceuticals Corporation
PHH Mortgage Corporation
PSEG
The Star-Ledger
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Realogy Corporation
Sanofi-aventis
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The Wall Street Journal

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H&R Block
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Palumbo Investigations, LLC
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Peapack-Gladstone Fire Department
PNC Bank
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Unilever United States Foundation, Inc.
Zitzner Construction, Inc.

Junior Achievement Free Enterprise Society

The Free Enterprise Society (FES) provides worldwide recognition of individuals who demonstrate outstanding support in helping Junior Achievement accomplish its mission of inspiring and preparing young people to succeed in a global economy. Recognition is provided for individual, personal or family gifts of \$10,000 or more on an annual basis.

We are privileged to recognize the following members of The Free Enterprise Society who contributed \$10,000 or more.

Christopher & Carmel Delaney
Clyde & Marion Keaton
Thomas Paluszynski

Individual Contributors

Gifts of \$10,000 or more

Christopher & Carmel Delaney
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Thomas Paluszynski

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Gwen Grant	Barbara Landmann	Kellie Neville	Karen Savage	Melanie Willoughby	
Claire Grazioso	Joseph Laneye	Nicolas Nicolaou	John Scardina	Katelyn Wiltshire	
Neil Greco	Joanna Lanni	Peter Nicolas	Louis Schioppo	Diane Wirth	
Susan Gregg	Jason Laviscount	Dayanara Nino	Anthony Schlachter	Craig Woehr	
Jeanette Gribbin	Natalie Lay	Patricia Noonan	Eric Schmieder	Christopher Wronsky	
Natalya Grigoriev	George Lazo	Robert O'Brien	L. Schmitt	Alex Wurst	
Richard Guidi	Melissa Leung	Geoffrey O'Connell	Vince Schnell	Thomas Wyatt	
Russ Guido	Cathy Levatino	Patrick O'Donnell	Brian Schoener	Akram Yanny	
Shavata Gupta	Robert Linaberry	Mark Ogden	John Schu	Alison Zackowski	
Steven Halterman	Gregory Liss	Felix Olivo	Mark Schussel	Sana Zahid	
Ann Hamilla	Twila Logan	Jo-Anne Olszewski	Patricia Scolavino	Ann Zapanikas	
Bryan Hans	Jeffrey Long	Meme Omogbai	Christopher Sears	Michelle Zavala-Zambrano	
Virginia Harriett	Christopher Lovasz	John O'Reilly	Christine Seeger	Tyler Zeronda	
Douglas Hart	Michael Lucarini	Joanne Orozco	Kathryn Seelagy	Barbara & Joe Ziegler	
Lynne Hawrylak	William Luciano	Ashlee Ott	Ashley Severage		
Carolyn Heiser	Joseph Lupinski	Jay Oyer	Saurabh Shah	<u>We gratefully</u>	
Chris Hemmer	Jordan Lusterman	Dina Pahlajani	Steven Shapiro	<u>acknowledge those</u>	
James Hendershot	John Lutz	Chris Palermo	David Sharpe	<u>who contributed</u>	
Deborah Henry	Michael Lysak	Anthony Panto	Linda Shearer	<u>in this category</u>	
Daniel Hernandez	Michael Macieira	Raymond Paske	Jeffery Shepherd		
Mark Herndon	Jason Maharaj	Rishi Patel	Jim Sheridan	Eleni Athanasiou	
Timothy Hess	Kevin Man	Suleen Patel	Bae Sung Shin	Matthew Benjamin	
Debra Hill	David Mandleuur	Clyde Perkins	Kay Simmons	Kevin Bernardo	
Karen Hipscher	Kelly Manieri	Ramesh Persaud	Dustin Simon	Linda Bostel	
Jean Hoagland	Jon Mantes	Michael Pescatore	Diane Snyder	Dierdre Brady-Stevenson	
David Hodgson	Jonathan Marks	Patrizia Pescatore	Mark Sodano	David Brogan	
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Karen Hollister	Paul Massie	Warren Pfister	Brian Sootkoos	Alexis Conti	
Lina Hollman	Eileen Mathews	Jovanna J Piedra	Rick Spears	Richard DeCaprio	
Sharon Hoey	Marylynne Mawn	Olga Pimentel	Leeanne Stanley	Jean DiFerdinand	
Paul Hukkanen	Stephen Mazujian	David Piperno	Richard Stokes	D'Angeliqne Dopson	
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Scott Jakalow	Carol McCoy	Todd Poland	Jonathan Strasnick	Karim Elkholy	
Theresa Jaworski	Sabrina McCoy	Debra Polishook	Pasquale Strocchia	Jenny Fung	
Thais Jimenez	James McGlashon	Charles Prato	Andrea Strong	Heather Gallagher	
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Helen Johnson	Thomas McGovern	Kyle Purcell	Courtney Sunyak	Celeste Hardrick	
Joanne Johnson	Brian McGrath	Scott Pyfer	Gregory Supron	Karen Hines	
Josette Johnson	Penny McGuire	Jean Quinn	James Sweeney	Kimberly Jacob	
Tanner Johnson	Alison McNerney	Rajni Ramani	Joseph Swiatek	Karoline Jones	
Lauri Johnson	Darcy McNiff	Maria Ramirez	Michelle Swittenberg	Barun Kanungo	
Maureen Johnson	Jonathan McVeigh	Robert Ramos	Joseph Tadduni	Nziramakenga Karisa	
Tracie Johnson	Edward Meglis	Bruce Rand	Aaron Tedjeske	Bruce Lindstedt	
Keith Jones	Dave Meredith	John Rebele	Paul Terreri	Robin Makar	
Deborah Jones	Rob Merlo	Walead Refai	Thomas Terry	Will Mello	
Joan Jones	Jennifer Meyer	Mark Reffner	Diane Thorne	William Merkel	
Stacey Jones	Michael Miedler	Michelle Retirado	Jude Tibay	Thomas Miller	

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		Frederick Umbach Protiviti Inc.	

*Indicates new members as of this fiscal year

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Alicia Fusco <i>Program Manager</i>	Susana Monteiro <i>Senior Program Director</i>	Jennifer Rosenblatt <i>Development Manager</i> (Part time)	Tannisha Troutman <i>Controller</i>
Celeste Hardrick <i>Program Manager</i>	Ellen Motts <i>Senior Administrative Manager</i>	Dawn Schwartz <i>Senior Development Director</i> (Part time)	
Lisa M. Lynch <i>Development Director</i>	Fred Motts <i>Office Volunteer</i>		

“The JA USA and Worldwide Boards are very impressed with the outstanding progress made in the last 5 years in New Jersey led by Catherine Milone, the JA of NJ team and the New Jersey Board.”

The JA USA and Worldwide Boards are very impressed with the outstanding progress made in the last 5 years in New Jersey led by Catherine Milone, the JA of NJ team and the New Jersey Board. Two Junior Achievement Gold Medal Leadership Awards in consecutive years are a great tribute to the entire organization and I look forward to continued JA success and growth in educating New Jersey's students.

Clyde Keaton
 President & CEO
 Argo Turboserve Corporation
 JANJ Board Member



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Eric J. Wade
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 Management

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*indicates new members as of this fiscal year

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	Donald M. Tretola Allies Inc.

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Susan Carducci Verizon Communications	Anthony L. Panto Karr Barth Associates of AXA Advisors
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Diana L. Crosby	*Mark J. Sever, Jr. Esq. Archer & Greiner
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Thomas L. Earp <i>State Board Secretary</i> Earp Cohn P.C.	Melisa Stukes Campbell Soup Company
*Sharon Hammel Beneficial Bank	

* indicates new members as of this fiscal year

“
...if we can inspire
just one student to
think and dream
big...to not let
others put
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currently think is
possible...then we
will have had a
successful day.”

For me, Job Shadow Day is my favorite Junior Achievement program. I love bringing in the kids and watching them interact with their AT&T Connectors throughout the day. The entire event is inspiring; for both the students and the AT&T employees. I always say if we can inspire just one student to think and dream big...to not let others put limitations on their potential...to reach beyond what they currently think is possible...then we will have had a successful day. I think Job Shadow Days are awesome and I hope that many of the students that participate will get a college education and then come back and work for AT&T someday.

Dan Walsh
Senior Vice President – Segment Marketing
AT&T
JANJ Board Member