Empowering Young People to Own Their Economic Success™

2015-2016
Annual Report
IMPACT 2015-2016

63,440 Students Served
250 School Partners

699,997 Instructional Hours
11 hours per student (average)
3,253 Classrooms

2,456 K-12 Educators
4,995 Corporate & Community Volunteers

Top 17% Total Students Reached of 112 JA USA Operations
Top 14% Total Instructional Contact Hours of 112 JA USA Operations
Dear Friends,

Junior Achievement of New Jersey (JANJ) is pleased to share with you our Annual Report that highlights yet another successful year of empowering young people to own their economic success.

Nearing our 100 year anniversary, Junior Achievement remains in the forefront as a 21st century educational resource that is closing the employability skills gap affecting the state of New Jersey. Through our real world relationships with business, government, and education partners, thousands of students annually are able to develop the critical money management, entrepreneurship, and work-readiness skills necessary to graduate, enter the workforce, and become successful citizens.

With an emphasis on real world experiential learning, JANJ motivates youth to achieve by connecting them with corporate and community role models who are committed to investing in their future. We are deeply grateful for these volunteers, our business and education partners, and importantly our corporate donors who enable JA to be a no-cost educational solution to schools statewide.

Of notable importance this year, we are proud to announce that JA's two premier Capstone programs, JA BizTown® and JA Finance Park®, now operate under one roof in the new JA Education Center located in the heart of New Jersey in Raritan Center Business Park, Edison. Home to these experiential learning programs as well as our statewide corporate office, thousands of students, educators, volunteers, and special guests will walk through our doors annually to participate in various programs and events. If you have not yet visited, we encourage you to stop by and see firsthand the impact of JA.

During the 2015-2016 school year, JANJ's dedicated volunteer network of nearly 5,000 impacted the lives of 63,440 K-12 students statewide. Of these volunteers, more than 2,700 were young people serving as JA High School Heroes, a service-learning initiative that continues to be in high demand. Thousands more participated in our innovative programs and engaged in various elementary, middle, and high school initiatives including the JA Titan® Competition, JA Career Success™ Workshops, and our Women's Future Leadership Forums.

From the inception of JA's statewide New Jersey operation, we have consistently elevated our metrics by which we measure our performance, and we have built an award winning organization. In 2015 we were recognized through JA USA with our fourth Peak Performance Team Award. This award recognizes superior annual performance by a JA Area Team and Board in achieving student growth and impact, while sustaining financial and operational soundness. We also received the JA USA Star Award in nine of the last twelve years, for program quality, financial solvency, and quality management practices. This annual recognition is a result of our devoted board, passionate staff, committed educators, supportive volunteers, dedicated business partners, and our inspiring students.

Together, we are changing kids' lives and empowering them to be our next generation of leaders, entrepreneurs, and future workforce, and with our newly elected State Board Chair, Christine LaCroix, we enter this new fiscal year with tremendous optimism and excitement for what we can achieve.

Thank you for believing in JA, and we look forward to continuing our life-changing work with you to inspire and prepare New Jersey's youth to succeed in our global economy.

With enormous gratitude,

Catherine D. Milone
President, JA of New Jersey

Dino E. Robusto
Board Chairman, FY2016

“JA has helped me understand the world of business and how it will affect my life, and I will be better prepared to enter the working world. JA taught me that I have the ability to succeed in life by giving me the knowledge and skills I need to plan for my future and make smart academic and economic choices.”

– Serena, JA High School Hero
## Our Mission:
To inspire and prepare young people to succeed in a global economy.

## Our Vision:
Junior Achievement (JA) will be New Jersey’s premier resource and facilitator of innovative educational experiences that build young people’s capacity to be tomorrow’s leaders and excel in the global economy.

## Program Information:
JA empowers young people to own their economic success. Our volunteer-delivered K-12 programs foster work-readiness, entrepreneurship, and financial literacy skills, and use experiential learning to inspire kids to dream big and reach their full potential. These programs are provided to NJ schools at no cost, complement the classroom curricula, and are easily integrated into the lesson plans for each grade level.

### Program Grade Volunteer Visits

#### Elementary School Programs
- **JA Ourselves®** K 5 or ½ day
- **JA Our Families®** 1 5 or ½ day
- **JA Our Community®** 2 5 or ½ day
- **JA Our City®** 3 5 or ½ day
- **JA Our Region®** 4 5 or ½ day
- **JA Our Nation®** 5 5-6 or ½ day
- **JA More than Money®** (after school) 3, 4, 5 6 or ½ day

#### Middle School Programs
- **JA Global Marketplace®** 6, 7, 8 6 or ½ day
- **JA Economics for Success®** 6, 7, 8 6 or ½ day
- **JA It’s My Future®** 6, 7, 8 6 or ½ day
- **JA It’s My Business®** (after school) 6, 7, 8 6 or ½ day

#### Capstone Programs*
- **JA BizTown®** (18-40 instructional hours) 5, 6 ½ day
- **JA Finance Park®** (18-40 instructional hours) 7-12 ½ day
- **JA Finance Park® Virtual** (18-40 instructional hours) 7-12 4 or ½ day

#### High School Programs
- **JA Job Shadow™** 6-12 ½ day
- **JA Company Program®** 9-12 12+
- **JA Exploring Economics®** 9-12 7
- **JA Personal Finance®** 9-12 5
- **JA Economics®** 9-12 7+
- **JA Be Entrepreneurial®** 9-12 7
- **JA Titan®** 9-12 7

#### Program Initiatives
- **JA Career Success™ Workshops** 9-12 ½ day
- **JA High School Heroes** (service-learning) 9-12 ½ day
- **JA Women’s Future Leadership Forums** 9-12 ½ day

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*JA Capstone programs combine teacher-delivered lessons with a culminating volunteer-assisted field trip to the JA Education Center where students apply classroom learning to a real-world simulation.

**JA Career Success Workshops are hosted in New Jersey corporate facilities, on college and university campuses, and at the JA Education Center.
Educators of the Year

Denise Galluccio, County Prep High School, Jersey City

A long-time JA education partner and student advocate, Denise Galluccio plays an integral part in ensuring successful pathways for hundreds of her students annually through her world of work and facilitating their students’ participation in JA Finance Park and JA’s service-learning program, JA High School Heroes.

As the Transition Specialist and Apprentice Coordinator at County Prep High School (Hudson County Schools of Technology), she deems JA as one of the most valuable educational resources for students because JA gives real-world, hands-on learning opportunities supported by a broad network of adult volunteer role models who mentor and support youth through the JA learning process.

While Denise has worked in several school districts in a variety of capacities from an elementary school teacher to a director, one thing remains unchanged – she is truly changing kids’ lives. Every day, Denise works closely with students in designing personalized and structured learning experiences to help them transition from high school to post-secondary life, whether it be college or the workforce. She feels honored to have a diverse and talented student body which makes her job exciting, challenging, and extremely rewarding.

Denise is a Jersey girl through and through, raising three sons with her husband who has supported her during her years in the corporate workforce. She earned a Master of Arts degree in Education and a Master of Science degree in Educational Administration at Pace University.

Lieutenant Colonel Vince Ross, Camden High School, Camden

Students, also known as cadets, of Camden High School JROTC are blessed to have Lieutenant Colonel (Retired) Vince D. Ross as their educator, army instructor, and advocate.

Immediately following retirement, after more than two decades serving in the armed forces, Lieutenant Colonel Ross served as a senior civilian in the federal service at the U.S. Army Accessions Command, Ft. Monroe, Virginia as the Chief of Recruiting Operations for the G3 Operations & Plans Directorate.

Supported by his loving wife and two sons, he had a change of heart after a year as a senior federal employee. He reflected upon his time teaching college level ROTC and decided that as a retiree he would pursue his passion and return to the classroom, finding his way to Camden High School as their Senior Army Instructor.

Since 2009, when the JROTC Camden High School/JA partnership began, Lieutenant Colonel Ross has ensured that hundreds of his cadets annually experience JA’s life-changing programs. Because he is so passionate about mentorship, community service, and educational opportunities, his cadets are trained to be JA High School Heroes in Forest Hill Elementary School, Camden each year; experience deep impactful programs like JA Job Shadow, JA Finance Park, and the Women’s Future Leadership Forums; and serve as Ambassadors at JA special events.

Lieutenant Colonel Ross has been a staunch supporter and advocate for his cadets and goes above and beyond to do all he can to introduce new challenges and opportunities for his cadets through the use of an interactive curriculum and making himself available to coach, mentor, and develop his students in every aspect possible.

“Junior Achievement taught me to be more confident in my ideas, come out of my shy shell, and also improve my communication skills.”

– Kurtaija H., JA High School Hero

Pictured above is just one of 2,720 Heroes who taught JA’s curriculum to 27,531 elementary school students statewide.
Program Highlights

JA Women’s Future Leadership Forums

Three regional JA Women’s Future Leadership Forums are held annually to inspire promising high school girls through opportunities to hear from a panel of highly distinguished executive female role models. The panels expose our young participants to a variety of pathways and careers including science, technology, engineering, and math-related industries. The Forums also provide one-on-one mentoring sessions with a diverse group of female professionals and experiences that build the employability skills necessary for success.


JA Titan®

In its third year, 446 high school students took on the roles of corporate CEOs and CFOs for the annual JA Titan Competition, again held in partnership with the New Jersey Future Business Leaders of America (FBLA). 165 student teams made decisions that affected profitability and sustainability of their virtual company. Regional rounds were held at Munich Re, Samsung, and Synchronoss Technologies, with Johnson & Johnson Ethicon hosting the Finals. This year’s JANJ Titan Team Champion participated in the national competition where they placed 3rd out of 60 teams.

A team collaborated to make one of 12 critical decisions required to run their company during the JA Titan Finals held at Johnson & Johnson Ethicon.

With coaching from Angelica Hughes*, Horizon Blue Cross Blue Shield of New Jersey, a team applied their business knowledge to outperform their competitors at a regional round of JA Titan.

The North Forum panel and JANJ leadership posed with students from Halsey Academy of Finance, Elizabeth, who had the confidence to ask questions. Photographed are Mary Alice Williams, Anchor, NJTV News (middle); Catherine Milone, President, JANJ (far right). Front row: Ashima Aggarwal, VP of Legal, Talent Solutions, John Wiley and Sons, Inc.; Marisol Mendez Perón, Associate Vice President North America Communication, Sanofi Pasteur; Cathy Martine-Dolecki, President, AT&T Enterprise Business Solutions, AT&T; and Tanesha Duncan, Senior Director, Corporate Strategy, Celgene.

(Above) Following the panel discussion and one-on-one mentoring where students wrote their first-ever elevator pitches and bios, students and mentors participated in a small group activity designed to build communication, collaboration, and leadership skills. (Right) ADP generously supported the Central Forum and engaged female associates to serve as mentors.
JA Job Shadow™

JA Job Shadow ties education to the workplace by bringing high school students into New Jersey’s corporations for a day which motivates them to set and achieve career goals. 1,408 students connected with mentors from various careers and industries who shared their stories and acquainted the students with on-the-job experiences. Each company had their own event agenda with their JANJ student visitors.

We would like to thank our 2015-2016 Job Shadow hosts: Accenture, AT&T, BARD, EY, Goya, Horizon Blue Cross Blue Shield of New Jersey, Johnson & Johnson Ethicon, Marriott, Munich Re, Nokia (formerly Alcatel-Lucent), Samsung, and Synchronoss Technologies.

JA Career Success™ Workshop

All students need and deserve 21st century learning opportunities to thrive as tomorrow’s leaders, workers, and citizens. However, a profound gap exists between the knowledge and skills most students learn in school and those they need for success in their communities and workplaces. In 2015-2016, JANJ set to close this employability skills gap by providing critical thinking, creativity, collaboration, and communication skills training to 1,140 high school students through an innovative and interactive day of learning: the JA Career Success Workshop. This expanding initiative is hosted by companies as well as colleges and universities statewide.

JANJ would like to recognize our corporate hosts AIG, ARI, ETS, Peapack-Gladstone Bank, Prudential, PwC, Samsung, and Wiley-CrossKnowledge, as well as our college hosts DeVry University, Drew University, Fairleigh Dickinson University, Felician University, Rutgers University, Stevens Institute of Technology, Stockton University, and St. Peter’s University.

“[I learned to be respectful and effective in the workplace. I also learned how to take responsibility and work together as a team. It is through challenges and failures that a person becomes a better form of him/herself.”

– Workshop Student, Parsippany High School

As part of a growing initiative, JANJ hosted several JA Career Success Workshops on college and university campuses throughout the state, including Stevens Institute of Technology. After completing lessons focused on the 4Cs of communication, collaboration, critical thinking, and creativity, the high school sophomores and juniors met with college representatives and took a tour of the campus.
Program Highlights

JA High School Heroes

The highly-demanded JA High School Heroes initiative provides meaningful leadership and service-learning opportunities for high school students outside their classrooms. In 2015-2016, 2,720 Heroes honed their leadership, presentation, and communication skills as they taught JA programs in 1,385 elementary classrooms leaving a lasting impression on 27,531 students in their local communities.

“Students from Brimm Medical Arts High School served as PSEG High School Heroes Energy Ambassadors as they taught JA’s curriculum to elementary youth at U.S. Wiggins College Preparatory Lab School in Camden. Through PSEG’s long-standing partnership, high school students learn about careers in energy, strengthen their leadership skills, and share conservation tips with younger children.”

“JA High School Heroes enhance important skills today’s employers seek in their workforce, all while inspiring and preparing their younger peers to dream big.”

“Allstate volunteers co-teach JA’s curriculum annually at Hawthorne Park Elementary School in Willingboro. (Center) Joyce Buford* spends countless hours orchestrating Allstate employee and agent volunteerism statewide.

“I learned skills that will help me in the real world...to prepare for any problems that come up before and possibly during an event, staying organized, keeping my thoughts together, time management, how to communicate with people on different levels, and self-confidence. I acquired these skills from Junior Achievement.”

– Alex, JA High School Hero

“The most important lesson I learned is hope. Kids have so many wonderful ideas, and JA encourages students to follow their entrepreneurial dreams.”

– Sabyne, JA High School Hero

JA High School Heroes

Investors

Allstate New Jersey Insurance Company
Argo Turboserve Corporation
Bank of America
ETS
Fulton Bank
Janssen
Johnson & Johnson
Kearny Bank
MAFCO
NRG Energy
PSEG

Quest Diagnostics
South Jersey Industries
State Farm
Sun National Bank
TD Charitable Fund
Valley National Bank
Wells Fargo
William G. Rohrer Charitable Foundation

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Quest Diagnostics
South Jersey Industries
State Farm
Sun National Bank
TD Charitable Fund
Valley National Bank
Wells Fargo
William G. Rohrer Charitable Foundation
JA Finance Park continues to grow and impact thousands of students annually. In 2015-2016, 11,174 7th to 12th graders from 83 schools experienced this combination of classroom lessons with a culminating simulation. With JA Finance Park Virtual, students statewide participate without leaving their school, allowing educators in 17 counties to use the curriculum to help students meet their financial literacy graduation requirement.

At the Capital One/JA Finance Park simulated city, 735 volunteers shared their world of work, while guiding students through a day-long budgeting simulation as they lived the life of an adult. Students are tasked with developing and managing fictional household budgets, applying for home and auto loans, and paying their bills. The goal – stay out of debt!

Prudential generously supported JA Finance Park by making a financial contribution coupled with employee engagement, sharing their time and talents with the Newark students who participated that day.

“I learned that managing a budget is a key concept that I need to focus on now until I'm a retired citizen in the future. This helped me realize spending money is so easy but managing it is the complete opposite.”
– JA Finance Park Student
North Star Academy, Newark

JA BizTown®

In its second full year of operation, JA BizTown enabled 5,012 4th to 7th grade students to experience first-hand running an economy, managing businesses, and role playing as adults in a 21st century learning experience. Prior to their JA BizTown visit, students received a minimum of 12 hours of lessons taught by their educators. With 56 simulation days during the school year, thousands of students practiced wise consumer skills and experienced a day in the life of CEOs, CFOs, bank tellers, sales managers, healthcare technicians, engineers, and town mayor.

JA BizTown welcomed 938 community and corporate volunteers who helped bring this hands-on learning experience to life, guiding students as they ran the Town.

“'I learned that being a leader can be hard in tough times, but in the end it will prepare your mind for bigger things like college and the future. Being the CEO has inspired me to work hard.”
– JA BizTown Student
Woodland School, Warren

Strategic branding partner Quest Diagnostics opened the eyes and minds of JA BizTown students to their world of work while inspiring students to explore STEM careers.

Utility and Pipeline Engineers lay pipes, check utility meters, invoice businesses for usage, and talk with citizens about conserving energy in JA BizTown.
### Business Education Partnerships 2015-2016

The following businesses provided funding and 10 or more volunteer role models:

<table>
<thead>
<tr>
<th>Business Partner</th>
<th>Program(s)</th>
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<tbody>
<tr>
<td>Accenture</td>
<td>JA Career Success, JA Company Program, JA Day, Women's Future Leadership Forum</td>
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<td>ADP</td>
<td>JA BizTown, Women's Future Leadership Forum</td>
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<td>Allstate New Jersey Insurance Company</td>
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<td>ARI</td>
<td>South Jersey Mentorship Forum</td>
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<td>AT&amp;T</td>
<td>JA Job Shadow, Women's Future Leadership Forum</td>
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<td>Bank of America</td>
<td>JA Day</td>
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<td>BARD</td>
<td>JA Job Shadow</td>
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<td>Bristol-Myers Squibb</td>
<td>JA Finance Park</td>
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<td>Capital One Bank</td>
<td>JA Day, JA Finance Park</td>
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<td>CDW</td>
<td>JA Day</td>
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<td>Chubb</td>
<td>JA Day, Women's Future Leadership Forum</td>
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<td>Citi</td>
<td>JA Day, JA Finance Park</td>
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<td>Citizens Bank</td>
<td>JA Day</td>
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<td>Crowe Horwath LLP</td>
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<td>Deloitte</td>
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<td>DeVry University</td>
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<td>EY</td>
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<td>Exxon Mobil</td>
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<td>Fidelity Investments</td>
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<td>Fulton Bank</td>
<td>JA Day</td>
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<td>Horizon Blue Cross Blue Shield of New Jersey</td>
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<td>Infinium USA L.P.</td>
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<td>Johnson &amp; Johnson</td>
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<td>Kearny Bank</td>
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<td>Lincoln Investment</td>
<td>JA Day</td>
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<td>Lockheed Martin</td>
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<td>MetLife</td>
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<td>Munich Reinsurance America, Inc.</td>
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<td>PwC</td>
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<td>Realogy Holdings Corporation</td>
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<td>Santander</td>
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<td>South Jersey Industries</td>
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<td>Synchronoss Technologies</td>
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<td>Virtua</td>
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<td>Wells Fargo</td>
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<td>Wiley-CrossKnowledge</td>
<td>JA BizTown, JA Career Success, JA Finance Park</td>
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New Jersey Business Hall of Fame™

The New Jersey Business Hall of Fame is JANJ’s signature fundraiser and our state’s premier platform for recognizing today’s ultimate role models for their professional accomplishments and dedication to helping New Jersey’s communities. Nearly 600 executives, dignitaries, educators, and JA Student Ambassadors from across the state attended the April 7th celebration of our Laureates. Proceeds benefited the JA High School Heroes service-learning initiative. Key supporters (by giving level) included Prudential, Wells Fargo, William E. Simon Foundation, Accenture, ADP, Allstate New Jersey Insurance Company, FEM Real Estate, Gagnon Securities, NJM Insurance Group, PSEG, and Synchronoss Technologies.

Event regular Lt. Governor Kim Guadagno (center) joined some of New Jersey’s top business leaders (left to right): Dino Robusto**, JANJ Chairman of the Board; Mimi Feliciano, FEM Real Estate; Dennis Bone, Feliciana Center for Entrepreneurship at Montclair State University; Tom Bracken**, New Jersey Chamber of Commerce; Peter Cococciello, Advance Realty; Marjorie Perry, MZM Construction; Anne Noble, Qual-Lynx; Catherine Milone, JANJ; Christine LaCroix**, Deloitte; Tom Earp**, Earp Cohn, P.C., Amy Mansue, RWJBarnabas Health; John Cusano**, Accenture; Patrick Cozza*, ONEtoONE Corporate Finance USA; Richard Crist**, former President Allstate New Jersey Insurance Company.

Our shining JA student presenters shared a moment with several of the evening’s special guests, including New Jersey’s Lt Governor Kim Guadagno, before they took the stage and shared “Why JA” has changed their lives.

JA Bowl-A-Thon

Every year JA hosts fun, turnkey, teambuilding events to raise funds in support of the JA Mission. Company bowling teams of six are asked to raise $660 to cover the cost of a JANJ classroom. To say thank you to our fundraisers, JA hosts bowling parties for a purpose at company selected venues statewide. Many companies have also held JA Jeans Days and bake sales to raise funds.

They did it again! Jason Kopec’s* team ‘Split Happens’ of EY won the coveted Accountant’s Cup as the highest fundraising team – proof that bowling skills are not required!

JA Golf Outings

Our Fall and Spring golf outings support the JA Mission and engage JA Student Ambassadors who meet and greet golfers, sharpening their networking skills. Event sponsors included:


ADP and New Jersey Banker’s Association each also hosted golf outings for JA.

AT&T scored a perfect game in their annual Bowl-A-Thon raising nearly $19,000 to support the many programs they help JANJ provide at no cost, including JA Job Shadow.

Citizens Bank team members and their families, led by SVP Barb Mealmaker*, came together for their annual Bowl-A-Thon to raise funds to match their yearly volunteerism day in Camden classrooms.

The 2016 Spring Golf Outing had its best year in support of JA High School Heroes. Catherine Milone, JANJ President, is flanked by committee and District Board members (left to right):


Top Bowl-A-Thon Companies: AT&T • Citizens Bank • Deloitte • EY • Realogy
INDEPENDENT AUDITORS’ REPORT

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

Report on the Financial Statements

We have audited the accompanying financial statements of Junior Achievement of New Jersey, Inc. (a nonprofit organization), which comprise the statements of financial position as of June 30, 2016 and 2015, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

Management’s Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors’ Responsibility

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 audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors’ judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity’s preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity’s internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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, 2016 and 2015, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Spire Group, PC

Clark, New Jersey
October 6, 2016
Gifts of $100,000 & More
Advance Realty
Allstate New Jersey Insurance Company
Capital One Bank
Federal Business Centers
MetLife Foundation
Gifts of $50,000 to $99,000
Accenture
ADP
EY
Kearny Bank
Prudential
PSEG
Wells Fargo
Gifts of $25,000 to $49,999
AT&T
Budd Van Lines
Chubb
Citi
E*Trade
Fidelity Investments
Johnson & Johnson
Merck Foundation
NJM Insurance Group
Quest Diagnostics
Walmart Foundation
William E. Simon Foundation
Gifts of $15,000 to $24,999
Argo Turbotise
Bank of America
Citizens Bank
Crowe Horwath LLP
Deloitte LLP
ETS
FEM Real Estate
Horizon Foundation for New Jersey
Investors Bank
KPMG
New Jersey Credit Union League
State Farm
State Street
Synchronos Technologies Inc.
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Wells Fargo is committed to helping young people gain the skills they need to succeed by supporting the JA Capstone programs, a JA Day, and by sponsoring the Hall of Fame, JANJ's signature fundraising event.
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**As an annual supporter of JA Finance Park and a JA Day, Citi volunteers serve as role models to students helping them gain money management skills, inspiring them to be business owners, and empowering them with skills needed to be successful in the workforce.**

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Johnson & Johnson, a long-standing champion of JANJ, annually inspires hundreds of students through their support of JA Titan, the Central Women’s Future Leadership Forum, and their two JA Days, including a JA Leadership Forum, and their two JA Days, including a JA Leadership Forum, and their two JA Days. According to one student, “Today I learned that it is really hard to stay in your balanced budget. ‘There are always unexpected twists and turns in your life and you have to deal with them.’”

According to one student who checked out of the EY Audit Center with a balanced budget, “Today I learned that it is really hard to stay in your balanced budget. ‘There are always unexpected twists and turns in your life and you have to deal with them.’”

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Kearny Bank is invested in New Jersey’s young people, giving the gift of their time and talents to students through their support of JA High School Heroes, JA Finance Park, JA BizTown, and the Women’s Future Leadership Forums. Pictured, Kearny Bank’s Nancy Malinconico* helped her mentee write her first-ever elevator pitch and bio during a working lunch at the Central Forum.

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Deloitte’s annual Impact Day engages employees as volunteer role models in the JA Capstone programs, inspiring and preparing hundreds of young people to be the future workforce of New Jersey. Here, two of many Deloitte volunteers spent the day at JA BizTown coaching bank employees as they assist customers in depositing their paychecks, receiving cash back, and opening savings accounts.

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MetLife Financial Services in JA BizTown is a busy hub as employees assist citizens with insurance claims and educate others about different insurance types and needs for families and businesses.
2015-2016 Junior Achievement of New Jersey Staff

Angela Celeste, JA BizTown Manager
Ashley Donecker, Development Director
Nel Edwards, Operations Associate
Alicia Fusco, Senior Program Director
Celeste Hardrick, Senior Program Director
Joy Isabelle, JA Finance Park Manager
Stephanie Karpowicz, Capstone Director
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Dawn Schwartz, SVP, Development and Communications
Christy Tighe, Education and Training Specialist
Michael Troutman, Senior Program Manager

Junior Achievement Recognition

Twelve robust years of program growth and financial stability

<table>
<thead>
<tr>
<th></th>
<th>FYE 6.30.04</th>
<th>FYE 6.30.16</th>
<th>% Change</th>
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<tbody>
<tr>
<td>Students Reached</td>
<td>15,210</td>
<td>63,440</td>
<td>317%</td>
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<tr>
<td>Classrooms Taught</td>
<td>655</td>
<td>3,253</td>
<td>396%</td>
</tr>
<tr>
<td>Instructional Contact Hours</td>
<td>90,285</td>
<td>699,997</td>
<td>675%</td>
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<tr>
<td>Contributions / Revenue</td>
<td>$638,818</td>
<td>$2,928,024</td>
<td>358%</td>
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<tr>
<td>Board (State and Districts)</td>
<td>40</td>
<td>117</td>
<td>109%</td>
</tr>
</tbody>
</table>

2016 - 2008  JA USA Summit Award/Star Award, 9th year recognized for operational soundness
2016       NJ State Governor’s Jefferson Awards presented to NJM, Category of Corporate Leadership
2016       JA USA Gold Leadership Award presented to Christine P. LaCroix
2015       NJ State Governor’s Jefferson Awards presented to Caroline Dorsa, Category of Executive Leadership
2015       JA USA Gold Leadership Award presented to Clyde D. Keaton
2014       Charles R. Hook Award Winner (JA USA Top Honor)
2015 - 2013, 2011 Peak Performance Team Award
2014 - 2010 Charles R. Hook Award Finalist
2014       NJ State Governor’s Jefferson Awards presented to Dino E. Robusto, Category of Executive Leadership
2014       NJBiZ - Best 50 Women in Business
2014       South Jersey Biz - 25 Women to Watch
2014       President’s Award, Christ the King Prep School
2014       JA USA Rising Star Award
2013       Muriel F. Siebert Financial Literacy Partnership of the Year Award (NJCFE)
2013       JA USA Gold Leadership Award presented to Patrick A. Cozza
2008       JA USA Gold Leadership Award presented to Thomas (Tucker) Hogan
2008       NJ State Governor’s Jefferson Awards presented to Lockheed Martin, Category of Corporate Citizenship
2007       JA USA Phoenix Award, recognized for “Best Turnaround of a JA Chapter”
A special thank you to our
2015-2016 Annual Report
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NJM Insurance Group

What began in 2007 as a partnership with JANJ to help Trenton children has evolved into a powerful initiative that inspires and prepares youth throughout New Jersey for success. Since then, hundreds of NJM volunteers have turned out in full force, spending thousands of hours in classrooms empowering students to believe in themselves and their potential. In 2015-2016, NJM volunteers empowered more than 900 students across the state by serving as role models in elementary schools, to teen mothers, and at JA Finance Park. By underwriting a portion of the JA Finance Park program and through their volunteer efforts, NJM made it possible for students to receive thousands of JA Finance Park instructional contact hours.

Thank you, NJM Insurance Group, for your ongoing leadership and support of the JA Mission in New Jersey.