



Message from the President

This past school year proved to be a landmark year for Junior Achievement of New Jersey. With the help of JA volunteers, educators and investors, our student impact grew 17% from the previous year, demonstrating the critical need for K-12 financial literacy education. As we meet the demand for our programs, we are giving more young people the knowledge and skills they need to own their economic success, plan for their future and make smart academic and economic choices.

The recent implementation of New Jersey's 9.2 Core Curriculum Content Standard (requiring High School graduates receive 2.5 financial literacy credits) reflects the growing need for 21st-century citizens to be financially literate, in light of the increasing number of financial choices they face. JANJ is providing a solution for educators and students. Our programs which are provided at no cost to schools, help students obtain these credits and empower them to make a connection between what they learn in school and how it can be applied to the real world.

Junior Achievement of New Jersey is continuing to do what it does best – preparing and inspiring young people to succeed in the global economy. For the fourth consecutive year, we were a recipient of the Summit Award, given to JA offices that excel in financial health, program quality and growth, and management effectiveness. Through the hard work of our staff and leadership of our Board of Directors, we were honored to be a contender for the 2011 Charles R. Hook Award, presented annually to a JA President and team who demonstrate superior results in promoting growth and development.

We are proud of our accomplishments and look forward to working together with you to impact more students in New Jersey. Your continued support will help us reach 46,000 students this school year as we also strive to be the “Best in Class.”

Catherine Milone
JANJ President

Free Enterprise Society Members

JANJ would like to recognize our Free Enterprise Society members: Clyde & Marion Keaton, Thomas Paluszynski, Cory & Ann Marie Thackeray, Matt Weber & Lucia Capozzoli. Thank you for your generous contributions!



Since 1919, Junior Achievement has been the global leader in providing cutting-edge, hands-on, K-12 financial literacy, entrepreneurship and work readiness programs. Through business-education partnerships and a focus on education, economic and youth development, JANJ empowers students like Zana to own their economic success.



Lieutenant Governor Kim Guadagno joined JANJ President, Catherine Milone and JANJ Board of Director Chairman and CEO of HSBC, Pat Cozza and Vice Chairman and EVP of Realogy, Dave Weaving, as she kicked off JANJ's Annual State Board of Directors meeting with a roundtable discussion on the state of NJ's economy as it relates to JA's education and youth development programs.

How Your Support Makes a Difference



“I gained great public speaking skills and learned that volunteering is a good feeling, giving back to the community.”

~ JA High School Hero,
Franklin Township High School

“This program promotes children to start early to prepare for the workforce. It also helps children understand the benefits of becoming an entrepreneur in today's economy.”

~ JA Educator, Alexander Street School, Newark

“I learned that anything you want in life is going to have to be earned. Bills are a great responsibility and you need to spend your money wisely. Also, if you are able to get what you want, it will be more fulfilling because you must have worked hard to get it.”

~ JA Student, Truth Middle School, East Orange

JA Job Shadows

As a result of partnerships with **Accenture**, **AT&T** (pictured), **Best Buy**, **Cisco**, **Marriott**, the **Renaissance Hotel** and the **NJ State House** more than 1,000 high school students gained hands on work experience as IT specialists, chefs, government officials and more through JA Job Shadows.



Finance Park

At Capital One/Junior Achievement Finance Park™, hosted at Verizon State Headquarters in Newark, more than **3,000 middle and high school students spent the day as adults**, purchasing cars, selecting housing, paying bills and more while maintaining a balanced budget. Since opening in 2009, this program has seen a **280% increase** in students.



Volunteers from **Capital One** prepare for their day of mentorship at Finance Park.



Coach for a day, Nick De Tura*, Senior VP of **Alcatel-Lucent**, takes a photo with 8th graders from Sojourner Truth Middle School, East Orange, along with colleague Jim Cocito and Douglas Schoenberger of **Verizon**.



Youth from Jersey City and Guttenberg, spent the day with Caroline Dorsa*, EVP and CFO of **PSEG**, making personal budget decisions.

JA Days



“The students gained a sense of independence and the confidence that they could create and own a company in the future,” said an Educator at Due Seasons Charter School, Camden where **Virtua** employees were joined by VP/COO Chris Chekouras** at their JA Day.



Bernie Flynn*, President/CEO of **New Jersey Manufacturers Insurance Company**, enjoys the day with his employees at Joyce Kilmer Elementary School, Trenton, one of three schools where they delivered JA programs.



More than 400 students at Lincoln School, Newark were excited to welcome back **Chubb & Son** volunteers including Dino Robusto*, their President along with VP Debra Hochron**.



Allstate NJ Insurance Company supports many of JANJ's High School Heroes. This year 22 high schools participated, providing their students with the opportunity to serve as role models, delivering JA's curriculum to 16,500 elementary school students statewide.

Accenture volunteers brought their skills to succeed initiative to hundreds of NJ youth through JA's programs. CFO, Pamela Craig*, led student discussions during the *JA Company Program* with colleagues Scott Cirillo and Sara Chazin at Christ the King Prep, Newark.



“We learned today what the meaning of entrepreneurship is and that finance and business are important in our lives,” said a student from Menlo Park Elementary School, Edison. JANJ's largest JA Day was supported by **Ernst & Young**, reaching 1,012 students at Menlo Park and Grover Cleveland Elementary schools.



Verizon employees impacted 1,540 youth statewide. Volunteer coordinator, Pamela O'Neil is photographed at Alexander Street School, Newark with her colleagues.

* JANJ State Board Member
** JANJ District Board Member

Harvest Hustle

Verizon and **Accenture** teamed up, raising \$8,500 as part of the Harvest Hustle 5K to support JA's High School Heroes program at School One, Linden. Participants presented JANJ President Catherine Milone with a check following the race. **Put your running or walking shoes on for the upcoming October 1st event.**



Financially Fit



To kick off Financial Literacy month in April, JANJ launched the first annual Financially Fit Bowl-A-Thon. 48 teams from companies statewide came together to raise more than \$40,000 for JA's financial literacy programs. Congratulations to **NJBIA** for receiving the top fundraising team trophy!

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Latino Professional Forum

Through a two prong Latino initiative, including the Latino Leadership Forum and JA Day, business leaders helped empower nearly 1,000 Hispanic Newark youth. The forum hosted by Prudential's HHN, included a panel discussion focusing on empowering Latino youth.



(Right to left) Moderator, **Bernie Jacob**, Prudential Financial; Panelists, **Rene Deida**, The Prudential Foundation; **Kaplan Mobray**, the Association of Latino Professionals in Finance and Accounting, ALPFA; **Carlos Valentin, Jr.**, ASPIRA; **Luis Diaz, Esq.**, Intellectual Property Group and Gibbons Law Firm; and **Orley Pacheco**, ALPFA.

Women's Future Leadership Forum South

In May, JA teamed up with host sponsor **Lockheed Martin** to present the South Women's Future Leadership Forum in Moorestown. Panelists, made up of local female business leaders shared their personal stories with 50 high school girls, who were later paired with other female business leaders for one-on-one mentoring.



Catherine Milone and **Dawn Schwartz** of JANJ along with High School participants pose with moderator **Lisa Callahan**, Lockheed Martin, and the panel (left to right); **Debra DiLorenzo**, Chamber of Commerce of Southern New Jersey; **Michele Tuck-Ponder**, Women's Fund of New Jersey; **Mindy Holman**, Holman Automotive Group; and **Ninfa Saunders**, Virtua.

Event Highlights

Bowl-A-Thons

JANJ Bowl-A-Thon fundraisers statewide raised more than **\$230,000** to help provide 7,000 NJ students with JA's financial literacy, work readiness and entrepreneurship programs!



AT&T's "Incredible Bowling Machine" team, "incredibly" raised more than \$5,000 for JANJ, awarding them top fundraising team of the year. Joining them for the trophy presentation is Don Herring*, Senior VP of **AT&T**.

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CEO of **HSBC**, Pat Cozza*, enjoyed a night of bowling with colleagues to raise money for JANJ programs.



Dave Weaving*, EVP of **Realogy**, joins their top fundraising team "The Buck-a-neers" at the Annual Realogy Bowl-A-Thon.



Raising more than \$20,000 at their annual Bowl-A-Thon, **Deloitte** was crowned the top overall fundraising company. Kristen Hackett** of Deloitte is pictured with colleagues celebrating at the Central Jersey location.



CPA's and Accounting Professionals throughout NJ raised \$50,000 at the industry-wide Accountants Bowl-A-Thon! Participants from **KPMG** (pictured) had a great time celebrating at the Pearl River location. **Save the date - Wednesday, May 23, 2012.**

NJ Business Hall of Fame

Three outstanding business leaders demonstrating business excellence, innovative leadership, and community involvement were inducted into the **NJ Business Hall of Fame** on April 14th at the Marriott Bridgewater. Over 450 business and community leaders were in attendance to honor the laureates, **Irene Chang Britt**, Senior Vice President and Chief Strategy Officer, Campbell Soup Company; **Joseph F. Scott**, FACHE, President and CEO, LibertyHealth/Jersey City Medical Center; and **Stephen G. Waldis**, CEO and Chairman, Synchronoss Technologies, Inc.



Laureates are joined by JANJ Board Members, JANJ State Board Chairman and CEO of HSBC, Pat Cozza, JANJ President, Catherine Milone and JANJ students. **Please save the date for the 2012 New Jersey Business Hall of Fame on April 19.**



Golf

Lincoln Investment employees joined by John Natale**, Regional VP, enjoyed a break during the annual JANJ Spring golf outing at Little Mill Country Club. JANJ's golf events successfully raised more than \$60,000 to support JA programs. **Join us this year on October 3 in Morristown and May 14 in Cinnaminson.**

* JANJ State Board Member
** JANJ District Board Member




With the help of nearly 3,000 volunteers, JANJ empowered 41,482 students in 1,983 classrooms to own their economic success this past school year.

Thank you!

A JA High School Hero from Camden High School JROTC teaches 1st graders at Forest Hill Elementary School.

Laurie Siegel*, Senior VP of Tyco mentors a young high school student at the WFLF.



Junior Achievement®
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Save the Dates

Register for upcoming events at www.janjevents.org

SATURDAY, OCTOBER 1

Harvest Hustle 5K (walk or run)

Sponsored by Accenture and Verizon at Mendham Borough Park, Mendham, NJ

MONDAY, OCTOBER 3

Liberty Mutual Golf Invitational

Spring Brook Country Club, Morristown, NJ

FRIDAY, OCTOBER 28

Women's Future Leadership Forum of Central Jersey

Sponsored by Accenture at the Princeton Marriott at Forrestal, Princeton, NJ

DECEMBER 2011

Women's Future Leadership Forum of North Jersey

Sponsored by Accenture at the Renaissance Newark Airport Hotel, Elizabeth, NJ

MARCH, 2012

Latino Leadership Forum

THURSDAY, APRIL 19, 2012

New Jersey Business Hall of Fame

Renaissance Newark Airport Hotel, Elizabeth, NJ

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BUSINESS LEADER
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