



Inspiring **Tomorrows**™

ANNUAL REPORT | **2020**



TOMORROW NEEDS YOU TODAY!

WELCOME

Dear Friends of Junior Achievement:

Welcome to the 2019-2020 Junior Achievement USA Annual Report.

It would not be an overstatement to say that this past year has been like no other. During back-to-school season in the fall of 2019, few could have imagined the school year would end with a global pandemic that would halt in-person classes for virtually all students in the nation. The pandemic, combined with the associated economic downturn and subsequent calls for social justice in response to racial inequity, created challenging times for our nation, and especially for our children.

In response to these new realities, Junior Achievement has made it its goal to provide hope to our nation's young people during these uncertain times. In the spring of 2020, our organization immediately shifted its focus from in-person delivery of our educational experiences to virtual and online offerings. This shift resulted in us accelerating our already in-process digital strategy to ensure our lessons based on financial literacy, work and career readiness, and entrepreneurship could still reach millions of students. In terms of the inequity facing people of color and others in our country, Junior Achievement is making the commitment to promote a more equitable and just tomorrow by ensuring our lessons and volunteers provide the tools, resources, and support to promote economic empowerment to the next generation.

As you review this Annual Report, you will see the progress we have already made on these fronts. However, please know that this progress is just a start. Junior Achievement is committed to inspiring tomorrows by helping our children maintain hope and have confidence in the pursuit of their dreams. We are making sure they know that the challenges of today won't last forever.

Finally, as you read the updates presented here, we hope you consider making a financial gift to your local Junior Achievement office. We are committed to making the world a better place, but we can't do it alone.

Tomorrow needs you today.



Jack E. Kosakowski
President & CEO
Junior Achievement USA



James (Jim) Carroll
Chairman, Junior Achievement USA
Senior Vice President, Global Government
Relations
Honeywell International

ABOUT JA

We are the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures, and make smart academic and economic choices. Junior Achievement's programs-in the core content areas of work readiness, entrepreneurship and financial literacy-ignite the spark in young people to experience and realize the opportunities and realities of work and life in the 21st century.

A BRIEF HISTORY

Junior Achievement was founded in 1919 by Theodore Vail, president of American Telephone & Telegraph; Horace Moses, president of Strathmore Paper Co.; and Senator Murray Crane of Massachusetts. Its first program, JA Company Program®, was offered to high school students on an after-school basis. In 1975, the organization entered the classroom with the introduction of Project Business for the middle grades. Since then, Junior Achievement has expanded its activities and broadened its scope to include in-school and after-school students.

PURPOSE

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

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
- Conviction in the educational and motivational impact of relevant, hands-on learning

PROGRAM REACH

Junior Achievement's unique delivery system provides the training, materials, and support necessary to bolster the opportunities for student success. The impact is measurable, too. Students who participate in Junior Achievement programs demonstrate a significant understanding of economics and business concepts. We invite you to take a closer look at our programs!



3,036,125

STUDENTS



16,561

SCHOOLS



151,906

VOLUNTEERS



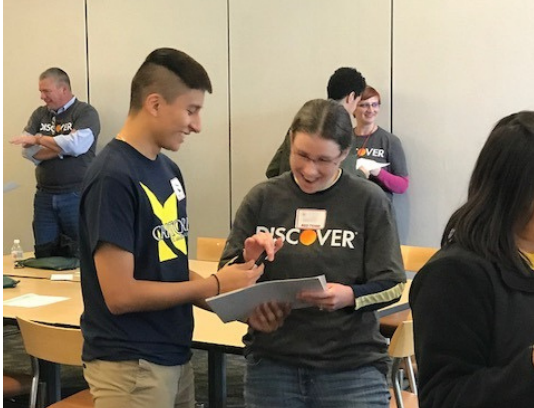
127,817

CLASSES

[Learn More About Our Programs](#)

VISIONARY PROFILES

The best collaborations start with a strong foundation, and the relationships between Junior Achievement and its partners are no exception. The profiles below highlight some of our great efforts with donors and what they are helping us achieve!



DISCOVER

Exploring Virtual Success with Discover

This year, Junior Achievement USA, with the support of Discover, launched *JA Finance Park*[®] Virtual. The program is designed to help Middle and High School students better understand how to manage money by assigning them simulated life-scenarios and

challenging them to successfully manage their finances.

The program, which aligns with national and state educational standards, is delivered by a teacher, with the support of a volunteer from the local business community. This can be done either in-person, online, or in a hybrid model. Students then use a laptop or mobile device to participate in the *JA Finance Park* Virtual simulation. The program helps teens gain a better understanding of how to assess difficult financial situations and weigh their options.

“*JA Finance Park* Virtual gives students the opportunity to learn money management skills needed to make important education, career, and financial decisions, said Brian Hughes, Executive Vice President at Discover, and also a Junior Achievement of Chicago Board member. Helping people achieve brighter financial futures has long been Discover’s mission and we believe that mission extends to the classroom. The lessons learned through *JA Finance Park* Virtual will benefit teenagers long after they leave school.”

JA USA greatly appreciates Discover’s commitment to making important financial lessons available to as many young people as possible through online virtual delivery with *JA Finance Park* Virtual.



INTUIT

Guiding Students to Success

Through generous support from Intuit, maker of TurboTax, QuickBooks and Mint, Junior Achievement has redesigned the JA Job Shadow program, the most popular JA program around the globe. Over the last two decades, this program has provided millions of teens with an up-close look at the world of work.

Intuit's education programs, including financial and career readiness and design thinking programs, help develop the next generation of students with the critical skills needed for the jobs of the future. Prior to their involvement with this program, Intuit was an early supporter of JA's digital transformation.

In addition to providing financial support to underwrite the JA Job Shadow program re-design, Intuit employees offered technical support and guidance for the program's creation. Intuit team members joined JA USA Education Team members in conversations around the country with a cross-section of JA Areas to research opportunities for improvement and re-design.

The new JA Job Shadow is a comprehensive experience that helps students design an individualized career path and provides a design-thinking structure for career exploration. In addition to supporting the development of the new JA Job Shadow curriculum, Intuit was crucial in creating the JA Design Your Future web app, which walks students through the 'Design for Delight' design-thinking process developed by Intuit.

JA USA was honored to collaborate with Intuit during the 2019-2020 school year and we appreciate their continued support of JA programming.



TACO BELL FOUNDATION

Preparing for the Future

In 2019-20, the Taco Bell Foundation granted more than \$550,000 to provide high school students in 30+ Taco Bell market areas with the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic

choices. The Taco Bell Foundation helps young people explore their career passions – with scholarships, experiences, and community support. This partnership connected Taco Bell franchise owners and team members with students in their communities allowing them to share their personal business and entrepreneurial experience alongside proven JA curriculum.

During the 2019-20 school year, more than 24,000 high school students in over 1,000 classrooms benefited from the Taco Bell Foundation's generosity. Taco Bell's support allowed more than 1,500 volunteers – including community volunteers and Taco Bell team members – to impact students through both in-person and virtual programming.

The classes funded by the Taco Bell Foundation occurred in schools with significant percentages of Low and Moderate Income (LMI) students. On average, programming was provided in classrooms with LMI percentages greater than 65 percent, reflecting our commitment to a focused impact on at-risk students.

The success of this partnership is reinforced by the Taco Bell Foundation's decision to more than double their financial support for the 2020-21 school year and expand programming and partnership into 15 new cities in the U.S. We are grateful to collaborate with the Taco Bell Foundation to prepare young people for the challenges of tomorrow.



U.S. PRESIDENT'S VOLUNTEER SERVICE AWARD

The U.S. President's Volunteer Service Award is a presidential recognition program created in 2003 by the President's Council on Service and Civic Participation for individuals of all ages who contribute a significant amount of time to volunteer service. In 2006, Junior Achievement became an official certifying organization for this award because of its national reach and standing. This status allows JA to bestow this honor to corporations with a U.S. presence that provide volunteers to teach JA programs anywhere in the world.

Traditionally, recipients have achieved the award based on the total number of volunteer hours accumulated during the school year. However, due to the challenges of volunteering caused by the pandemic, Junior Achievement USA would like to recognize the following volunteer partners by extending the award level achieved 2018-19 to the 2019-20 program year.

Recipients are listed by category, and then alphabetically.

Gold

Accenture LLP
AT&T
Bank of America
Capital One
Citi
Deloitte
Ernst & Young LLP
HSBC Bank USA, N.A. and HSBC Holdings plc
Jackson
*JPMorgan Chase & Co.
KPMG LLP
MetLife
National Credit Union Foundation
PwC
*Starbucks
Truist
Wells Fargo

*Recipients who increased their award level by contributing more than 15,000 hours of volunteer service in 2019-20.

Silver

Bank of the West
Santander Bank, N.A.
TD Bank, N.A.
U.S. Bancorp

Bronze

ADP, LLC
*AIG
Allstate Insurance Company
American Express
Barclays
BBVA Compass
BMO Harris Bank
Broward College
Caterpillar Inc.
CIBC Bank USA
Edward Jones
ExxonMobil
FedEx
GE
General Motors
Goldman Sachs
HP Inc.
Huntington Bancshares
Johnson & Johnson
ManpowerGroup Inc.
Marsh & McLennan Companies, Inc.
MUFG
Palo Alto College
SAP America
State Farm
Umpqua Bank
UPS
Woodforest National Bank
YMCA of the USA

*New award recipient achieving 5,000 hours or more of volunteer service in 2019-20.

SUCCESS STORIES

Junior Achievement helps students to develop successful financial management habits, empowers them to explore the potential of becoming an aspiring entrepreneur, and provides them with the skills necessary to succeed in a global workforce. See firsthand how JA inspires success with these impactful stories from around the U.S.



A VIRTUAL EVENT FOR AMERICA'S TEENS

Why Entrepreneurship Now

On Wednesday, May 27th Junior Achievement partnered with the Brian Hamilton Foundation and Mark Cuban Foundation to host "Why Entrepreneurship Now - A Virtual Event for America's Teens" hosted by Harris Faulkner, anchor of Fox News Channel's Outnumbered Overtime and co-host of Outnumbered.

This unique interactive event gives teens across America the opportunity to ask questions of some of the country's most experienced entrepreneurs. The panelists offered simple, straightforward strategies to empower participants to start the entrepreneurial journey in their youth and lay the foundation for a successful future.

The Virtual Event was hosted on the Microsoft Teams Live platform, made possible with the support of Microsoft.

Special Thanks to the Panelists:

- Brian Hamilton, National Entrepreneur Educator, Co-founder of Sageworks, Philanthropist, Founder of the Brian Hamilton Foundation and Inmates to Entrepreneurs
- Mark Cuban, Co-star, ABC's "Shark Tank," owner of the NBA's Dallas Mavericks and Author, How to Win at the Sport of Business and Kid Startup



NATIONAL STUDENT LEADERSHIP SUMMIT

The first-ever virtual National Student Leadership Summit took place June 16-18. At the JA National Student Leadership Summit, *JA Company Program*® teams had the chance to demonstrate their business acumen, creativity and entrepreneurial thinking in a competitive environment on a national stage—showcasing their companies to Members of Congress and business leaders.

The 15 teen teams appeared before a panel of independent judges who measured the company's performance against competition criteria and each other. But winning took more than creating an exciting product/service or running a financially sound business.

The evaluation of the winning teams were based off of the company's ability to balance company performance with each member's personal development. The 4Cs: creativity, collaboration, critical thinking, and communication, were the focus point of the competition and to company success.

Special thanks to the following 2020 NSLS Signature Sponsors, whose support provided this life changing event for the students. Students competed for four signature awards including:

- Delta Social Impact Award – Recognizes the best student company that provides a solution to a local, national, or global social issue.
- EY Innovation Award – Recognizes the student company who has the most innovative product or service.
- FedEx Access Award – Recognizes the best student business that exhibits the principles of global connectivity.
- ICE NYSE Foundation Best Financial Performance Award – Recognizes the student company that best encompasses several aspects of financial responsibility.

Additionally, the Jim Sweeney scholarship was awarded to an individual who displayed success in their role within their company. as well as the the JA Company of the Year competition awards which provided JA student start-ups the chance to compete for top national honors and college scholarships by placing in first, second, or third place.



VIRTUAL VOLUNTEERS

Adapting to a New Learning Landscape

As the world adjusted to the "new normal", JA developed a new avenue for those who wanted to give their time, JA's Virtual Volunteer. The newly launched volunteer option enables volunteers to give their time in their own home using remote conferencing platforms, online engagement, and video recording.

Volunteers are critical to the success of our programs and JA volunteers can impact many students in a short span of time. These volunteers inspire and prepare young people for their futures and help youth avoid the financial pitfalls so many adults currently face. Virtual volunteer formats include virtual recorded video, virtual remote "Beam in" and virtual remote full program.

To support volunteers, Junior Achievement provides the following:

- Training – Provided with guidance from a JA staff member including useful training materials for volunteers to reference as they prepare for their volunteer experience.
- Connection – a teacher is assigned to volunteers who have the ability to contact the teacher directly with any questions they may have regarding the class.
- Content – a set of class materials that volunteers share with the class is provided to volunteers as a guide to what they will be teaching and where they can provide their experiences.
- Support – a local staff member is available to assist volunteers with any issues or to answer any questions they may have.

With this new implementation, JA continues to make an impact in local communities to inspire tomorrows.

CREATING A MORE EQUITABLE AND JUST TOMORROW

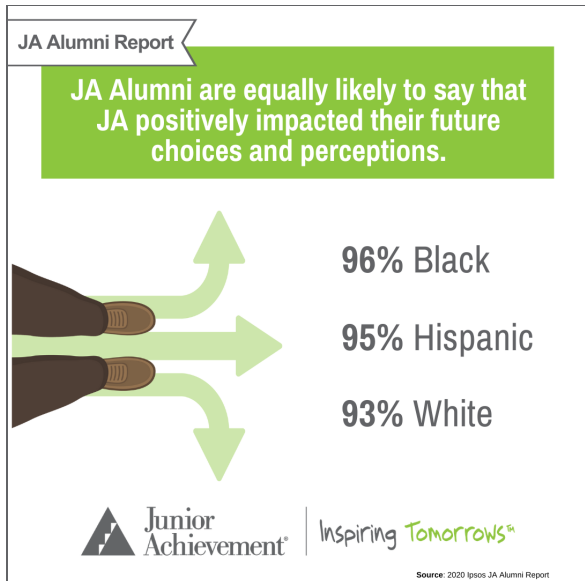


Economic inequity has been a reality in the U.S. throughout its history, and it continues to this day. For instance, research by the [Pew Research Center](#) shows that the U.S. has the highest income inequality among G7 nations.

Despite a narrowing of income and wealth gaps in recent decades, there continue to be vast disparities, especially between white and Black households. In 1970, for example, there was a 78 percent gap in income between white and Black households. And even though that gap marginally improved over time, it was still 64 percent as of 2018. A [2020 study](#) by the Brookings Institution shows that the median net worth of white families in America is ten times greater than that of Black families.

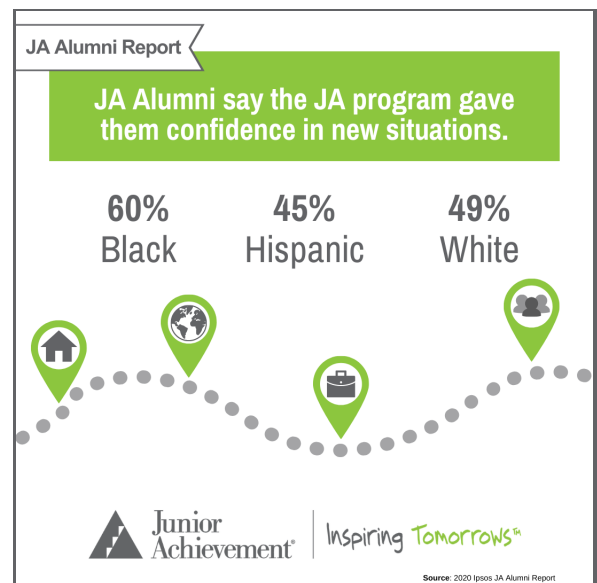
Hispanics and Latinos in the United States face similar challenges, according to research from the [Economic Policy Institute](#). Hispanic men earn nearly 15 percent less than their white counterparts for similar work requiring comparable skills and education. For Hispanic women, it is 33 percent less. At the same time, while Hispanics and Latinos are making greater gains in postsecondary education, that success isn't reflected in the commensurate reduction of the wage gap compared to working white Americans.

Junior Achievement is committed to creating a more equitable and just tomorrow by promoting economic empowerment through our learning experiences focused on financial literacy, work and career readiness, and entrepreneurship. Over the past decade, Junior Achievement has reach nearly 20 million Black and Latinx students. A [recent survey](#) of JA Alumni by Ipsos shows the kind of impact Junior Achievement has had on these students:



- 60 percent of Black alumni, 45 percent of Hispanic alumni, and 49 percent of white alumni say Junior Achievement gave them confidence in new situations, according to the 2020 Ipsos survey
- 96 percent of Black alumni, 95 percent of Hispanic alumni, and 93 percent of white alumni say JA positively impacted their future choices and perceptions

- 58 percent of Black alumni, 51 percent of Hispanic alumni, and 45 percent of white alumni say Junior Achievement influenced their decision to pursue further education
- 60 percent of Hispanic alumni, 52 percent of Black alumni, and 51 percent of white alumni have started one or more businesses during their careers



[1] Pew Research Center, February 7, 2020

[2] Examining the Black-white Wealth Gap, Brookings Institution, February 27, 2020

[3] The Hispanic–white wage gap has remained wide and relatively steady, Economic Policy Institute, July 2, 2018



IMPACT REPORT YEAR FIVE 2019-2020

Piloted for three years and officially launched in 2018, 3DE was developed through a shared vision from leaders in education, business and Junior Achievement. This collective of passionate and innovative individuals united around the belief that equitable access to high quality education is the lever to economic mobility. With 90 percent of students in public schools, the focus was to develop public-private partnerships to systemically re-engineer education to better reflect the real world and prepare students for life beyond the classroom walls.

3DE STUDENTS EXCEL

3DE schools demonstrate a similar path to transformation – it begins with increases in student engagement, leading to measurable gains in academics, skills, and mindset.

- 42%

REDUCED ABSENTEEISM

42% fewer chronically-absent students on average compared to host school peers.

71%

STUDENTS OUTPERFORM

71% outperformance of students scoring proficient or above on state end-of-course assessments.

90%

ON-TRACK TO GRADUATION

90% of rising 10th-12th grade students are on-track for graduation.

CONTINUOUS IMPROVEMENT

Competency Evaluation Framework

3DE developed an evaluative framework to track competency development across our students and schools. The framework was piloted in partnership with a third-party research firm and is planned to roll out across 3DE's network in 2021.

Mindset Series

The Mindset Series by Sara Blakely was successfully piloted with 1,500 9th grade students across 3DE schools. Mindset Series will now be integrated within the four-year experience to continue encouraging students' approach to personal well-being and resilience.

Teaching & Learning

3DE established a Teaching and Learning Department to centralize supports around instructional implementation and fidelity, as well as the development of curriculum and aligning content materials.

1 Chronically-absent equates to 10+ unexcused days

2 Georgia Department of Education 2018-2019 graduate rate

3DE CLASS OF 2020

3DE's class of '20 outpaced the graduation rates of their peers and national averages.

94% 4-YEAR GRADUATION RATE

+34% INCREASE SINCE 3DE LAUNCH

3DE Class of 2020 Graduation Rate



89% INTERNSHIPS/CONSULTANCIES

89% of seniors participated in internships/consultancies.

3DE ALUM

87% COLLEGE PERSISTENCE

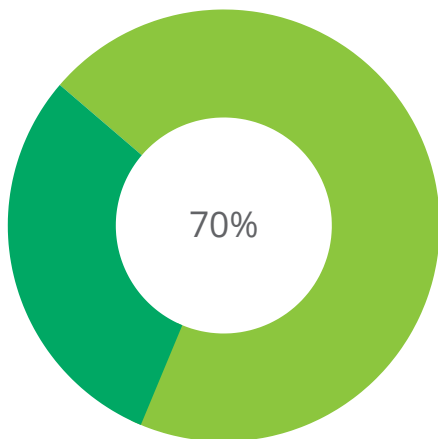
87% of 3DE college enrollees persisted through spring 2020, 7% higher than the national average.⁴

TOTAL COLLEGE ENROLLMENT

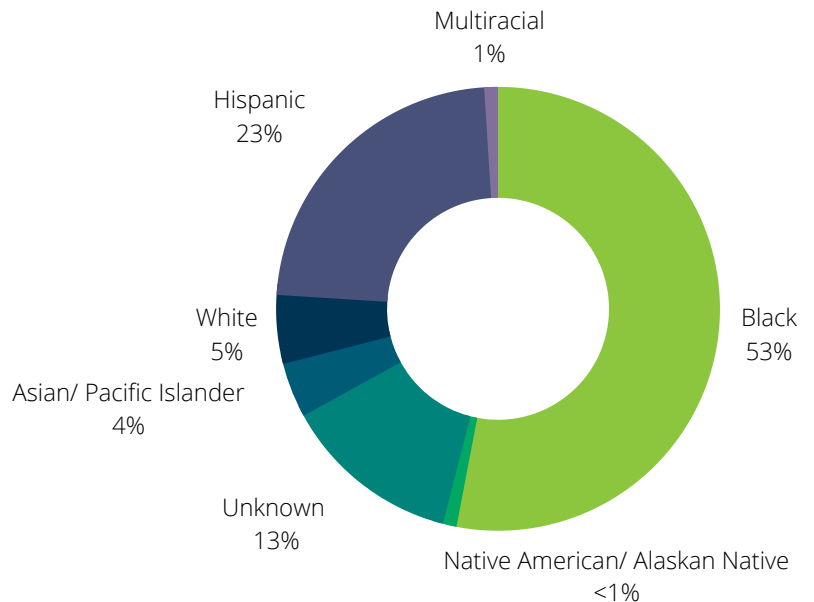


2019/2020 Student Demographics

Free/ Reduced lunch



Race/ Ethnicity



³ NCES most recent reporting from The State of Education 2020

⁴ Data on 3DE Alumni provided from National Student Clearinghouse

PROJECT AND ANNUAL FUNDING

Junior Achievement could not prepare young people to succeed in a global economy or empower young people to own their economic success without our investors. Every single dollar makes a difference and all donations to JA USA help to continually evolve JA's enriching programs at a national and local level. The corporations, foundations, and individuals listed below have provided Junior Achievement with funding in 2019-2020.

CORPORATE AND FOUNDATION

\$4,000,000+

CrossKnowledge*

\$1,000,000+

Accenture LLP* and Accenture Employee Giving Campaign

Charles Koch Foundation*

Chick-fil-A Foundation*

Discover Financial Services*, Discover YouCare Employee Giving and Cashback Bonus Campaign

HSBC Bank USA, N.A. and HSBC Holdings plc*

Jackson Charitable Foundation*

Janus Henderson Foundation*

KPMG Foundation* and KPMG Employee Giving Campaign

\$500,000+

Allstate Insurance Company* and Allstate Insurance Employee Giving Campaign

AT&T and AT&T Employee Giving Campaign

Capital One Financial Corporation

Citi Foundation

Ernst & Young LLP* and Ernst & Young Employee Giving Campaign

The Hartford Financial Services Group, Inc.* and The Hartford Employee Giving Campaign

ICE NYSE Foundation, Inc.*

Intuit* and Intuit Employee Giving Campaign

ManpowerGroup*

RSM US Foundation*

Taco Bell Foundation

* Recognition for multi-year pledge

\$300,000+

Achievement Foundation*
AIG
American Honda Finance Corporation*
Emerson*
Santander Bank, N.A.
Voya Financial, Voya Foundation* and Voya Employee Giving Campaign

\$200,000+

Ally Financial
American Express Foundation* and American Express Foundation Employee Gift Matching Program
Bank of America Charitable Foundation & Bank of America Employee Giving Campaign
Fidelity Investments and Fidelity Employee Giving Campaign
JPMorgan Chase Foundation* and JPMorgan Chase & Co. Employee Giving Campaign
PMI Educational Foundation*
PwC* and PwC Employee Giving Campaign
The UPS Foundation

\$100,000+

Citizens Financial Group and Citizens Employee Giving Campaign
Delta Air Lines, Inc.
El Pomar Foundation
Givewith
Meredith Corporation
Santander Consumer USA Inc. Foundation
TD Ameritrade, Inc. and TD Ameritrade Employee Giving Campaign
The TJX Foundation, Inc.
Verizon Foundation

\$50,000+

Alliance Data and Alliance Data Employee Giving Campaign
CNA Financial Corporation and CNA Foundation
FactSet
FedEx
Hertz*
Hilton Grand Vacations
Horace A. Moses Foundation
TEK Systems*

\$20,000+

Anadarko Petroleum Corporation
CompTIA
MUFG Union Bank Foundation Employee Giving Campaign
Regions Financial Corporation
Robert Half International
Simmons Bank
State Farm

\$10,000+

Deloitte
Ecco Select
Lewis Roca Rothgerber Christie LLP
Lincoln Financial Foundation*
Nationwide Foundation*
NBCUniversal LLC
Pacific Mutual Life*
R360 Global LLC
Sammons Annuity Group*
T. Rowe Price Group, Inc.* and T. Rowe Price Employee Giving Campaign
TransUnion
U.S. Bank
The Williams Companies Foundation, Inc.

\$5,000+

Allianz Life Insurance Company of North America*
Raymond James*

\$1,000+

Ameriprise Financial Inc. Employee Giving Campaign
Avanade Inc. Employee Giving Campaign
Ball Corporation Employee Giving Campaign
Bluetree Network Inc. Employee Giving
Duff & Phelps Charitable Foundation Employee Giving Campaign
DX Learning Solutions, LLC
Energage, LLC Employee Giving Campaign
Experian Information Solutions, Inc. and Employee Giving Campaign
Facebook, Inc. Employee Giving Campaign
Lockheed Martin Corporation Employee Giving Campaign
MDRT Foundation
Synchrony Financial Employee Giving Campaign
UnitedHealth Group, Inc. Employee Giving Campaign
USAA Employee Giving Campaign
Wells Fargo Community Support Campaign

\$100+

3M Foundation Employee Giving Campaign
American Council of Life Insurers
Apple Computer Employee Giving Campaign
Assurant Employee Giving Campaign
BlackRock, Inc. Employee Giving Campaign
BP Foundation, Inc. Employee Giving Campaign
Charity on Top Foundation, Inc. Employee Giving Campaign
Charles Schwab Corporation Employee Giving Campaign
CHEP USA Inc. Employee Giving Campaign
Cigna Corporation Employee Giving Campaign
Cisco Systems, Inc. Employee Charitable Giving Program
Coke Cares Employee Giving Campaign
Cousins Family Foundation
Deere & Company Foundation Employee Giving Campaign
Dell Inc. Employee Giving Campaign
Deluxe Corporation Foundation Employee Giving Campaign
GlaxoSmithKline Foundation Employee Giving Campaign
Intel Corporation Employee Giving Campaign
Ipsos Insight Llc
Iris Software Inc.
Madison Employee Giving
MasterCard, Matching Gift Employee Giving Program
Orchard Yarn & Thread Company, Inc. Employee Giving Campaign
Randstad Holding DV Employee Giving Campaign
Sage North America Employee Giving Campaign
Stanley Black & Decker Employee Giving Campaign
Versta Research Employee Giving Campaign
Vistage Worldwide Headquarters Employee Giving Campaign

INDIVIDUAL

\$50,000+

James R. Hemak

\$25,000+

Catherine S. Brune

Robert Lloyd

Rodney O. Martin

The Stiles-Nicholson Foundation

\$20,000+

Paul E. McKnight

\$10,000+

Evelyn and Frank Angelle

Alan Armstrong

Mary Beth and James M. Carroll

John (Tripp) W. Davis

Arnold B. Evans

Amy Fuller

Charles P. Garcia

Jeff Hansberry

Clyde D. Keaton

Gunjan Kedia

Diane and Jack E. Kosakowski

Larry A. Leva

Laura M. Newinski

Roy A. Ng

Helen C. Pekny

Jeanette H. Prenger

Jonas Prising

Marna J. Ricker

Dino E. Robusto

Lawrence W. Sidwell

Buzzy Thibodeaux

\$5,000+

Michael Deniszczuk

Walter Loewenstern

Julie A. Monaco

Douglas D. Olson

Frank Steininger

\$1,000+

Melanie and Sam Adams

Howard Bartner

Timothy E. Baxter

James Burch

Frank W. Evans

Mark A. Fiore

Becky Frankiewicz

Tina and Tim Greinert

Edward G. Grocholski

Tom Landsness

Jeanette and Ron Lee

Crystal Lynch

Frank J. McIntosh

George S. Moore

James Munroe

Kris and Garrett Ponciroli

Edward M. Priem

Jeannine Reilly

Margaret J. Richcreek

Julie and Steve Schmidt

Eric Sheaffer

Bill Stroecker Foundation

Charlotte B. Tabereaux

Melissa Wehrer

John R. Weil

Kimberly and Daniel Wenzel

Shatia Young

Julie Ziff

To \$999

Ryan Aanerud
Claire Angelozzi
William Annino
Kathy Arnes
Nancy L. Arsenault
Pete Atha
Vance Backert
Dale C. Baxter
Jessica Berlin
Robert Berndt
Diane L. Birkeness
Robert H. Blanchette
Theo Boots
Hubert Borges-Da-Silva
Roma Borland
John M. Box
Douglas G. Boyd
Ruby Bright
Jason Brodeur
David Brooks
Lauren Bross
Donna S. Buchanan
Bonnie Burt
Betty Capaldo
Kendall M. Carlson
Dianne Chinnes
Ronald D. Cody
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Lisa M. Connor
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J. Dias
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Jennie M. Ehrmann
David C. Eustis
Mark Fairchild
Gale Fedora
Barbara A. Fein
Sheila Fishlowitz
Donald T. Floyd
Michael I. Foertsch
Cathy Francomano
Rick Franke
Mel Gallagher
Stephen G. Gaylord
Dennis P. Gilfoyle
Tami and John Godsey
Justin Goettsch
Laura A. Goodman
Julie S. Gordon
Michelle Green
Janet A. Griffin Koehler
Jose Guillen
Kim L. Hacker
Jawad Haider
Randy Hartman
Kevin R. Hattery
Deborah Hendrix
Lavonne Henry
Joshua Henry
Bill D. Hess
Pam and David A. Hicks
Darlene K. Hinkle
Jack W. Holladay
Lindsay Holland
Jeannette Holtham
Joe Hopper
Teri J. Huff
Kyle Hybl

Arthur Johnson
Brooke Johnson
Byron Jude
Frederick M. Kalisz
Jay B. Kaufmann
Katie M. Keane
Matthew A. Kemper
Wendy and Tim King
Morton Allen Kirtley
Kevin Koch
Christy Kunz
Janet Layne
Benjamin B. LeCompte III
Marty Lee
Sharon Lents
Sara A. Logar
David A. Loose
Gail and Bruce Lockett
Timothy Luedders
David C. Mabry
C. D. Maes
Jim Matthews
August Matthusen
Randal Mays
Nancy McCarty
Susan E. McCernan
Carolyn M. McDole
Denman K. McNear
Anthony Meadows
John A. Meister
Bonnae J. Meshulam
Larry Messing
Ray Metz
Markham Miller
Edward L. Miller
Jack Molovinsky
Suzanne L. Montazer
David Moore

Sally Moynihan-Stamper
Greg Munson
Richard Murray
Edward P. Murray
Jerry V. Mutchler
Jennifer Mykytyn
Bruce Nasby
Lucy M. O'Donnell
Shawn B. O'Hara
Laurie Onstott
Sarah R. Parker
James R. Perrin
Matthew Peters
Tami A. Phillips
Leslie Pierce
Fred Plavney
Michelle Quaif
James Qureshi
Reilly Rabbitaille
Wilma Raymond
John A. Raymond
J. S. Riddile
Tamara Ridenour
Lisa Riley
Linda L. Rimer
Lisa Ring
Jaume Rodriguez
Mike Roer
Mark Rogers
Irene L. Rose
Linda Santinoceto
Elaine Saunders
Andy Schenck
Linda Schoelkopf
Anthony P. Schopp
Gerald D. Scott
Pamela M. Seaholm
Wayne A. Smith
Robert F. Smith
Elizabeth Stansel

Laurie Steam
Victoria Stephan
Jerome Stone
Frank G. Stryganek
Allen E. Tate
Sam Taylor
Clay Teramo
David Thackrey
William X. Vance
Alan C. Veeck
Sydney Walker
Lindsey Walter
Daniel Warner
Judy and Ken Wasoba
Steven S. Weinstein
Thomas D. Weldon
Hudson Whitenight
Donna L. Wright
Gail D. Yates
Stephen Zettlemyer

GIVING SOCIETIES

We are proud to honor our Lifetime Supporters who have ensured that Junior Achievement will be able to educate and inspire students for years to come.

JA FREE ENTERPRISE SOCIETY

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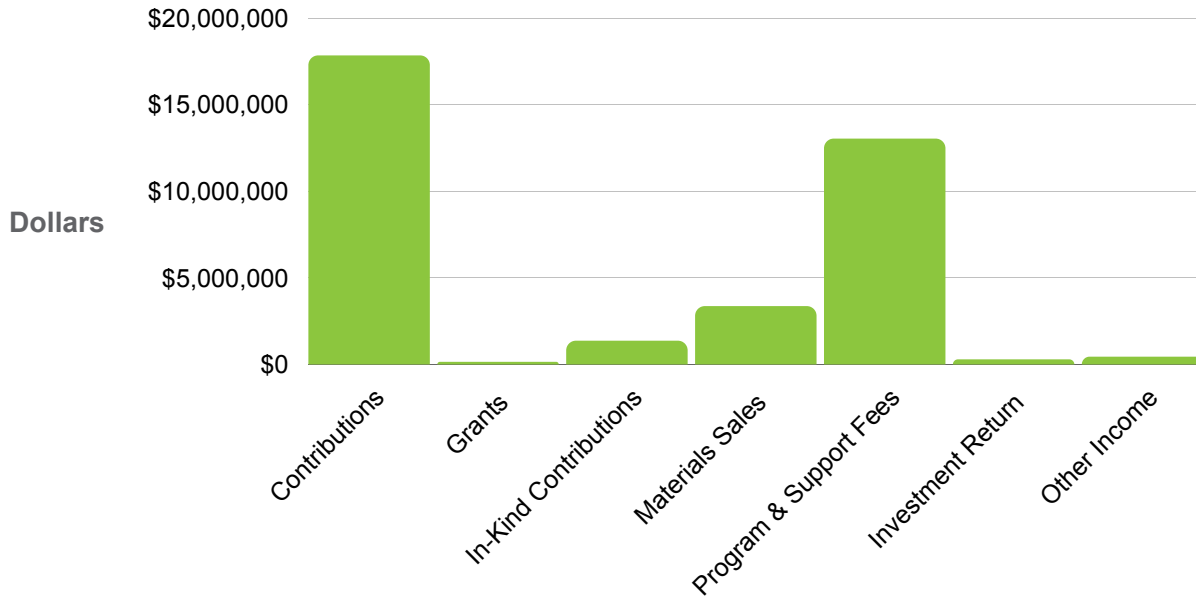
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JA USA FINANCIAL STATEMENTS

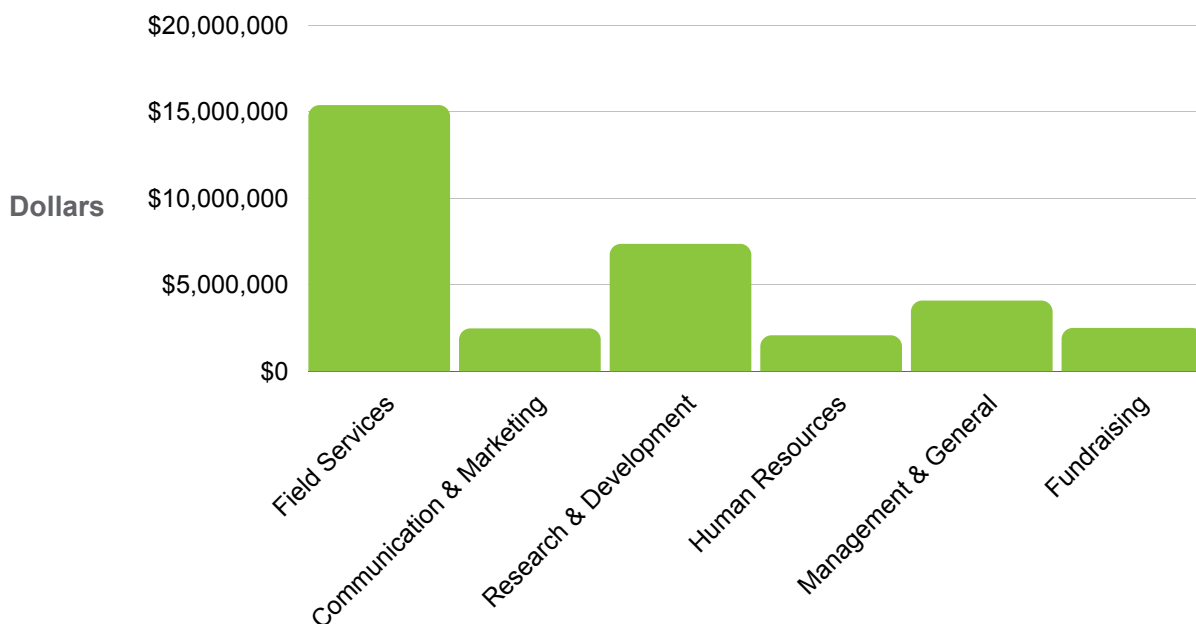
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Revenue Detail \$36,426,376



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**3DE National, LLC was a newly formed single member LLC of Junior Achievement USA effective January 1st, 2019. Per Generally Accepted Accounting Principles, single member LLC's must be consolidated for financial statement purposes. Thus, the face of the financial statements reflects both Junior Achievement USA and 3DE National, LLC financial activity for the fiscal year ended June 30, 2020. Please see pages 32-37 of the 2020 Audited Financial Statements for a breakout of the financial activity for each entity.*

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