



ANNUAL REPORT 2014





Message from JA Leadership

Dear Partners of IA,

In today's competitive economy, simply mastering academic knowledge is not enough. Our students also need strong communication, problem solving, and critical thinking skills, and they need to be knowledgeable about and prepared for the high demand jobs in our community and beyond. At JA, we believe that true empowerment is mastering the skills to manage one's life, no matter what the workplace or economic landscape looks

For more than 45 years in this region, JA has provided educators and community partners with programs that help the next generation own their future economic success. Our dedicated business volunteers help ensure that students become college and career ready while also developing lifetime financial literacy and entrepreneurial skills.

In the pages that follow, you will see the results of hundreds of volunteer hours and donor dollars at work, alongside transformational changes to our local delivery.

First and foremost, our volunteers inspired even more students this academic year, and did so with a record number of instructional hours and impact.

We also significantly expanded our territory, from 9 counties to 25, now including Rochester to the Twin Tiers and the North Country through Syracuse and Binghamton. While growing our reach, we tightly managed expenses to keep our cost per student steady, allowing for an increase to our Board Restricted Fund for the fourth consecutive year.

And last, but certainly not least, we launched the first program under the national "JA Education Gateway" - a strategy that transforms the method in which students learn the critical skills required in the 21st century economy. (See Page 7).

While this report celebrates the results of much hard work, it also serves as a reminder for what is yet to be done. As always, I thank you, and appreciate your willingness to join JA in empowering the next generation for a shared economic future.

Jason Hammer, Hammer Packaging, **Board Chair** Patricia J. Leva, Junior Achievement of Central Upstate New York, Inc., President & CEO



Key Statistics and Geography



\$817,392

GROSS REVENUE

\$39.81 **COST PER STUDENT**

\$5.27 **COST PER CONTACT HOUR**









66% ELEMENTARY **34**% MIDDLE + HIGH

> \$604,573 **TOTAL UNRESTRICTED NET ASSETS**

596 TEACHERS



\$420,450 **DESIGNATED BY BOARD**

\$169,923 **UNDESIGNATED**

\$14,200 **TEMPORARILY RESTRICTED**

M ontgomery



JA Programs, **Supplements** and Apps

JA PROGRAM SUPPLEMENTS

To expand and enhance traditional programs, JA has developed a set of K-12 learning experiences that provide a deeper dive into financial literacy, work readiness or entrepreneurship. Some supplements are student-driven, others can be utilized by a teacher or volunteer.

JA Assembling Your Career in STEM

JA Searching for Savings

JA Economic Investigations

JA Excellence through Ethics

IA \$ave USA

JA Searching for Savings-RetailMeNot

JA Charity Fair

JA Battle of the Bands

JA Hire Yourself

JA Proactive Planning

JA Analyzing Credit Cards

APPLICATIONS

IA Build Your Future IA Success Park







ELEMENTARY PROGRAMS

JA OURSELVES™ | Kindergarten IA OUR FAMILIES™ | 1st Grade JA OUR COMMUNITY™ | 2nd Grade JA OUR CITY™ | 3rd Grade JA OUR REGION™ | 4th Grade JA OUR NATION™ | 5th Grade JA MORE THAN MONEY® | After School

MIDDLE SCHOOL PROGRAMS

IA Finance Park® - Virtual JA Economics for Success® JA Global Marketplace® IA It's My Future™ JA It's My Business!® | After School

HIGH SCHOOL PROGRAMS

JA Be Entrepreneurial® JA Career Success™ JA Company Program® IA Economics® IA Business Ethics® IA Job Shadow™ IA Personal Finance® JA Titan®



ELEMENTARY PROGRAMS: Engaging, relevant & fun

JA's K-5 programs help students learn the basic concepts of economics, expose students to careers, and explain how math, social studies and other disciplines are relevant to the workplace. Each program is sequential and contains 5 hands-on lessons as well as additional project-based learning exercises for after school and extended learning day environments.



MIDDLE SCHOOL PROGRAMS: What's in my future? How do I get there?

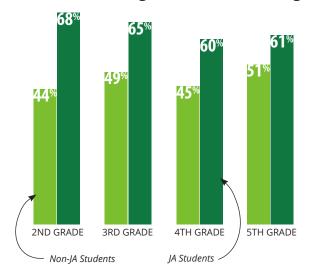
Middle grades programs help teens make difficult decisions about how to best prepare for their educational and professional future, as well as hone financial and communication skills essential for success. Programs range from 5 lessons to an entire semester or school year.



HIGH SCHOOL PROGRAMS: Real world tools, real world experiences

JA's high school programs allow students to identify unmet needs and start their own entrepreneurial venture, build strong financial acumen, and continue to practice important 21st century skills. High school programs expose students to the latest in business tools and help them develop a network of business contacts for the future.

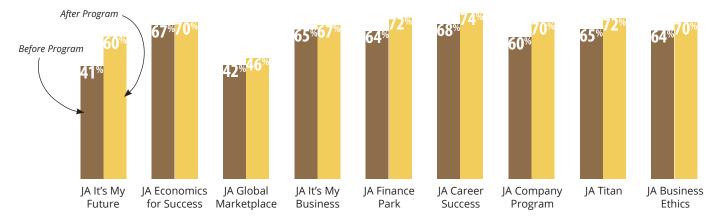
Critical Thinking and Problem-Solving



PERCENTAGE OF LOCAL EDUCATORS THAT AGREE OR STRONGLY AGREE THE JA CURRICULUM:



Middle School and High School Increases in Learning





JA Finance Park® Virtual

Presented by ESL and AFARASH



Summary of all local *IA Finance Park® Virtual* programs in 2014:

program for middle and high school students. Students receive a unique "life scenario" and earn points for putting their knowledge to the test in an on-line community resembling both the Rochester and the Elmira/Corning markets.

JA Finance Park® Virtual is a 17-lesson financial literacy and career awareness





of students strongly agreed that what they learned in JA Finance Park® Virtual will help them be successful in life

of students strongly agreed that JA Finance
Park® Virtual connected what they learned in the classroom to real life

more students have set personal

PARTICIPATING DISTRICTS/PARTNERS:

Batavia Brighton Caledonia-Mumford Elmira Christian Academy Elmira City Gates Chili Hope Hall Horseheads Monroe BOCES 1 Pittsford

Red lacket Rochester City Rochester School for the Deaf School of the Holy Childhood Victor Webster Wheatland Chili

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Classroom

Rich Warshof The Mullen Foundation Ames Amzalak



JA's Education **Gateway**

The JA Education Gateway is a transformational, 5-year initiative for middle and high school programs that merges JA's proven volunteerbased delivery model with the latest technology, creating a blended, relevant, and innovative learning experience for students.



FEATURE	FROM	то
Program Approach	Fixed	Flexible
Support Materials	Primarily Paper-Based	> Primarily Technology-Based
Volunteer Engagement Mode	Inflexible	Flexible
Learning Approach	Face-to-Face	Blended
Program Content	Regularly Updated	Dynamic
Expert Mentors	Intermittent	Intentional Engagement

A key component to the JA Education Gateway is its Learning Management System: an on-line tool where all curriculum will be housed, allowing for immediate program updates and evaluations as well as 24/7 access. Two to three programs will be reimagined and launched on the LMS every year.

JA launched its first program this year under the JA Education Gateway: The new JA Company Program.

THE NEW JA Company Program

The new JA Company Program merges 13 lessons ("Company Meetings") where students are creating and managing their own business, with 13 modules that provide a "deeper dive" into the most relevant entrepreneurial concepts.

RIAL TOOLS	Entrepreneurial Assessment Prototyping Market Research Break Even Analysis Interactive Business Plan	B U I L D	Ignite Your Entrepreneurial Spirit Fill a Need Vet the Venture Strategy & Structure Finalize Strategy & Structure	COMPANY ME
ENTREPRENEURIAL	Crowd Funding Sales & Customer Service Training E-Commerce POS System Inventory Management Accounting Software Shark Tank Personal Action Plan	M A N A G	Capitalize the Venture Get Things Done Sales Marketing, Branding, and Ethics Supply Chain Know the Numbers Cash Out Move Forward	NY MEETINGS



JA Student **Competitions**

JA Titan of Business Challenge



In 2010, the JA Titan® program was utilized in one school; today,

the program is utilized in 16 schools in 5 counties throughout our region. More than 400 students competed virtually for a seat at the JA Titan of Business Challenge presented by First Niagara and hosted by St. John Fisher College on May 21, 2014. Special thanks to James Hammer, Hammer Packaging, for delivering the Keynote Address.

The IA Titan of Business Challenge utilizes the state-of-the-art simulation model that is part of JA's seven-session Titan® program. Students become the CEO of a virtual, hightech manufacturing company set in the year 2020, and make competitive decisions on all aspects of the business while solving everyday operational issues.





JA You're Hired! - Career Success and **Skills Challenge**

On March 21, 2014, more than 200 Syracuse City School District students convened at Onondaga Community College for a culminating experience to the seven-session JA Career Success™ program. Students engaged in various teamwork, workplace readiness and networking exercises, putting to the test skills learned in the program. Crowned with the "Team Collaboration Award" was Louis Fratangelo, Justin Stroman, and Mohammed Atieh from Henninger High School. Special thanks to David Mammano, NextStepU, for delivering the Keynote Address.

JA Be Entrepreneurial Challenge

Special thanks to the Hartford for hosting the JA Be Entrepreneurial Challenge on November 28, 2013 and April 22, 2014. More than 60 students participated in JA's Be Entrepreneurial® program, learning key skills and concepts for starting and running a business, and ultimately pitched their entrepreneurial ventures to a team at the Hartford. The winners of the IA Be Entrepreneurial Challenge were Team Find It and Team U-Book, both from New Hartford High School.



Student **Scholarships**

SYRACUSE UNIVERSITY JA is proud to partner with Syracuse University to offer one JA student in its 25-county region a full tuition scholarship, annually renewable for 4 years. Students who receive this scholarship have had one or more JA programs, articulate the importance of their JA experience, and have a well-defined plan for future success. This year's scholarship winner is Jordan Files from Westhill High School in Onondaga County.



JA partnered with the Rochester Area Business Ethics Foundation to deliver the JA Business Ethics® program in local high schools. Adrienne Ingram Zand, a student at Brighton High School, was the winner of a \$1,000 scholarship for her essay which described how she would

handle an ethical dilemma in a corporate setting.



With the support of Presenting Sponsor First Niagara and the Donald and Maxine Davison Foundation, the top three teams in the JA Titan of Business Challenge received over \$15,000 in cash, prizes and

scholarships. The first place winning team was Brittany Shaw and Alan Nguyen from Gates Chili High School.



IA partnered with Randy Schuster to provide high school students with copies of the book, Turning Points II, to be utilized alongside local JA programs. Students wrote an essay about a business leader featured in the book and described how the individual's "money lesson" motivated them to learn, understand, and plan their financial future. This year's cash scholarship winner was Adrienne Ingram Zand from Brighton High School.

"This is a dream come true for me, and it would not have been possible without this scholarship. I am very grateful for the commitment and dedication of my volunteers, Mr. Hipius and Mr. Howard from National Grid. I learned so much from both of them while being part of Junior Achievement."

Jordan Files, 2014 JA/SU Scholarship Winner



Volunteers

Junior Achievement salutes our dedicated business and community volunteers who so generously give of their time and expertise in the classroom.

Zulfiya Abdukhalikova Sid Abrol Frank Aceto Jason Acker Kelsey Acosta Marcella Adams Marcia Adams Binod Adhikari Jennifer Agan Rohit Agrawal Peter Alexander Samantha Ali Thomas Allen Ruth Altpeter David Angeline Nicole Ansaldi Guv Antetomasso Terrie Applin Aksa Asgher Teri Ashley Angel Aton Joy Auch Jose Aviles Aileen Ayers Ily Azman **Craig Bailey** Sarah Bain-Lucey Ashley Bajohr Lana Baker Maria Ball Russell Barber

Eric Barnard **Basil Barrett** Molly Barrett Lori Barth Lisa Bartlett Colleen Barton **Bonnie Bates** Renee Bates Dennis Baxter Oscar Beasley Jennifer Beattie Nancy Beeley Fred Beer Kenneth Bell Giovanni Bello Infante Wendy Benedict Nicole Benziger Lynn Bianchi Paola Billone Zou Bingwei Maureen Bischoff Kathryn Bissinger Patricia Blair Kevin Blake Mark Blakeney Mary Blevins Rhonda Blonowicz Geoff Blosat Jacqueline Blum Tye Boatwright

Barbara Bobzin

Charity Bontadelli Ion Boon Michael Borrelli Clifford Bouchereau **Andrew Brady** Daniel Brady Kyle Brautigan James Brennan Lauren Brockbank lason Bromley Joy Bronson David Brooks Kelly Brunacini Kimberly Bucchan Jaime Bunce Anthony Burke Steve Burns Kevin Butlin Bertram Byam Alicia Calcote Juanetia Calloway Rory Camardello Bianca Cammilleri Jeremy Campbell Mike Ćarnahan Christa Carsello James Cassata Sara Castelletti Robert Castillano Prince Castro Marco Catera Michael Chabalik Linda Chambers Lu Chen Yutian Chen **David Cherry** Susan Cholach Jade Ciardi Daniel Coccia Andrea Colline **Brian Connolly** Joyce Connolly David Conquest Patty Constantino Christine Conte Carol Cook Justin Copie Julie Corbin Nicole Coriddi Gregory Cornelius Jonathan Corona William Costello Anthony Cotrupe Gregory Cotton Joan Cowles Deborah Cram Balmikki Croce **David Culbertson** Sheryl Czekanski Corey Dack Kristine Dale

Brett Daly

Douglas Dandurand Phuong Dang Terri Danles Jillian Dart Marie Daugherty Robert Daw Wordene Day Cheri DeBlock Melissa Degnan Crystal DeMarco Christine DeMass Darci Dembroski Barbara Denigris Michael Dermody Amy Dibble Christopher Dickens Anthony DiMarco David DiMarco Joel DiMarco Karen DiMarco Katy DiMarco Mariah DiMarco Susan DiMarco Gina DiMonda Mara Dinolfo Jeremiah Ditch Timothy Doas Kristin Dobranski Jeff Donlon Abbigal Doyle Nathaniel Drummond **Charles Duhart** Matthew Duncan Penny Dunn Jennifer Dydo-Spencer Jim Dyer Katelyn Dyer Mary Eisenhard Obiamaka Eke Scott Elliott Scott Engleman Kimberly Erick Brittney Ernst Mary Estey Peter Evans Danni Faison Charles Falcon Patti Fanto-Holdaway Holly Faulise Sam Favata Michelle Fedoryshyn Armelle Fee Matthew Feldman Jon Ferguson Irene Ferrer Mike Fink Sue Fiordeliso Robert Fishback Deborah Fitch Andrew Fleckenstein **Greg Foster** Destiney Fraguada

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Amanda Hoock Will Horner Joseph Howard Les Howard Karen Howe Beverly Hrab Xi Huang Sara Hunsinger Craig Hurlbut Stephani Hutson Tammy Hyman Laura Ingle Jeffrey Ingraham Kimberly Isaac Paul Jackson Jeanette Jardine Benjamin Johnson Dekedrian Johnson Donna Johnson Erin Johnson Kim Johnson Richard Johnson James Johnston Joan Johnston Cortez Jones Karen Jones Mark Jones Tracy Juda Marianne Kalec Katja Kalwak Joanna Kane Taylor Kavanagh Zachary Keller Terry Kelley Jamés Kelly William Kelly Matthew Kenny Bruce Kephart Lisa Kerns Teresa Kershner lessica Kingsley Patrick Kiptoo Jocelyn Kirkland Brittney Klawonn Brian Klingensmith Jeff Knight Sharon Knight Jennifer Kopacz Vlade Kordovich Michael Kramer Erik Krawczuk Ronald Kruger Mary Kubiak Naté Kumapayi Lisa Kurilovitch Brandon La Judith Labombarda Courtney Laffler Dominique Lalisse Patricia Lander **Ruth Landry** Shannon Lappin

Top 15 Volunteer Groups

- 1. Rochester Institute of Technology
- 2. Wegmans
- 3. Xerox
- 4. Simon School at the U of R
- 5. Sam's Club
- 6. Parents of Seton Catholic School
- 7. Bank of New York Mellon
- 8. Everest Institute
- 9. Carrier
- 10. Bank of America
- 11. Manning & Napier
- 12. Bonadio Group
- 13. Gallagher
- 14. Lenel
- 15. Financial Executives International -Rochester Chapter

According to the Deloitte Volunteer Impact Study, the following percentage of HR executives report:



Jessica Schultz

Maizie Scollon

Stacey Sears

Laura Sestito

Steve Sheflin

Matthew Sharpe

Jason Schwingle

Stefanie Schwingle

Employees benefit through increased skills

Keri Latona Glorimar Lazu Maldonado Glorimar Lazu Maldonado Kristin LeMoyne Linda LeMoyne Ralph LeMoyne Benjamin Léwis Lisa Lewis Yi Li Thomas Linehan, Jr. Oliver Liu Sue Lococo AJ Lodato Dawn Longuil Kerri Lunger Amy MacDougall Sabrina MacDougall Ross MacGarvey Caitlin Maeder Marc Mailloux Christopher Malcolm Carrie Malone David Mammano Nancy Manard Rezinka Mangal Jaime Mann Lee Manwarren Marianne Marifone Michele Marinaro Christopher Marion Francine Martella Steve Marthage Dan Martin David Martin Rocky Martinez Michael Martone Jane Mastrandrea . Sarah Mayne Mary Ellen McArdle Claire McCardell Jason McCarthy Timothy McCauley Mary McClary Mary McCleary Lisa McCombs Jenni McEnerney Rachel McLane Max McMahon Kevin McPherson Paige McRae Stephen Melnyk Eric Mercado Stephen Merced Kenneth Metz Lisa Mietelski Joelle Milea Beth Miller Ebony Miller

Barbara Millet

Mary Moglia-Cannon Michael Monile Rachel Monile Emily Monnat Donna Moore Douglas Moore Vilmarie Morales Bonita Morgan Jon Morris-Eppolito Arlene Moseley Dominica Mountain Mary Murphy Michael Murphy Jason Muscolino Joshua Myers Dharin Nanavati Pam Narsisian Steven Neelin Sheila Nesbitt Kelsey Newman Le Nguyen Doug Niblack Samantha Nickerson Shane Nickerson Jenae Norris Ronald Norris Thomas Novak James Nowicki Andrea O'Brien Lori O'Brien Nancy O'Brien Timothy O'Connor Samantha O'Neill Ian O'Reilly Peter Obourn Philip Odusote Barbara Opira Yvette Pagano Vincent Pallotta Audrey Papalia Marc Parina Geoff Parker Michelle Passarell Pavani Patil Dedrick Payne Harmony Payne-Favo Martin Peace Randall Peck Joe Pecoraro Kelly Penna Brett Pennefeather Connie Penner Jose Peo Gina Pesce Yvonne Petitti Robert Petrone Jackie Phelps Patty Phillips Margaret Piccini Sarah Pillittere Jeffrey Pink

Jeffrey Powless Carol Prescott **Christopher Priest** Cati Pulver April Purdie Stanley Purdie Barbara Putman John Quinlan Eliot Raibl Carrie Raleigh Liz Reardon Samantha Redding Dannielle Regali Alan Regan Deb Reilley Andrea Relyea Teresa Richards Donna Richardson Robert Richardson Destree Rickard Tylre Riedinger Rhonda Rittenhouse-Norton Luis Rivera Renee Rizzo **Greg Roberts** Valerie Roberts Heather Robertson **Deborah Roides** James Romanowski Ben Rosenkrans Chakara Rotan Amanda Rothfuss **Janet Rothfuss** Cindy Rounds Patrick Rountree Victor Rowcliffe W. Jeff Rowlands Ashley Rudgers Christopher Rush John Russell Joseph Russo Tim Salata Patricia Salati Maureen Sammon Ronald Sampson Trisha Sarno John Sassani Katie Sayers Nicole Scherberger Brad Schilling Quinn Schlegal John Schnitter Mark Schoonover Tammy Schoonover Pina Schott James Schreiber Katie Schreiner Cathy Schroeder Michelle Schubert Chester Schultz

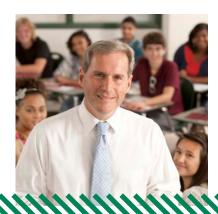
Zhang Sheng Judith Shenouda Chelsea Shoemaker Joseph Silino Deborah Simonson Vickie Simpson Amy Slivka Celia Smith Eric Smith Marissa Smith Jessica Soileau Michael Solan Vincent Sonner Kelly Soos-Fell Luisa Soto John Spagnola George Spencer Lea Spikes Vernice Stefano Jeffrey Steiner David Stephenson Gabrielle Stevens Theresa Stewart Rebecca Stockslader Jeanne Strazzabosco Daniel Strom Morgan Strong Paul Suarez Lynn Sullivan **Greg Supranowitz** Fangzhou Tang Anne Tavares Robert Tawney Cory Taynton Gregory Tedone Sandra Tellex **Courtney Tennant** Brandon Teti **Gregory Tetor** Sarah Thomas Sharri Thomas Terri Thomas Matthew Tipple Perry Tooker Jake Torcello Susan Trass Marquis Travis Brian Trick Kayla Turnipseed John Tuttle Tom Tyson Allen Vaala Upasana Vaghela

Amy Valente Amanda Van Houten Carla VanDerOstyn Stephen VanNostrand Ryan Vanzo Sharon Varalli Elizabeth Vasquez Vanessa Vega Jaime Villani Jason Voelkl Dana Voldan Steve Vonderweidt Ellen Wagner Ashley Washington Amanda Watkins Kristi Wead Steven Weber Karen Wedge Landry Marlene Wegman Guo Wei Graham Wheeler Lisa Wheeler Renee Wheeler Judith Whitfield-Finley Stephen Wichtowski Kenneth Wilda

"I am exceedingly pleased in the way the IA volunteers facilitated their presentations to my students. All did an excellent job of connecting the course curriculum to the everyday life of the students. I liked how the presenters took an active instructional approach which led to thought provoking conversations and inquiry. We're very thankful for all the volunteers giving their most valuable time in order to give back to the community."

Jason Hilbert, Business Teacher, Rochester City School District

> Aaryon Williams Karen Williams Keith Williams Linda Williams Susan Willis Karyn Winters Ben Wise Paul Wisotzke Thad Wojcik Thaddeus Wojcik Rosanne Worden James Wright Kristy Wrubleski Liying Wu Xinyi Wu Michael Yang Siuy Ye Austin Zaprowski Peter Zedick Sheng Zhang Xia Zhong Shiwei Zhou Dawn Zigenfus Scott Zurat



Donors

This list represents contributions made from July 1, 2013 to June 30, 2014 (and includes individual Bowl-a-thon donations at \$75 and above).

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Woodcliff Hotel & Spa



Fundraisers





Each year in Spring, companies throughout the 25-county region support JA programs by bringing their employees, families and colleagues to their local bowling alleys, creating a spirited, team building atmosphere and providing much needed financial support. Special thanks to the organizations whose employees collectively raise over \$2,000:

Bank of America Bank of New York Mellon Carrier Corp. DiMarco Group/Admar **General Motors** General Revenue Lawley Andolina NationalGrid Synthes

Twin Tiers 9th Annual Captain and Crew Golf Tournament

On August 18, 2014, at the PGA Championship Course, Corning Country Club, more than 75 golfers raised over \$25,000 to support JA programs. Special thanks to our event sponsors: Corning Inc., Siemens, Simmons Rockwell, and Welliver.





Junior Achievement would like to thank the Rochester Chapter of Financial Executives International ("FEI")

as well as the Construction Financial Management Association for choosing JA to receive proceeds from their golf tournaments held during the Summer of 2014. Save the Date: Rochester Chapter of FEI International's Annual Golf Outing, July 23, 2015 at Ravenwood Country Club.

SAVE THE DATE



Rochester Business Hall of Fame

October 7, 2014

Each Fall, Junior Achievement partners with the Rochester Business Journal and the Rochester Museum and Science Center to honor some of Rochester's most enterprising businessmen and women. Inductees are chosen by an independent committee which considers four qualifications: enduring contributions affecting an industry, product or process; contributions to the community; reputation; and leadership and inspirational qualities.



Paul DeCarolis Chairman, DeCarolis Truck Rental, Inc.



Jane Glazer Founder and CEO, QCI Direct



Claude H. Wright CEO, Wright Beverage Distributing







Robert E. Hopkins & John Bruning Co-founder, Tropel





Special thanks to 2014 Event Sponsor Bankof America



In September 2014, the region lost two icons of business and dear friends of Rochester, Larry Glazer, co-founder of Buckingham Properties, Class of 2006, and Jane Glazer, founder of QCI Direct, Class of 2014. As a way to honor their impact on our community and inspire the next generation to follow in their footsteps, the JA Board of Directors has established the Larry and Jane Glazer Junior Achievement Scholarship.





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"Being in the JA Company Program has taught me invaluable lessons of responsibility and work ethic. The program has given me a new sense of responsibility, time management, and leadership within my high school studies."

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