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Thank you Chair Wagner and members of the Committee. I am Gina Huntington, Vice President of Programs for Junior Achievement of Oregon and SW Washington. I have prepared approximately 3 minutes of testimony for you today.

Junior Achievement is dedicated to teaching K-12 students about career readiness, entrepreneurship and financial literacy. We are a part of a global organization that spans it reach into over 100 countries reaching more than 10 million students world-wide. Founded locally in 1950, Junior Achievement of Oregon and SW Washington (JA) is an affiliate of Junior Achievement USA, which has been a national leader for over 100 years in preparing young people for their economic futures through volunteer-led, experiential learning. In Oregon and SW Washington, we serve over 46,000 students annually with the help of approximately 5,000 volunteers. With a staff of about 20 people, we have offices in Southern Oregon, Central Oregon, Western Oregon and Portland.

Junior Achievement provides crucial life skills every child should have to live and thrive in a global economy. We know that schools cannot do it alone especially when it is not being required for students to learn. Many kids may be leaving high school without the awareness of their financial options and therefore will continue to make decisions that will hurt their financial health. In partnership with our schools, JA is transforming the student experience by bringing these real life skills they will need their entire lives.

The primary tenets of our program model include volunteer-driven programs, hands-on experiential learning and sequential, age-appropriate curriculum. All of our programs, Kindergarten through 12<sup>th</sup> grade, are correlated to the State and Common Core Content Standards for each grade level starting out teaching students about saving money and how communities work to teaching credit and debit and managing a budget. Let me tell you about our 3 major programs for students:

1. **JA In-Class Programs** involve experiential, comprehensive pre-designed curriculum, with lessons delivered by volunteers for half an hour to one hour in K-12 classrooms each week for five to seven weeks. We will have approximately 29,000 students participate using about 2,000 volunteers to deliver these programs. Right now there are volunteers from John Day to Coos Bay and Klamath Falls to Portland teaching JA in classrooms.
2. **JA BizTown** is primarily for 5<sup>th</sup> grade students. It blends 12 hours of in-class learning with a one-day economic simulation within a replica of an American city. Mr. Chair, you were able to visit JA BizTown earlier this school year and Treasurer Read, we have heard, will be with us in a couple of weeks volunteering

with his daughter's class. Approximately 14,000 5<sup>th</sup> graders will participate in this program this school year with the help of 3,000 volunteers.

3. **JA Finance Park** is a financial literacy program designed for middle and high school students that teaches critical skills related to budgeting, money management and living within one's means. This program has a similar format to JA BizTown, where there is a teacher led in-class curriculum followed by a one-day simulation. One thing that makes this program stand out even more is that it was created to travel. Our JA Finance Park tour involves stops in Klamath Falls, Medford, Redmond, Salem and Portland. This program is most closely aligned to the content standards for 8th graders. During the simulation, students use an iPad with randomly assigned fictional adult roles denoting career, marital status, income level and family size. Students move business to business within the exhibit to make real-life budget decisions about things such as groceries, housing, health care, transportation, childcare, utilities and savings. JA Finance Park allows students to put in to action what they have learned in the classroom as they create a balanced household budget. Approximately 3,500 students will participate this school year with the help of nearly 1,000 volunteers.

Diversity, equity and inclusion strategies are a primary priority in our current outreach planning. With our statewide footprint and long history as a partner to schools, JA impacts diverse schools and students with a focus on low-income and underserved communities.

JA addresses a unique need in our region, with our statewide infrastructure and 70-year history, in equipping nearly 50,000 students each year with those critical life skills of financial literacy, career readiness and core confidence in their personal financial future. I think we can all agree that we should be teaching these concepts to our students. We need to work together to make sure that all communities across the state have access and receive financial education. We will create better employees, better citizens and better communities.

Thank you again Chair Wagner and the members of the committee for inviting us here to talk about financial literacy and the educational program services that Junior Achievement is currently providing.

# IMPACT REPORT 2018-19

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**Junior  
Achievement®**  
of Oregon & SW Washington











# 2018-19 HIGHLIGHTS

## Record Students Served

We served a total of **44,908** students in **1,834** classrooms with the support of over **5,700** program volunteer experiences. Of these students, **42%** came from low-income families.

## Up Next: Strategic Plan Launch

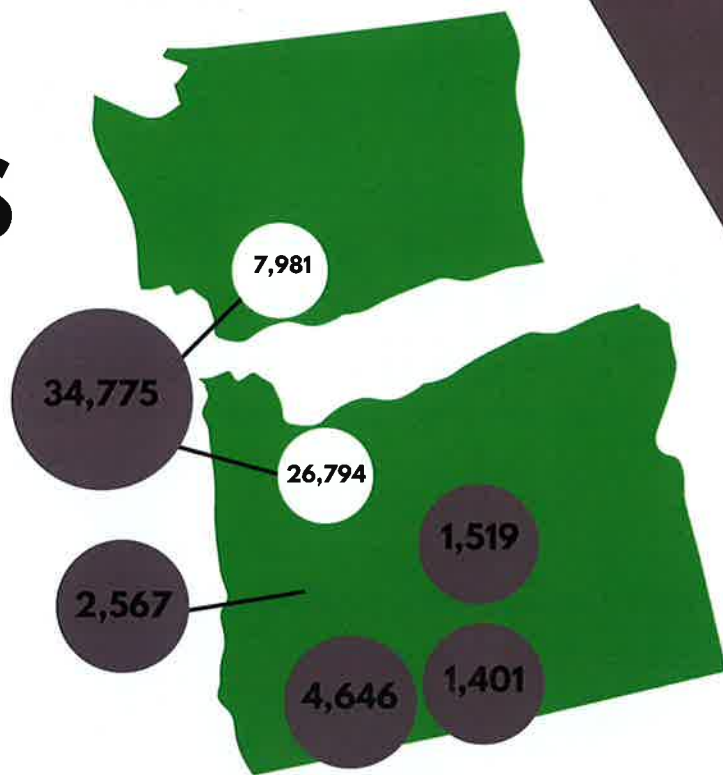
The board of directors voted to launch a new three-year strategic plan to expand our programs and capacity to impact predominantly low-income school communities.

## Celebrating 100,000+ Students

In 2018, JA BizTown, our flagship elementary program, celebrated a milestone 100,000 students served since its 2007 launch.

## Efficient Management of Donor Dollars

We remain a financially sound, debt-free organization with **78.2%** of funds expended on programs and students.



# OUR IMPACT



**44,908** **42%**  
STUDENTS LOW-INCOME



**1,834**  
CLASSES



**497,679**  
CONTACT HOURS



**289**  
SCHOOLS



**4,845**  
VOLUNTEERS



**1,443**  
EDUCATORS



Junior Achievement®  
K-12 IN-CLASS PROGRAMS



“ We are proud of the time, energy and heart that so many people dedicated in 2018-2019 to make our organization the strongest it has ever been. We're ready to push forward with new initiatives thanks to the groundwork of impactful programs, dedicated volunteers and committed partners.

Ronan Eggleston, JA Board Chair

”



# *Inspiring the Future*

“

“I was legitimately blown away by the breadth, the depth, and the volume of financial education we covered. We really went deep with these students in a way that I wish I would have had when I was their age. And fortunately, they were very receptive to the activities and the learnings. Made me think that the opportunity is there for more financial education, and the need is of course urgent. The program you have put together went far beyond anything I’ve been a part of before. It was very, very impressive.”

*Jacob, JA Finance Park volunteer*

”

“

(JA BizTown) was such a great real-world picture of the workplace, responsibility, teamwork, collaboration, communication, and adulthood! I saw kids that started the simulation confused rise to the occasion once they understood the bigger picture. The experience helped inspire confidence and creativity.

*Christina, JA BizTown Volunteer*

”

# INSPIRING AND PREPARING YOUNG PEOPLE TO SUCCEED IN A GLOBAL ECONOMY

## 2018-19 Board of Directors

**Ronan Eggleston**  
*Chairman*  
Willis Towers Watson

**Behzad Hosseini**  
*Immediate Past Chair*

**David Weber**  
*Vice Chair - Funding*  
NW Natural

**Andy Macklin**  
*Vice Chair - Student Impact*  
Portland General Electric

**Jason Norris**  
*Treasurer*  
Ferguson Wellman Capital  
Management

**Valerie Sasaki**  
*Secretary*  
Samuels Yoelin Kantor, LLP

**Jeff Aden**, Heritage Bank

**Jeff Akers**, UnitedHealthcare

**Kathy Allworth**, Fred Meyer

**Steve Ballard**, KinderCare  
Education

**John Bartho**, Hyster-Yale

**Megan Bishop**, Comcast

**David Budd**, Umpqua Bank

**Deanna Burger**, UPS

**Colin Carvey**, Vacasa

**Silvia Clever**, Bank of America

**Clark Cosart**, AAA

**Joel Dullum**, KBF CPAs LLP

**L. David Ericksen**, KeyBank

**Alex Geschke**, U.S. Bank

**Steve Gray**, Bank of America  
Private Bank

**Geoff Hankerson**, Weir ESCO

**Mark Hefner**, MGO

**Brad Hogan**, Pinnacle Exhibits

**Darryl Horowitz**, National  
Investment Finance Corporation

**Roy Hutchison**, Deloitte

**Steve Isaak**, U.S. Bank

**Mike Kael**

**Nikki Kobliha**, PacifiCorp

**Dan Koffel**, Snyder Roofing

**Tyler Krieg**, The Standard

**Rob MacNaughton**, NurseGrid

**Brandon Manning**, Bank of the  
West

**Barbara Mathey**, IBEW and  
United Workers Federal Credit  
Union

**Dawn Meyer**, Evanta

**Mark Payton**, IBM

**Jim Peterson**, MKS Instruments

**George Schmidt**, KPMG

**JT Smith**, Service Transformation  
Solutions

**Harley Spring**, Northwest Plan  
Services, Inc.

**Francie Stacey**, Intel

**Bob Strader**

**Mike Stromme**, Vancouver Public  
Schools

**Joel Stuart**, North Clackamas  
School District

**Tyler W. Tietz**, Builders Capital

**Anne Van Gordon**, Fidelity  
National Title

**Travis Wood**, Franklin Control  
Systems

**Grant Word**, Beneficial State  
Bank

## 2019 Financial Summary

Year ending June 30, 2019

### Assets

Cash and investments	\$1,082,807
Pledges receivable	\$435,658
Prepaid expenses	\$20,793
Inventory	\$24,944
Land, building, and equipment - net	\$2,299,122
<b>TOTAL ASSETS</b>	<b>\$3,863,324</b>

### Liabilities

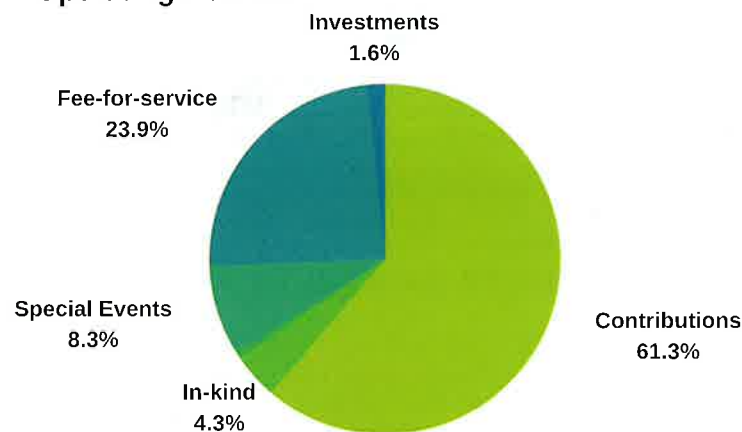
Accounts payable and accrued liabilities	\$55,325
Deferred revenue	\$62,513
Scholarships payable	\$500
<b>TOTAL LIABILITIES</b>	<b>\$118,338</b>

### Net Assets

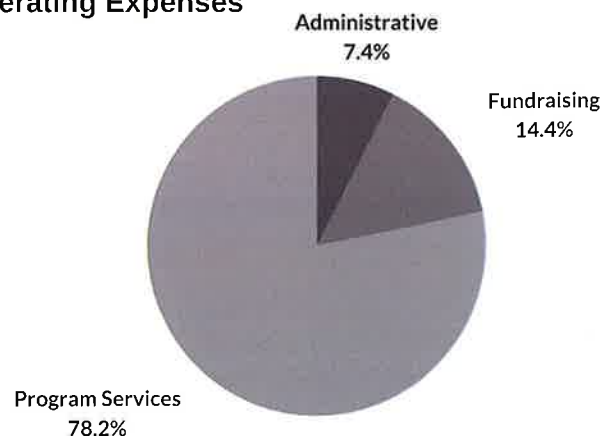
Unrestricted net assets	\$3,654,105
Temporarily restricted	\$90,881
<b>TOTAL NET ASSETS</b>	<b>\$3,744,986</b>

<b>Total liabilities and net assets</b>	<b>\$3,863,324</b>
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### Operating Revenue



### Operating Expenses





# THANK YOU!

*We would like to thank the following donors for their generous support and contributions towards empowering nearly 45,000 young people in 2018-19.*

## **\$50,000 and above**

Anonymous  
BECU  
John and Ginger Niemeyer Foundation

## **\$20,000 - \$49,999**

U.S. Bank  
Wells Fargo Bank  
Delta Air Lines  
Pacific Power Foundation  
Comcast  
First Tech Federal Credit Union  
Fred Meyer  
The Standard  
OnPoint Community Credit Union  
WinCo Foods

## **\$6,000-\$19,999**

PacifiCorp  
Associated General Contractors  
Pacific Office Automation  
Umpqua Bank  
UPS  
Allstate Insurance  
Columbia Sportswear  
OCF Joseph E. Weston Public Foundation  
Bank of America  
Rogue Workforce  
Unitus Community Credit Union  
Cambia Health Solutions  
The Firstenberg Foundation  
State Farm Insurance  
Bank of the West  
KinderCare Education  
Pacific Premier Bank  
Thomas D. Taylor Foundation  
ON Semiconductor  
Hyster-Yale  
ESCO Corporation  
Pinnacle Exhibits  
Intel Corporation  
First Interstate Bank  
People's Bank of Commerce  
John and Roodi Hancock  
Sage Foundation  
Trail Blazers Foundation  
International Paper  
Oregon State Credit Union

## **\$2,000-\$5,999**

Beneficial State Bank  
NW Natural  
PacificSource Health Plans  
COUNTRY Financial  
Banner Bank  
KPMG  
Facebook  
Gordon Elwood Foundation  
Facebook  
Hewlett-Packard  
Kinder Morgan Foundation  
MKS Instruments  
Opus Bank  
Rite Aid Foundation  
TC Energy  
Ferguson Wellman Capital Management  
Southern Oregon Credit Service  
Hester Nau  
McKay Family Foundation  
TD Ameritrade  
SELCO Community Credit Union  
Deloitte  
City of Forest Grove  
AT&T  
The Carrico Family Foundation  
Franklin Electric  
Glen/Mar Construction  
JP Morgan Chase & Company  
Melanie and Steve Olsrud  
Union Bank  
St. Charles Health System  
AAA Oregon/Idaho  
Heritage Bank  
Mark Payton  
Bank of the Pacific  
Chaucer Foods  
Emerick Construction  
Hoffman, Stewart & Schmidt, P.C.  
Hyphn  
IBM Corporation  
KinTech  
McAllister/Goff Education Fund of the  
PNW Sales & Marketing Group  
Nick and Jerrie Rauch  
R. H. Parker/United Foundation  
Snyder Roofing  
Washington Trust Bank

## **\$750-\$1,999**

Pacific Cascade Federal Credit Union  
Megan Bishop  
Old West Federal Credit Union  
Moda Health  
ACA Compliance Group  
Ashland Partners  
Washington Federal  
Advantis Credit Union  
Hershner Hunter, LLP  
Hoffman Corporation  
Loan Depot, LLC  
Mid Oregon Credit Union  
Oregon Pacific Bank  
Barbara Smith  
Pacific Crest Federal Credit Union  
Rogue Credit Union  
Joel Dullum  
Aspen Community Foundation  
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Coastal Farm & Ranch  
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Edwin E. and June E. Cone Fund at OCF  
George K. Austin  
Giustina Foundation  
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Jered Helton  
Jon V. Owens  
Cornerstone Properties  
Guild Mortgage Company  
Point Blank Distributing  
Farwest Steel Corporation  
M Financial  
Oldcastle Infrastructure



## OUR MISSION

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

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empowering young people to  
own their economic success®