



**Junior  
Achievement®**  
of New Jersey

Empowering Young People to Own Their Economic Success™



**2015-2016**

Annual Report

*Printing donated by*  
NJM Insurance Group

# 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

# Leadership Message

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 21<sup>st</sup> 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.

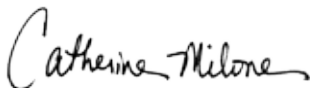
During the 2015-2016 school year, JANJ's dedicated volunteer network of nearly 5,000 impacted the lives of 63,440 K-12 students statewide. Of these volunteers, more than 2,700 were young people serving as JA High School Heroes, a service-learning initiative that continues to be in high demand. Thousands 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

# Organization Profile

## 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.



Whether bowling for JA, volunteering in elementary school classrooms, or supporting JA Finance Park students, Capital One Bank is committed to empowering our young people.

<b>Program</b>	<b>Grade</b>	<b>Volunteer Visits</b>
<b>Elementary School Programs</b>		
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
<b>Middle School Programs</b>		
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
<b>Capstone Programs*</b>		
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
<b>High School Programs</b>		
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
<b>Program Initiatives</b>		
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

\*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 her 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.

## JANJ Top Business-Education Champions 2016

Accenture  
ADP  
Advance Realty  
Allstate New Jersey Insurance Company  
AT&T  
Capital One Bank  
Chubb  
Citi  
Deloitte  
EY  
Johnson & Johnson  
Kearny Bank  
MetLife Foundation  
NJM Insurance Group  
Prudential  
PSEG  
Quest Diagnostics  
Synchronoss Technologies  
Tyco  
Wells Fargo

*"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.

JANJ recognizes its partners that made our girl-empowerment Forums possible: Accenture, ADP, Allstate New Jersey Insurance Company, AmeriHealth NJ, Archer & Greiner, P.C., AT&T, Chemours, Cogen Technologies Linden Venture LP, Crowe Horwath, Deloitte, Eastman Chemical Company, Infineum USA L.P., Johnson & Johnson, Kearny Bank, Lockheed Martin, Munich Re, NuStar Energy, Phillips 66 Bayway Refinery, Tyco, and Virtua.



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: Asbima 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 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 3<sup>rd</sup> out of 60 teams.



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.



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.



## 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.



*Students from Irvington High School had the opportunity to tour AT&T's Global Network Operations Center as part of an AT&T Aspire Job Shadow.*

## JA Career Success™ Workshop

All students need and deserve 21<sup>st</sup> 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.



*With the coaching of a Wiley-CrossKnowledge volunteer, students from Hoboken High School explored workplace conflict resolution strategies.*



*Imagine using only paper clips and index cards to build the tallest tower possible with a group you just met. These students did just that to build their communication and leadership skills.*

*"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.

*"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



## JA High School Heroes Investors

Allstate New Jersey Insurance Company	Quest Diagnostics
Argo Turboserve Corporation	South Jersey Industries
Bank of America ETS	State Farm
Fulton Bank	Sun National Bank
Janssen	TD Charitable Fund
Johnson & Johnson	Valley National Bank
Kearny Bank	Wells Fargo
MAFCO	William G. Rohrer Charitable Foundation
NRG Energy	
PSEG	



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.

*"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



As a long-standing partner, 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.





## Capstone Programs: JA BizTown and JA Finance Park

JA BizTown and JA Finance Park underwent a strategic transformation in December 2015 when they relocated to Raritan Center Business Park, Edison. The new JA Education Center is a beautiful, secure learning environment for the thousands of students and volunteers who come through its doors annually. With its accessibility, it also serves as JANJ's state headquarters, and a venue for workshops, trainings, and special events.



JANJ made history opening its first state-of-the-art Education Center.

### JA Finance Park®

JA Finance Park continues to grow and impact thousands of students annually. In 2015-2016, 11,174 7<sup>th</sup> to 12<sup>th</sup> 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

## Capstone Strategic Branding Partners

### JA Education Center

ADP  
Wells Fargo

### JA BizTown

MetLife Foundation,  
*Presenting Sponsor*  
Horizon Foundation for  
New Jersey  
Investors Bank  
New Jersey Credit Union  
League  
Quest Diagnostics  
UPS  
Walmart

### JA Finance Park

Capital One Bank,  
*Title Sponsor*  
Allstate New Jersey  
Insurance Company  
Budd Van Lines  
Elberon Development  
EY  
NJM Insurance Group  
Nokia (formerly  
Alcatel-Lucent)  
PSEG  
State Street  
Verizon  
Walmart

### JA BizTown®

In its second full year of operation, JA BizTown enabled 5,012 4<sup>th</sup> to 7<sup>th</sup> grade students to experience first-hand running an economy, managing businesses, and role playing as adults in a 21<sup>st</sup> 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:

Business Partner	Program(s)
Accenture	JA Career Success, JA Company Program, JA Day, Women's Future Leadership Forum
ADP	JA BizTown, Women's Future Leadership Forum
Allstate New Jersey Insurance Company	JA BizTown, JA Day, JA Finance Park, Women's Future Leadership Forum
ARI	South Jersey Mentorship Forum
AT&T	JA Job Shadow, Women's Future Leadership Forum
Bank of America	JA Day
BARD	JA Job Shadow
Bristol-Myers Squibb	JA Finance Park
Capital One Bank	JA Day, JA Finance Park
CDW	JA Day
Chubb	JA Day, Women's Future Leadership Forum
Citi	JA Day, JA Finance Park
Citizens Bank	JA Day
Crowe Horwath LLP	JA Day
Deloitte	JA BizTown, JA Day, JA Finance Park, Women's Future Leadership Forum
DeVry University	JA Day, JA Job Shadow
EY	JA Company Program, JA Day, JA In Two Days, JA Job Shadow
ETS	JA Career Success, JA Day
Exxon Mobil	JA Day
Fidelity Investments	JA Finance Park
Fulton Bank	JA Day
Horizon Blue Cross Blue Shield of New Jersey	JA BizTown, JA Day, JA Job Shadow, JA Titan
HSBC	JA Finance Park
Infineum USA L.P.	JA Day
Johnson & Johnson	JA Day, JA Titan, Women's Future Leadership Forum
Kearny Bank	JA BizTown, JA Day, JA Finance Park, Women's Future Leadership Forum
Lincoln Investment	JA Day
Lockheed Martin	JA Day, Women's Future Leadership Forum
MetLife	JA BizTown
Munich Reinsurance America, Inc.	JA Day, JA Titan, Women's Future Leadership Forum
NJM Insurance Group	JA Career Success, JA Day, JA Finance Park
Nokia (formerly Alcatel-Lucent)	JA Day, JA Finance Park
Ortho-McNeil-Janssen Pharmaceuticals, Inc.	JA Day
Peapack-Gladstone Bank	JA Career Success
Phillips 66 Bayway Refinery	JA Day Traditional Program
Prudential Financial, Inc.	JA Career Success, JA Finance Park
PSEG	JA Finance Park
PwC	JA Career Success, JA Finance Park
Quest Diagnostics	JA BizTown
Realogy Holdings Corporation	JA Day
Samsung	JA Career Success, JA Day, JA Titan
Santander	JA BizTown, JA Finance Park
South Jersey Industries	JA Day, South Jersey Mentorship Forum
Synchronoss Technologies	JA Job Shadow, JA Titan
Synchrony Financial	JA BizTown
TD Bank	JA Day
Tiffany & Co.	JA Day
Tyco	JA BizTown, JA Day, JA Finance Park, Women's Future Leadership Forum
Valley National Bank	JA BizTown, JA Day, JA Finance Park
Virtua	Women's Future Leadership Forum
Wells Fargo	JA BizTown, JA Day, JA Finance Park
Wiley-CrossKnowledge	JA BizTown, JA Career Success, JA Finance Park



# Special Events

## 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 7<sup>th</sup> 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, Feliciano Center for Entrepreneurship at Montclair State University; Tom Bracken\*\*, New Jersey Chamber of Commerce; Peter Cocozziello, 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

Top Bowl-A-Thon Companies: AT&T • Citizens Bank • Deloitte • EY • Realogy

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 biggest fundraising team – proof that bowling skills are not required!



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.

## 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:

Accenture, Allstate Financial Services, Chubb, Crowe Horwath, EY, Lincoln Investment, MedEast Post-Op & Surgical, NRG Energy, Polistina & Associates, and TD Wealth.

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



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):

J. Lee Madden, Jr.\*, New York Life/ Mainstay Investments; John Natale\*, Lincoln Investment; Ray Kratz\*, Allstate; John Blaskovich\*, MedEast Post-Op & Surgical; Kevin O'Sullivan\*\*, Crowe Horwath LLP; John Buglione\*, TriState Capital Bank; Nicolas Rounds\*, TD Wealth; Adam Butter\*, TD Bank; and Gary Zimmaro\*, TD Bank.



## 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

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# Corporate and Foundation Contributors

## 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 Turboserve  
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  
Synchronoss Technologies  
Inc.  
Tyco  
William G. Rohrer  
Charitable Foundation

## Gifts of \$10,000 to \$14,999

Bayer Corporation  
Boston Consulting Group  
Brian Thebault Family  
Foundation  
Franklin Templeton  
Investments  
Hudson City Savings Bank  
Infineum USA L.P.  
Janssen Pharmaceuticals  
Inc.  
Lockheed Martin  
Morristown Memorial  
Medical Center

Munich Reinsurance  
America

Nokia (formerly  
Alcatel-Lucent)  
Phillips 66 Bayway  
Refinery  
PwC  
QualCare Inc.  
Santander Bank  
South Jersey Industries  
UPS Foundation  
Valley National Bank  
Virtua

## Gifts of \$5,000 to \$9,999

AIG  
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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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*Ryan Watson\*, one of JANJ's many executive champions, takes a quick break for a photo with one of his students from Lincoln School, Newark, before continuing to teach during Chubb's annual JA Day.*

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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 High School Heroes partnership with Franklin Township. Here, J&J employees teach alongside Heroes in 5th grade classes, introducing STEM careers and sharing their world of work.*



*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 be a money making, money spending adult. Everyone in life has different situations, family and financial. Sometimes it is hard to stay in your 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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Roger Burgdorf  
Burgdorf & Company, Inc.

Wendy L. Cama, CPA  
Crowe Horwath LLP

James Christy  
Provident Bank

Peter Coccoziello, Jr.  
Advance Realty

Leslie A. Culver  
Marriott International, Inc.

Thomas F. Curtin  
NJBIZ

Douglas N. Gabel  
NJ SIM Foundation

Christine Gailey  
PSEG

John T. Garone  
Wells Fargo Private Bank

Eliza Gonzalez  
Johnson & Johnson

Michele Hayes  
NJ Advance Media

Stacie Hiras  
Synchronoss Technologies, Inc.

Kirk V. Holderbaum, CPA  
WithumSmith+Brown, PC

Angelica Hughes  
Horizon Blue Cross  
Blue Shield of NJ

Glen S. Hukins  
Realogy Holdings Corporation

Jaclyn Janesk  
Walmart

Bellaria Jimenez  
MassMutual

Waverly Ke  
Tiffany & Co.

Eric Kesselman  
Kearny Bank

Jason Kopec, CPA  
EY

Amy LaRosa  
Accenture

Karen S. Lemon  
AT&T

Frank Lupo  
UPS

Thomas McGovern  
Realogy Holdings  
Corporation

Lance G. Morton  
KPMG LLP

Bernadette Mueller  
Valley National Bank

Deborah Pedersen  
Celgene

Edward D. Pierce  
Dun & Bradstreet

Michael Pisano  
Protiviti, Inc.

Michael Rodrigues, CPA

Bryan Saftlas, CPA  
KPMG LLP

Arun Sinha  
Citi

Carlos Soto  
HSBC Bank USA NA

Rajesh Uttamchandani  
ADP

Katherine Vasquez  
Novartis Pharmaceuticals Corp.

Ryan Watson  
Chubb



*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*

Gioia Kennedy, *Program Associate*

Catherine Milone, *President*

Sandra Quick, *Senior Special Events Manager*

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*

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

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  
print underwriter:**



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.








**Junior  
Achievement<sup>®</sup>**  
of New Jersey

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