

2013-2014

Annual Report



**Junior
Achievement[®]**
of New Jersey

Empowering Young People to Own Their Economic Success[™]

Printing donated by
New Jersey Manufacturers
Insurance Company (NJM)

Cover photo: *Lt. Governor Kim Guadagno celebrated the official ribbon-cutting ceremony of JA BizTown, the newest initiative of Junior Achievement of New Jersey in partnership with MetLife Foundation, with two of the students and their educators. Guadagno was also joined by Kurt Padavano, Chief Operating Officer of Advance Realty; Mayor Daniel Hayes, Jr. of Bridgewater Township; April Hawkins, Assistant Vice President of MetLife Foundation; Bellaria Jimenez*, Managing Director of MetLife Solutions Group; Catherine D. Milone, President of Junior Achievement of New Jersey; Congressman Leonard Lance; and Dino E. Robusto**, President, Commercial & Specialty Lines, IT & Innovation, Chubb Group of Insurance Companies and Junior Achievement of New Jersey State Board Chair.*

Leadership Message

Friends of JA,

While Junior Achievement of New Jersey (JANJ) had a banner year and celebrated a decade of success as seen below, we want to bring our most valuable resource, our students, to the forefront of this communication.

Today's young people are tech savvy, but unfortunately so many of them lack the employability and soft skills that America's workforce requires in order to succeed in our competitive global economy. JA takes great pride knowing that through the help of our dedicated volunteer network of more than 3,500 as well as with the support of our generous financial contributors, we are helping to bridge these very gaps.

In fact, thousands of life changing moments happened through JANJ during the 2013-14 school-year that included the 50,300 of our state's students in kindergarten through twelfth grade who experienced one or more of JA's programs. 8,060 of those students participated in JA Finance Park®, and nearly 300 of them were part of the JA BizTown® pilot.

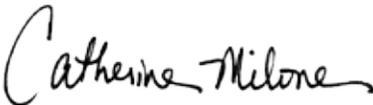
JA students know how to balance budgets because of JA Finance Park; have the self-confidence to share personal elevator pitches at Women's Future Leadership Forums and through the JA Career Success® program; market and manage businesses through JA BizTown; present JA curriculum to younger students serving as High School Heroes; develop entrepreneurial know-how by participating in JA Titan® and the JA Company Program®; and speak with such poise and conviction in front of hundreds of executives and community leaders at our New Jersey Business Hall of Fame™ event and golf outings.

Whether you are a JA Board Director or Member, classroom volunteer, educator, financial contributor and/or all of the aforementioned, know that you are making a difference in the future of our country.

Together, we are helping students meet state standards and graduation requirements all while preparing them to be responsible contributing members of our global community. This accomplishment is in special part due to our dedicated Board, led by the outstanding leadership of State Board Chairman, Dino Robusto. JANJ thanks the State Board and District Boards for being our steadfast partners in growing JA's educational programs in communities throughout New Jersey.

Please, continue to help JANJ be a no-cost education solution to our state's schools and students. Your time and financial contributions to JANJ are greatly appreciated and vital to the sustainability and growth of our programs statewide.

With enormous gratitude,



Catherine D. Milone
President
Junior Achievement of New Jersey, Inc.

JANJ ~ A Decade of Success 10 robust years of program growth and financial stability

	FYE 6.30.04	FYE 6.30.14	% Change
Students Reached	15,210	50,209	230%
Classrooms Taught	655	2,403	267%
Instructional Contact Hours	90,285	416,253	360%
Contributions / Revenue	\$638,818	\$2,286,776	258%
Board (State and District)	40	117	193%



Junior Achievement®

empowering young people to own their economic success

Organization Profile



OUR MISSION:

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

OUR VISION:

To inspire and prepare NJ youth to be the next generation of leaders through real-world relationships with business, government and education partners who can help them develop the entrepreneurial and financial literacy skills to succeed in the global economy.

PROGRAM INFORMATION:

Junior Achievement (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 potential. The programs are provided to NJ schools at no cost, complement the class curricula and are easily integrated into the lesson plans of each grade level.

<i>Program</i>	<i>Grade</i>	<i>Volunteer Visits (45 minutes each)</i>
Elementary School Programs		
JA Ourselves [®]	K	5-6 or ½ day
JA Our Families [®]	1	5-6 or ½ day
JA Our Community [®]	2	5-6 or ½ day
JA Our City [®]	3	5-6 or ½ day
JA Our Region [®]	4	5-6 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
Middle School Programs		
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
High School Programs		
JA Career Success [®]	9 and up	7
JA Company Program [®]	9 and up	12+
JA Exploring Economics [®]	9 and up	7
JA Personal Finance [®]	9 and up	5
JA Economics [®]	10 and up	7+
JA Be Entrepreneurial [®]	9 and up	7
JA Titan [®]	11 and up	7
JA Job Shadow [™]	6 and up	½ day
Capstone Programs		
JA BizTown [®]	5, 6	½ day
JA Finance Park [®]	7 and up	½ day
JANJ Initiatives		
High School Heroes	9 and up	½ day

Educator of the Year

"JA's high school programs provide exciting relevant learning opportunities for our students!" exclaims Dave Gelber. Students gain hands-on budgeting lessons, learn how to play the stock market, build high-performance teams, develop leadership and time-management skills, create business plans, speak in front of hundreds of people at major events, and network with some of NJ's top business leaders. Because of Dave Gelber, JANJ's Educator of the Year, hundreds of Morristown high school students have been given these opportunities.

Gelber has been an educator for a decade, teaching business education courses in AP Economics, International Business, Business Management, Sports Marketing, and Cooperative Business Education. In his experiences as the Coordinator of Business Education at Morristown High School in NJ, he has worked closely with JA to further enhance his students' learning.

A tireless advocate for his students, Gelber understands the importance of developing young people to become college and career ready.

Aside from classroom learning, his partnership with JA provides his students with experiences that connect them to different business leaders from a broad range of industries and opportunities that allow them to better understand economics, hone financial literacy knowledge, and think entrepreneurially. Bringing business leaders into the classroom has opened his students' eyes to the world of work and their own potential.

In addition, Gelber has his students become trained JA volunteers (just like adult professionals), to serve as 'high school heroes' in elementary school classrooms. These experiences give them a variety of skills they will need when entering the work force, such as presentation and time management skills. Hundreds of Morristown elementary school children benefitted from Morristown JA High School Heroes, receiving financial literacy programs at no cost to them. What made it "so cool" for the youngsters was having the older youth of their community spend a school day with them as role models.

When Gelber took his position in Morristown, he was a one-person Business Department. The range of opportunities that JA brought the students at Morristown helped spark interest in business education. Consequently, the department has grown to a three-teacher department because of the innovative, educational experiences that JA brings students on a yearly basis.

In addition to High School Heroes, his students participate in JA Finance Park and JA Job Shadow programs as well as attend JA's Women's Future Leadership Forums. They compete in JA Titan Challenges and serve as JA Student Ambassadors and speakers at JA State Board Meetings and special events such as the New Jersey Business Hall of Fame.

Dave Gelber is a true champion of JA and his students. Gelber goes the extra mile to provide the best opportunities for his students - empowering them to own their economic success.



Dave Gelber believes that all students have potential to be our next generation of business and community leaders. He knows that giving his students JA opportunities is both empowering and life changing for them, and after all of these years, his beliefs resonate truth.



A KPMG volunteer helps mentor Hightstown High School students through the day's JA Finance Park activities to end up with a balanced budget.

Junior Achievement of New Jersey by the Numbers

Number of Volunteers	3,550
Number of Classrooms	2,442
Number of Students	50,310
Number of Instructional Hours	419,013

JANJ Top 2014 Champions

- Accenture
- Alcatel-Lucent
- Allstate New Jersey Insurance Company
- Argo Turboserve Corporation
- AT&T
- Budd Van Lines
- Capital One Bank
- Chubb Group of Insurance Companies
- Deloitte & Touche LLP
- Ernst & Young LLP
- HSBC
- Johnson & Johnson
- MetLife Foundation
- New Jersey Manufacturers Insurance Company (NJM)
- Prudential Financial, Inc.
- PSEG
- State Street Corporation
- Tyco International
- Verizon
- Wells Fargo

Program Highlights

Women's Future Leadership Forums

Our three Women's Future Leadership Forums provide promising high school girls with opportunities to learn from a panel of highly distinguished role models, participate in one-on-one mentoring sessions, and experience team building and leadership projects with a diverse group of female executives and professionals. JANJ wishes to acknowledge the following sponsors: Accenture, Archer & Greiner P.C., AT&T, American Water, AmeriHealth, Automotive Resources International (ARI), Chubb Group of Insurance Companies, Cogen Technologies Linden Venture L.P., DuPont, ETS, Infineum USA L.P., Johnson & Johnson, JP Morgan Chase, Lockheed Martin, Phillips 66 Bayway Refinery, Realogy Holdings Corporation, Tyco International and Virtua.

"It's okay not to know what you want to do with your life, what kind of job you want to have just yet. Believing in yourself, knowing that you have different paths to choose from and your focus to get there is what truly matters. After hearing our panelists and my mentor, these female leaders took multiple paths to get to where they are today."

– Student, Washington Township High School, Washington Twp.



*With a focus on STEM, the South Forum panel and JANJ leadership are photographed with promising JA High School Heroes students from Leap Academy and Cherry Hill High School West. Back row (left to right): Deb DiLorenzo, President & CEO, Chamber of Commerce Southern New Jersey (second from left); Catherine D. Milone, President, Junior Achievement of New Jersey (third from right); and Kimberly C. Ramalbo**, Vice President, Communications & Public Affairs, Lockheed Martin (far right). Front row: Councilwoman Susan Shin-Angulo, Cherry Hill Township; Tiffany Harmon Banks, Vice President, Human Resources, Hill International, Inc.; Susan K. Choi, Ph.D., Dean of Math & Science, Camden County College; Suzanne Chiavari*, PE, AW National Engineering Practice Leader, American Water; and Rhonda Jordan, Senior Vice President & Chief Human Resources Officer, Virtua.*

JA High School Heroes

This year, over 2,060 JA High School Heroes served as volunteer role models to 20,727 elementary school students from their local communities. This initiative provides meaningful leadership opportunities for the high school students as they gain personal growth and responsibility and improve their presentation skills. The program positively impacts the elementary school students as they are able to spend the day with role models with whom they can relate.



28 Trenton Central JROTC students demonstrate leadership and integrity as they serve as High School Heroes to over 200 children in their community. The program, sponsored by Santander Bank, was held at Monument Elementary School in Trenton.



Allstate representatives congratulate 40 outstanding East Side High School Heroes from Newark as they continue their tradition of excellence, serving as role models to students in grades K-8 at Newark's Alexander Street Elementary School.

JA Titan®

The JA Titan pilot met great success with 64 teams from schools across the state participating in this innovative program for high school students who apply academic learning to real-world experiences. Students in teams of three compete against their peers to become the industry champion. Special thanks to Johnson & Johnson and our board members, Sarah Hall**, William L. Leiner* and Brad Updegrave* for hosting the first of many JA Titan competitions.



Johnson & Johnson employees Brad Updegrave*, William L. Leiner*, Sarah Hall** and Franklin High School's Ron Richter* (second from right, back row) mentor a JA Titan team through the various challenges they face in running their company.



The calm before the storm. The students with J&J leaders and educators take a moment for a group photo before the JA Titan competition.

JA Job Shadow™

1,150 NJ high school students visited corporate facilities and participated in large and small group sessions through the JA Job Shadow program. The students got a glimpse into the daily undertakings of IT specialists, corporate associates, managers, and accountants. JANJ would like to recognize our JA Job Shadow partnerships with Accenture, Alcatel-Lucent, AT&T, BlackRock, Marriott International, and Microsoft.



Hundreds of middle and high school students participated in one of the many JA Job Shadow days hosted at AT&T facilities. Students connected with AT&T mentors and were provided real-world learning experiences, a key to improving high school graduation rates.



Students from North Star Academy High School in Newark visited Accenture's Murray Hill offices. Guided by Accenture and Marriott volunteer role models, they explored careers in technology and hospitality, toured Accenture's high-tech facilities, and participated in breakout sessions that allowed them to plan their own prom.

JA Career Success®



Melanie Willoughby*, NJBIA, helps Trenton students build strong employability skills as they prepare for college and careers.



The students visited NJBIA Headquarters in Trenton to participate in a hands-on JA Career Success Workshop, where they practiced their critical thinking, communication, and collaboration skills, researched different career options, toured NJBIA's headquarters, and networked with Lieutenant Governor Kim Guadagno.

Business Education Partnerships 2013-2014

The following businesses contributed to JANJ in the amount of \$5,000 or greater and provided ten or more volunteer role models to support JA programming.



ETS volunteers returned to Robbins Elementary School in Trenton to serve as role models to kindergarten students, introducing them to the economic roles of individuals and teaching them about helping, working, earning and saving money.



25 Tyco volunteers returned to their JA education partner, Parkway Elementary School in Ewing, for a fun and impactful JA Day. Through team-teaching and collaboration, they reached more than 400 students in 23 classrooms.



Alcatel-Lucent volunteers, led by Jim Cocito**, left a lasting impression on 83 students from Sojourner Truth Middle School in East Orange during their participation at the JA Finance Park simulation. They coached the students and helped them make wise choices as they created a household budget.



Excited to participate in another long-standing and successful business-education partnership, 35 Realogy volunteers led by David J. Weaving** returned to Alexander Hamilton Elementary in Morristown. By the end of the day, 320 students in 17 classrooms learned about communities, business, and the importance of saving money.

Business Partner	Education Partner(s)
Accenture	South 17th Street Elementary, Newark JA Finance Park
Alcatel-Lucent	JA Finance Park
Allstate New Jersey Insurance Company	Hawthorne Park Elementary, Willingboro
Bank of America	Park Elementary, Newark Parker Elementary, Trenton
Capital One Bank	Branch Brook Elementary, Newark JA Finance Park
Citi	Evergreen Elementary, Plainfield
Citizens Bank	Bonsall Family School, Camden
Chubb Group of Insurance Companies	Lincoln Elementary, Newark
Crowe Horwath LLP	JA Finance Park
Deloitte & Touche LLP	PS 38, Jersey City Wilson Elementary, Hamilton
Ernst & Young, LLP	Menlo Park Elementary, Edison
ExxonMobil	Holland Brook School, Readington
Fidelity Investments	JA Finance Park
GE Healthcare	DeWitt Barlow Elementary, Plainfield Washington Elementary, Trenton
Goldman Sachs Group, Inc.	James Madison Intermediate, Edison PS 16, Jersey City
Horizon Blue Cross Blue Shield of NJ	Metuchen Christian Academy
Hudson City Savings Bank	McKinley Elementary, Newark Robbins Elementary, Trenton
Infineum USA L.P.	School Five, Linden
Johnson & Johnson	Sampson G Smith School, Franklin Grant Elementary, Trenton
JP Morgan Chase & Co.	JA Finance Park
Kearny Federal Savings Bank	Mott Elementary, Trenton JA Finance Park
KPMG LLP	JA Finance Park
Lincoln Investment	Lindenwold #5 Elementary School, Lindenwold

MetLife Foundation	JA BizTown
Munich RE	Elizabeth Avenue School, Franklin
New Jersey Manufacturers Insurance Company	Northvail Elementary, Parsippany Folsom Elementary, Folsom Village Charter School, Trenton
Novartis Pharmaceutical Corporation	JA Finance Park
ParenteBeard LLC	Highland Avenue School Ten, Linden
Peapack Gladstone	Elizabeth Avenue School, Franklin
Phillips 66	School Two, Linden
PSEG	JA Finance Park
Realogy Holdings Corporation	Alexander Hamilton School, Morristown
South Jersey Industries	Folsom Elementary, Folsom
Tiffany & Co.	Lake Parsippany School, Parsippany
Tyco International	Parkway Elementary, Ewing
Virtua	D.U.E. Seasons Charter School, Camden
Verizon	JA Finance Park
Wells Fargo	Marion P. Thomas Charter School, Newark Paul Robeson Elementary, Trenton

JA High School Heroes Investors

Allstate New Jersey Insurance Company
BlackRock
Bristol-Myers Squibb Co.
Capital One Bank
Citi
CR Bard Inc.
DeVry
ETS
Gannett Foundation
PSEG
William G. Rohrer Foundation
Santander Bank
State Farm Insurance Company
TriState Capital Bank



Employees from Kearny Federal Savings Bank teamed up with Trenton Central High School Heroes at Mott Elementary School, Trenton. Together, they brought JA's hands-on curriculum to 12 elementary classrooms reaching a total of 247 students.



Participating in one of JANJ's longest and most successful business-education partnerships, 54 Chubb volunteers returned to Lincoln Elementary School in Newark, inspiring nearly 400 students in 20 K-8 classrooms to own their economic success.



45 volunteer role models from Wells Fargo shared their knowledge, expertise, and dedication to community with 405 students at Marion P. Thomas Charter School in Newark.



EY volunteers returned to Menlo Park Elementary School in Edison in full force, with over 70 role models serving in 36 elementary classrooms, inspiring a total of 770 students. This energetic and dedicated group finished their day by participating in the Accountants Bowl-a-thon.

Capstone Programs

“Budd Van Lines is a proud JA Finance Park partner because we value our young people today who will one day be our future workforce. We feel good about helping JA manage the movement of this vital financial literacy program around the state to make it more accessible to more students.”

– David W. Budd
Sr.** Founder &
Chairman, Budd
Van Lines



JA Finance Park®

The JA Finance Park program helped 8,060 middle and high school students boost their knowledge and skills around smart money management and personal finances. Teacher-led classroom lessons prepared the students for a one-day interactive budgeting experience at Capital One/JA Finance Park simulated city or Virtual online simulation. After each receiving a fictional adult-life situation, students put knowledge into practice by making important spending decisions and achieving a balanced budget by day's end. JANJ greatly appreciates the following sponsors: Accenture, Alcatel-Lucent, Allstate New Jersey Insurance Company, Capital One Bank, Ernst & Young, The Philip and Janice Levin Foundation, PSEG, State Street Corporation, Verizon and Walmart.



*Caroline Dorsa**, PSEG, and her team of PSEG volunteers mentor Hightstown High School students through the day's budgeting and career exploration activity.*



*Students from County Prep High School (Jersey City) ensure their phone bill is paid at the Verizon storefront with the help of Verizon volunteers, including Michael T. Stefanski**, Verizon.*

JA BizTown®

JA BizTown was brought to life this year receiving its first \$1M grant from MetLife Foundation. Lt. Governor Kim Guadagno along with several NJ dignitaries attended a ribbon-cutting ceremony launching the program. Lessons in financial literacy, economics, work readiness, and business management culminated in a volunteer-assisted simulation field trip to the JA BizTown mini-city where 5th and 6th grade students manage 14 businesses with positions such as CEOs, CFOs, mayor, biochemist, among other responsibilities. More than 250 students from Newark, Orange, and Plainfield schools gained critical money management, wise consumerism, and employability skills through 25+ JA instructional classroom hours and the mentorship of more than 40 MetLife simulation volunteers. Special thanks also to the NJ SIM Foundation, the technology underwriter of JA BizTown.



While on a break from work, 5th and 6th grade students from UC TEAMS Charter School spend some of their hard earned JA BizTown bucks at the Healthy Hut Café.



A UC TEAMS Charter School 5th grader and JA BizTown Labs biochemist for the day tests the Healthy Hut Café's food products for chemicals.

Special Events

New Jersey Business Hall of Fame™



This premiere platform provides recognition through the issuance and presentation of awards in the field of business to honor distinguished leaders and role models for outstanding accomplishments in their industries and dedication to helping New Jersey communities. The backdrop listing the lead sponsors coupled with the hundreds of professionals and executives who attend are representative of the outpouring of support for the JA mission and the class of laureates. Photographed here are the class of 2014 Laureates and their JA Student Ambassadors from the Lincoln School in Newark.



Representatives from our event sponsors gather with our 2014 Laureates and JA Students Ambassadors before the night kicks off in support of JA's mission. Left to Right: (back row) Bill Fosbay**, Verizon; Andrew Musick, NJBIA; Pat A. Cozza** HSBC Ret.; Catherine D. Milone, JANJ; Leo Ricketts, Seton Hall University; Michelle Y. Lee**, Wells Fargo; Dino E. Robusto**, Chubb Group of Insurance Companies; Thomas Bracken, New Jersey Chamber of Commerce; Amy Mansue, Children's Specialized Hospital; Peter J. Cocozziello, Advance Realty; (front row) Christina Nini, Princeton High School; Pat A. Hartpence*, NJM; Marjorie A. Perry, MZM Construction & Management; Katirab Reed, Lincoln School; Da'Zabn King, Lincoln School; Nabzae Branch, Lincoln School; Michele Hayes*, NJ Advance Media; Pat Strocchia*, Marriott International.

JA Golf Outings

Each year JA hosts a fall and spring Golf Outing to support unfunded JA High School Heroes Initiatives in the North and South regions, respectively. High school students that benefit from these events serve as ambassadors and gain very important soft and professional networking skills that help them with their futures. Photographed here is John M. Cusano, Jr.** (center right) with one of his Accenture foursomes.



JA Bowl-A-Thons

This year we introduced JA's Great American Bowl-A-Thon Challenge, inviting companies to partake in a series of events for the JA cause. Here in New Jersey, a few thousand individuals, representing a wide range of businesses and industries, supported the mission through peer to peer (P2P) fundraising, a growing resource for the nonprofit community. Bowling for JA is a true "party with a purpose" and a great team-building event for companies of all sizes.

Top 10 Bowl-A-Thon Companies

AT&T • Argo Turboserve Corporation • Capital One Bank • Citizens Bank • Cisco
Deloitte & Touche LLP • Ernst & Young LLP • ParenteBeard LLC • Realogy Holdings Corporation • Verizon



Melissa De Gennaro, Human Resources Representative, Argo Turboserve Corporation (ATC); Clyde D. Keaton**, President and CEO, ATC and JA USA Board Director; Catherine D. Milone, President, JANJ; Jack E. Kosakowski, President and CEO, Junior Achievement USA; Patricia Zeppteri, ATC and Dawn Schwartz, Vice President Development and Communications, JANJ and the ATC team support JANJ's programs by hosting an annual Bowl-A-Thon.



In addition to sponsoring JA programs throughout the school year, Deloitte & Touche LLP, came out in full swing to bowl at JANJ's 10th Annual Accountants/CPA Bowl-A-Thon in support of financial literacy.

** JANJ State Board Director * JANJ District Board Member



INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
Junior Achievement of New Jersey, Inc.
Princeton, New Jersey

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, 2014 and 2013, 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.

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, 2014 and 2013, 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 22, 2014

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Clark, NJ 07066
Tel: 732.381.8887 • Fax: 732.381.0966

220 South Orange Avenue, Suite 201
Livingston, NJ 07039
Tel: 973.740.9100 • Fax: 973.740.9102



Shannon S. Warren, Managing Director & Chief Control Officer, JPMorgan Chase served as a panel member at the North Forum and mentored JA High School Hero girls in crafting their first-ever personal elevator pitches.

“I learned that when I grow up and become an adult, saving my money and working hard to survive is the most important thing. I need to stay in school and work hard to achieve a lot in life.”

– Joyce, Christ the King Prep, Newark

Corporate and Foundation Contributors

Gifts of \$100,000 or More

Advance Realty
Allstate New Jersey
Insurance Company
Capital One Bank
MetLife Foundation

Gifts of \$50,000 to \$99,999

Accenture
Chubb Group of Insurance
Companies
PSEG
The Star-Ledger
Verizon
Wells Fargo

Gifts of \$25,000 to \$49,000

Alcatel-Lucent
Argo Turboserve
Corporation
AT&T
Bristol-Myers Squibb
Company
Budd Van Lines
Deloitte & Touche LLP
Earp Cohn P.C.
Ernst & Young LLP
HSBC
Johnson & Johnson
Kearny Federal Savings Bank
New Jersey Manufacturers
Insurance Company
NJBIZ
NJ SIM Foundation
Prudential Financial, Inc.
Tyco International
Virtua

Gifts of \$15,000 to \$24,999

Bank of America
The Boston Foundation
Citi
Citizens Bank
Crowe Horwath LLP
ETS
GE Foundation

Goldman Sachs
J. Seward Johnson
JPMorgan Chase
KPMG LLP
Lockheed Martin
Microsoft
Philip & Janice Levin
Foundation
Quest Diagnostics
Realogy Holdings
Corporation
State Street Corporation
Synchronoss Technologies,
Inc.
Walmart
William G. Rohrer
Foundation

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

BlackRock
Dun & Bradstreet
Franklin Templeton
Hudson City Savings Bank
Infinium USA L.P.
JA Worldwide
NJBIA
NCR Corporation
New Jersey Bankers
Association
Novartis
Phillips 66
State Farm Insurance
Company
The Hyde and Watson
Foundation
Tiffany & Co.

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

Bradford Renaissance
Portraits
BYN Mellon Wealth
Management
Children's Specialized
Hospital
Cisco Systems
CR Bard Inc.
Fidelity Investments

Janssen Pharmaceuticals,
Inc.
Kinder Morgan Foundation
Kramer Portraits
Lincoln Investment
MAFCO Worldwide
Corporation
Marriott International, Inc.
Munich RE
NJTV
Novo Nordisk, Inc.
ParenteBeard LLC
Pascack Community Bank
Popular Community Bank
PricewaterhouseCoopers
Ronald McDonald House
Santander Bank
Solix, Inc.
South Jersey Industries
TD Ameritrade
UPS
Western Union

Gifts of \$2,500 to \$4,999

ABS, Inc.
ADP
Automotive Rentals, Inc.
Bederson LLP
CDW Direct, LLC
CurAlea Associates
DeVry University
DiversityInc Foundation
Eisner Amper
Exxon Mobile Corporation
Gannett Foundation
Gateway Group One
Horizon Blue Cross Blue
Shield of New Jersey
Micro Strategies, Inc.
Montclair State University
MSPC
O'Connor Davis, LLP
Peapack Gladstone
Provident Bank

STS Consulting
TD Bank
Tri-State Capital Bank

Gifts of \$1,000 to \$2,499

Agostino & Associates, PC
Alloy, Silverman, Shapiro,
Adams, Mulford, Cicalese,
Wilson & Co.
AmeriHealth
Archer & Greiner P.C.
Atlantic City Electric
Boston Properties
Carpenter Contractor Trust
NY/NJ
Children's Hospital
Association
Cogen Technologies
DuPont
FedEx
Garden State Development
Inc.
Hunter Group
kate spade
MoneyGrams
New Brunswick
Development Corporation
NJ American Water
Old York Country Club
Paolini and Scout, LLC
Polistina & Associates
Regal Bank
Royal Electric Supply
Company
Shapiro Financial Security
Group, Inc.
SILVERMAN
TD Bank Brace, Hall and
Rounds
The Faller Company
UBS
Untracht Early
WeiserMazars LLP
WithumSmith + Brown
Wiss & Company, LLP

Gifts to \$999

Adventure Aquarium
America's Charities
Ann Taylor
ASI System Integration
Auto Zone
Breckenridge Capital
Brooklyn Nets
Burgdorf & Company
Camden City Garden Club
Camden Riversharks
Carter & Cavero Old World
Olive Oil Company
Charity Gift Certificates
Chelsea Piers New York City
Clydz
Cognizant Technology
Solutions
Colonial Community Bank
Comegno Law Group
Count Basie Theatre
Cozen O'Conner
Deutsche Bank
Family Investors Company
Fireball Mountain
Frontier Airlines
Frozen Desserts LLC
George Street Playhouse
Gold Gerstein Group LLP
Handler Manufacturing Co.,
Inc.
Hecht and Company P.C.
High Point Wealth
Mangement
Hintz Family Fund, Inc.
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“The Bank’s partnership with Junior Achievement of New Jersey has truly blossomed into something very special. Our employee participation rate for JA events has tripled over the last three years with more people volunteering than ever before, not to mention that it is a great way to help meet the bank’s CRA requirements. I truly hope that more community banks in New Jersey consider joining the Junior Achievement team as the experience is both inspirational and rewarding.”

– Craig L. Montanaro, President and CEO, Kearny Federal Savings Bank

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Junior Achievement Recognition

Junior Achievement of New Jersey had an outstanding year in recognition. After five years of being a Hook Award finalist, JANJ received this most prestigious and coveted honor. The Charles R. Hook Award was established to recognize a JA Area President whose outstanding performance contributed to the growth and development of the organization. JA's success is due to our dedicated Board, loyal volunteers, and donors of all levels. Without your continuous commitment and passion for the Junior Achievement mission this would not have been possible.

"Borrowing a sports metaphor, by all measures 2013-14 was an MVP year for Catherine Milone and a championship season for Junior Achievement of New Jersey. All involved should be rightfully proud of the high quality educational experiences provided to an even larger group of New Jersey students."

– Jack E. Kosakowski,
President and CEO,
Junior Achievement USA.



AWARDS



2008 - 2014	JA USA Summit Award/Five Star Award 7th year recognized for operational soundness
2014	Charles R. Hook Award Winner (JA USA Top Honor)
2010 - 2014	Hook Finalist: 5th year selected as finalist for exceptional performance (4 of 116)
2014	JA USA Rising Star Award
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
2013	Muriel F. Siebert Financial Literacy Partnership of the Year Award
2011 & 2013	Peak Performance Team Award (JA USA Top Honor) Awarded for superior performance (12 of 116)
2013	JA USA Gold Leadership Award presented to Patrick Cozza
2007	JA USA Phoenix Award Recognized for "Best turnaround of a JA chapter"

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